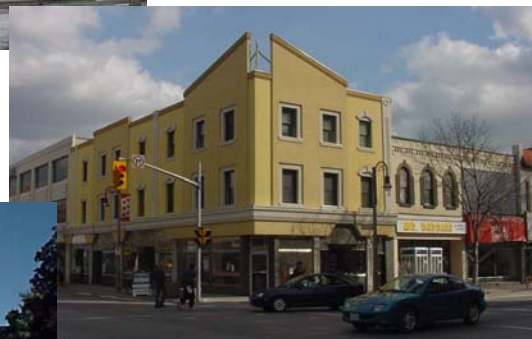




Investing in our community



Central Business District Renaissance Community Improvement Plan

TABLE OF CONTENTS

	Page
1.0 INTRODUCTION	2
1.1 Community Improvement in Oshawa	2
1.2 Previous Central Business District Studies and Strategies	3
1.3 Central Business District Renaissance Community Improvement Area Boundaries	4
1.4 Community Improvement Plan Preparation.....	6
2.0 BACKGROUND INFORMATION	7
2.1 Existing Land Use Pattern.....	7
2.2 Oshawa Official Plan Land Use Designations	9
2.3 Oshawa Official Plan Community Improvement Policies.....	11
2.4 Zoning By-law No. 60-94.....	11
2.5 Population and Demographics	11
2.6 Employment	13
2.7 Business Improvement Area	13
3.0 PROBLEMS AND DEFICIENCIES	15
3.1 Previous Improvements	15
3.2 Economic Indicators.....	15
3.3 Building Conditions	15
4.0 COMMUNITY IMPROVEMENT PLAN	17
4.1 Grant Programs.....	17
4.2 Loan Programs.....	17
4.3 General Rules	18
5.0 COMMUNITY IMPROVEMENT PLAN BUDGET	19
5.1 Funding Sources	19
6.0 IMPLEMENTATION	20
7.0 INTERPRETATION	21

LIST OF APPENDICES

Appendix No. 1: Statutory Public Meeting Notice	22
Appendix No. 2: Grant and Loan Programs.....	23

NOTE: Sections 4.0, 6.0 and 7.0 and Exhibit No. 1 constitute the Central Business District Community Improvement Plan as adopted by By-law No. 48-2001 pursuant to Section 28 (4) of the Planning Act, R.S.O., 1990. Other sections of this document are provided for information purposes only.

1.0 INTRODUCTION

1.1 Community Improvement in Oshawa

The City of Oshawa has a rich history of involvement in efforts to improve individual communities. Urban renewal initiatives were identified as early as the 1960's as City policy following the completion of a 1968 study by Murray V. Jones and Associates entitled "Urban Renewal Study: City of Oshawa".

The City subsequently participated in the Neighbourhood Improvement Program (NIP), a joint initiative of Federal and Provincial governments. This participation resulted in \$2.43 million in grants from the senior levels of government in order to undertake much needed upgrades within residential areas to the north and south of the Central Business District.

The Federal government ended their participation in NIP in 1980. The Ontario Neighbourhood Improvement Program (ONIP) was subsequently established by the Province of Ontario and offered 50% funding of municipal improvement projects. In the early to mid 1980's, the City of Oshawa received ONIP grants totaling \$800,000. NIP and ONIP provided valuable funding assistance for improvements to municipally owned properties. Financial assistance to residential properties was available through the Ontario Home Renewal Program (OHRP) and continues to be available through a variety of programs including the Residential Rehabilitation Assistance Program (RRAP) and the Provincial Sales Tax Grant for Builders.

In March of 1985, the Minister of Municipal Affairs and Housing approved new Community Improvement policies for the City of Oshawa as an amendment to the Official Plan for the former Oshawa Planning Area. These policies were subsequently incorporated into the Oshawa Official Plan in June of 1985 and provided the basis for the continued improvement of Oshawa's communities including continued participation in Provincial programs.

In 1986, the Province established a revised improvement program known as the Program for Renewal, Improvement, Development and Economic Revitalization (PRIDE). This program broadened the range of land uses eligible for financial assistance and included commercial, industrial and mixed-use areas. In January 1987, the City of Oshawa submitted a PRIDE application for lands generally comprising the Central Business District and the former Fittings site. The Minister allocated a grant of \$375,000 to the City, an amount that was matched by City Council in September of 1987. The funds were spent on parkette development, decorative street lighting and parking lot beautification among other matters.

In 1989, the City received and matched a provincial grant of \$350,000 under the PRIDE program for an area south of the Central Business District, extending to the 401, between Simcoe Street South and the Oshawa Creek/Cubert Street. A Community Improvement Plan was approved and implemented improvements to local community centres, the Oshawa Creek Bicycle trail and street tree planting.

In December of 1990, the City submitted a third application for PRIDE funding and received and matched a Provincial grant of \$200,000. The funds were earmarked for use in the Bloor Street corridor to undertake sidewalk improvements, road reconstruction, aesthetic improvements and improvements to parks and recreational facilities.

1.2 Previous Central Business District Studies and Strategies

A number of improvement studies and strategies have been undertaken for the Central Business District over the past 35 years. Although some of the recommendations of these initiatives were implemented, most were not, due in large part to financial considerations.

In 1969, Murray V. Jones and Associates prepared the Oshawa Central Area Urban Renewal Scheme. This plan recommended the major redevelopment of the Central Business District including high density residential buildings, new institutional facilities, parking structures and the introduction of pedestrian malls on King and Simcoe Streets.

In 1982, the Ontario Association of Architects conducted a 4-day intensive study sponsored by the Downtown Oshawa Board of Management, the Chamber of Commerce and the City of Oshawa. The purpose of the study was to identify problems, offer solutions and stimulate public debate regarding the downtown area.

In 1985, Alexander Budrevics and Associates prepared the Downtown Oshawa Streetscape and Site Plan Guidelines on behalf of the Downtown Oshawa Board of Management. The primary objective was to prepare urban design guidelines for the downtown and identify a course of action to revitalize the urban environment and image of the Business Improvement Area.

In 1987, the IBI Group prepared the City of Oshawa Central Business District Concept Plan and Development Strategy. The purpose of the study was to evaluate development opportunities and constraints in the Central Business District and assess future development activity. The study also reviewed growth management options, including a development strategy and provided specific direction on the GM West Plant site.

In 1991, the Kirkland Partnership, Urban Design and Planners Inc. and Baird/Sampson Architects prepared the City of Oshawa Northwest Downtown Urban Design Study. The purpose of this study was to formulate a design direction and to offer a clear visual image for the redevelopment potential of the study area. The study also formulated an urban design scheme and a final urban design plan.

In 1994, Marshall Macklin Monaghan Limited, in association with Barry Bryan Associates (1991) Limited prepared the Commercial Façade and Streetscape Improvement Study. The purpose of the study was to develop combined

commercial façade and streetscape improvement guidelines to allow the private and public sectors to work together for the rejuvenation of the downtown.

In 1996, City staff prepared a Downtown Streetscape Implementation Plan. The intent of this plan was to develop a coordinated streetscape improvement program to create a cohesive and attractive identity in downtown Oshawa. The plan contained a detailed implementation strategy for the construction of a range of improvements in the downtown including new streetlighting, sidewalk treatment, bump-outs, pedestrian crossings, walkway improvements and street furnishings including waste receptacles, bicycle racks and benches.

In 1996, City staff also prepared Vision 2000: City Centre Plan. This plan was prepared to achieve the following objectives:

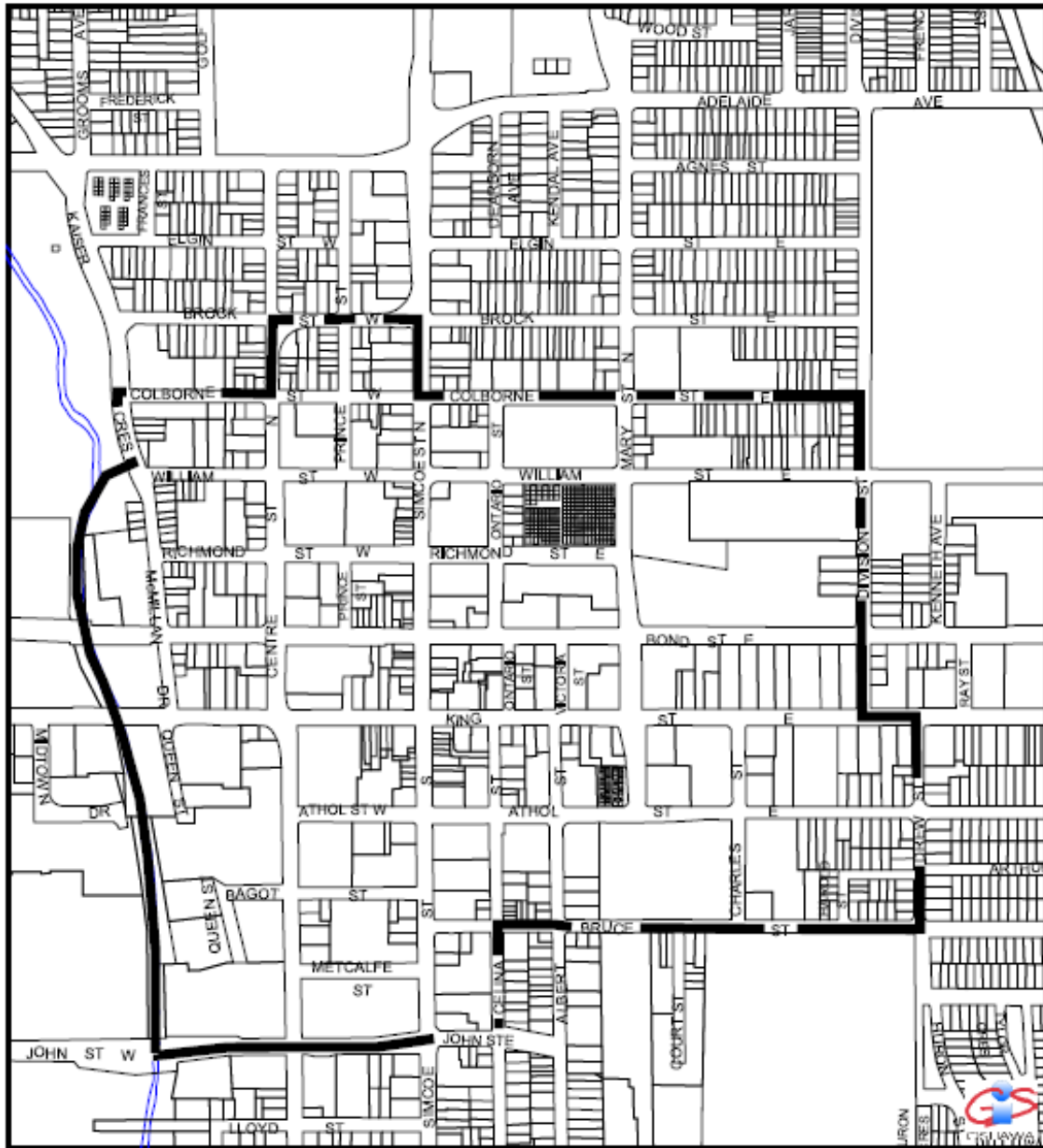
- To facilitate the development of a comprehensive revitalization plan or strategy for the downtown;
- To stimulate investment interest in the redevelopment potential of the downtown;
- To develop a public consensus on a common future for the downtown; and,
- To provide a framework for future decision making.

1.3 Central Business District Renaissance Community Improvement Area Boundaries

The boundaries of the Central Business District Renaissance Community Improvement Area is based on the Central Business District designation in the Oshawa Official Plan and is shown on Exhibit No. 1. The area is a mixed use area and contains the major concentration of retail, office, service cultural, institutional and transportation uses in the Main Central Area and the City.

The existing land use and other background information pertaining to the Central Business District is described in Section 2.

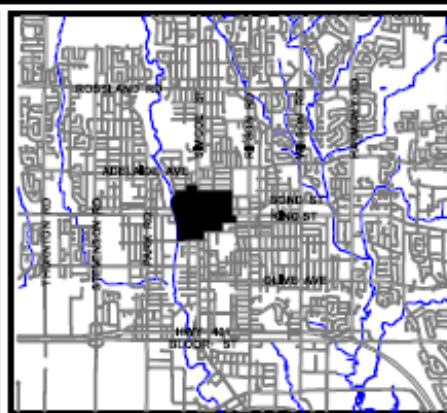
Exhibit No. 1: Central Business District Renaissance Community Improvement Area



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Exhibit No. 1
 DEPARTMENT OF DEVELOPMENT SERVICES

— Central Business District Renaissance Community Improvement Area



1.4 Community Improvement Plan Preparation

The Community Improvement Plan as contained in Sections 4.0, 6.0 and 7.0 of this document has been prepared in accordance with the provisions of the Planning Act, 1990, R.S.O.

The process included a number of measures to enable public input into the preparation of the Community Improvement Plan. Stakeholder input was obtained from the Downtown Oshawa Board of Management, the Durham Chapter of the Urban Development Institute, the Building Industry Liaison Team, the Greater Oshawa Chamber of Commerce and a number of property owners.

The process also included a statutory public meeting held in accordance with Section 17 of the Planning Act, 1990, R.S.O. The statutory public meeting was advertised in the local newspaper. The statutory public meeting was held on April 23, 2001 to explain the program and receive feedback. A copy of the statutory public meeting notice forms Appendix No. 1.

2.0 BACKGROUND INFORMATION

2.1 Existing Land Use Pattern

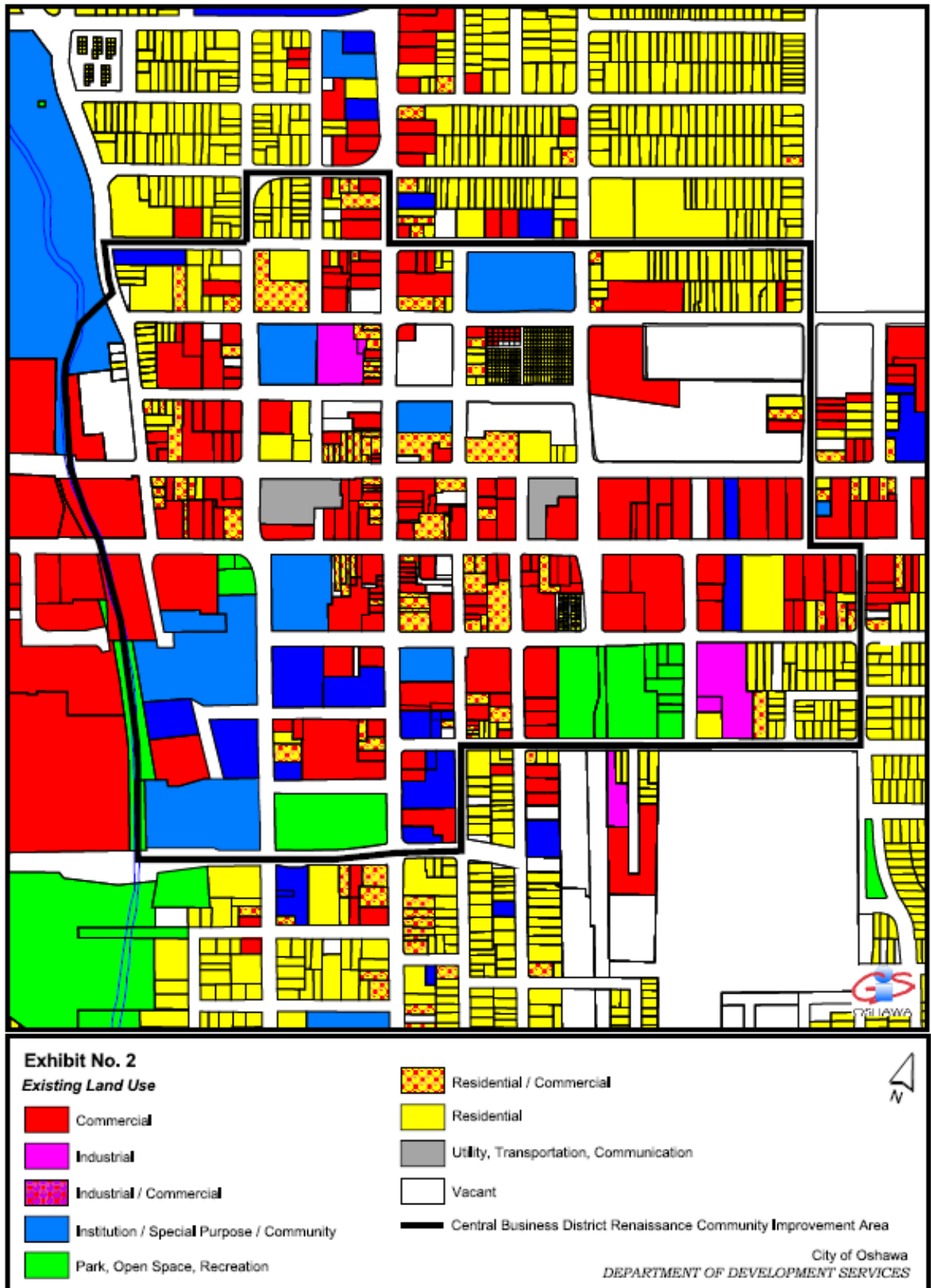
The existing land use pattern in the Central Business District is shown on Exhibit No. 2. The breakdown of the Central Business District by land use type is shown on Table 1.

Table 1: Land Use Type by Area

Land Use	Hectares	% of Total
Commercial	17.02	32.84
Residential	11.79	22.75
Industrial	3.34	6.45
Institutional/Government	12.44	24.01
Parks/Open Space	2.03	3.91
Utility and Transportation	0.87	1.68
Vacant and Other	4.33	8.36
Total	51.82	100.00

Source: Oshawa Land Information, 2001

Exhibit No. 2: Existing Land Use



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The Central Business District contains the major concentration of retail, office, service, cultural, institutional and transportation uses in the Main Central Area and the City. The focus of the Central Business District is the intersection of King and Simcoe Streets. Office buildings, banks, retail stores, entertainment facilities and restaurants radiate outward from this intersection for several blocks in every direction.

Institutional/Government uses are concentrated near the intersection of Centre and King Streets and extend further to the south along Centre Street. These uses include Oshawa City Hall, the Michael Starr Building, the Arts Resources Centre, the McLaughlin Library, the McLaughlin Art Gallery, the Adult and Continuing Education Centre and several churches.

Older low density residential uses are located near the periphery of the Central Business District along streets such as Richmond Street and MacMillan Drive. Although older residential areas located beyond the Central Business District are stable, many of the residential dwellings within the Central Business District are in a transitional stage, as non-residential development becomes more and more common. Recently a new YMCA and a higher density residential development, the Carriage House, were developed within the Central Business District at the intersection of William and Mary Streets and Bond and Mary Streets respectively.

Other land uses include transportation and utility uses as well as a number of parking lots scattered throughout the Central Business District. Finally, the Central Business District contains several parks and parkettes including Memorial Park, the Mary Street Community School Park, part of Kinsman Park and the park area on the north side of City Hall at the intersection of King and Centre Streets.

2.2 Oshawa Official Plan Land Use Designations

The Central Business District is located within the Main Central Area as delineated in the Oshawa Official Plan. The Main Central Area serves as the dominant Central Area in Durham Region, has a specific emphasis on office, business and administrative services and also serves as the focal point of the public transportation system. The Oshawa Official Plan land use designation is shown on Exhibit No. 3. The Central Business District designation permits a wide range of commercial, residential and other uses subject to various specific Official Plan policies and zoning provisions.

Exhibit No. 3: Oshawa Official Plan Land Use Designations



Exhibit No. 3 City of Oshawa Official Plan

RESIDENTIAL
 OPEN SPACE & RECREATION
 CENTRAL BUSINESS DISTRICT
 PLANNED COMMERCIAL STRIP
 PLANNED COMMERCIAL STRIP
 INDUSTRIAL
 MAIN CENTRAL AREA

Central Business District Renaissance
 Community Improvement Plan

City of Oshawa
 DEPARTMENT OF DEVELOPMENT SERVICES

2.3 Oshawa Official Plan Community Improvement Policies

The Central Business District is shown as part of the Community Improvement Area delineated on Schedule "C-1" Renaissance Community Improvement Area of the Oshawa Official Plan. Section 4.0, Community Improvement of the Oshawa Official Plan contains a number of policies pertaining to community improvement. These Official Plan policies served as the basis for the City's participation in the programs such as ONIP and PRIDE.

Section 4.3.4 of the Oshawa Official Plan identifies, in general terms, a number of problems within the Central Business District, including aesthetics and the rehabilitation of lands and buildings. Various measures to address these problems are described in Sections 4.1 and 4.2 of this Plan.

As a prerequisite for the adoption of a Community Improvement Plan, Council has designated the Central Business District as a Community Improvement Project Area by by-law pursuant to Section 28 (2) of the Planning Act.

2.4 Zoning By-law No. 60-94

The present zone categories in the Central Business District generally reflect the existing land uses. Exhibit No. 4 shows the zone categories for properties located within the Central Business District Renaissance Community Improvement Area.

It should be noted that Sections 2.2, 2.3 and 2.4 and Exhibits No. 3 and 4 are intended to provide a general overview of the planning framework. For specific information regarding the Oshawa Official Plan and Zoning By-law No. 60-94, the actual documents should be consulted.

2.5 Population and Demographics

Although the Central Business District is primarily focused on commercial, office, business and administrative services, a significant number of people reside within the area with an estimated population of 1,774. Of this total, 11.1% of the people are in the range of 0-19 years of age while 28.7% of the people are 65+ years of age.

This is a lower percentage of children and adolescents and a higher percentage of senior citizens in comparison with the City as a whole. However, this age distribution is expected in an older inner-city neighbourhood.

2.6 Employment

The Central Business District is a major employment centre in the City of Oshawa and the Region of Durham. The area employs 6067 persons, second only to the vast industrial areas south of the 401, dominated by the General Motors Autoplex. The Central Business District contains 25.9% of the retail, wholesale, service and office sector in the City and employs 2,500 more people than the Oshawa Centre including nearly 4 times the number of full-time employees.

A summary of employment in the Central Business District is shown in Table 2.

Table 2: Central Business District Employment

Sector	Number of Employees	% of City Total
Retail Trade	332	4.3%
Wholesale Trade	54	4.6%
Finance/Insurance/Real Estate	432	28.9%
Business and Personal Services	1,903	20.5%
Public Administration	3,346	86.5%
Total	6,067	25.9%

Source: Summary of Business and Industry, April 1997
Department of Development and Planning Services

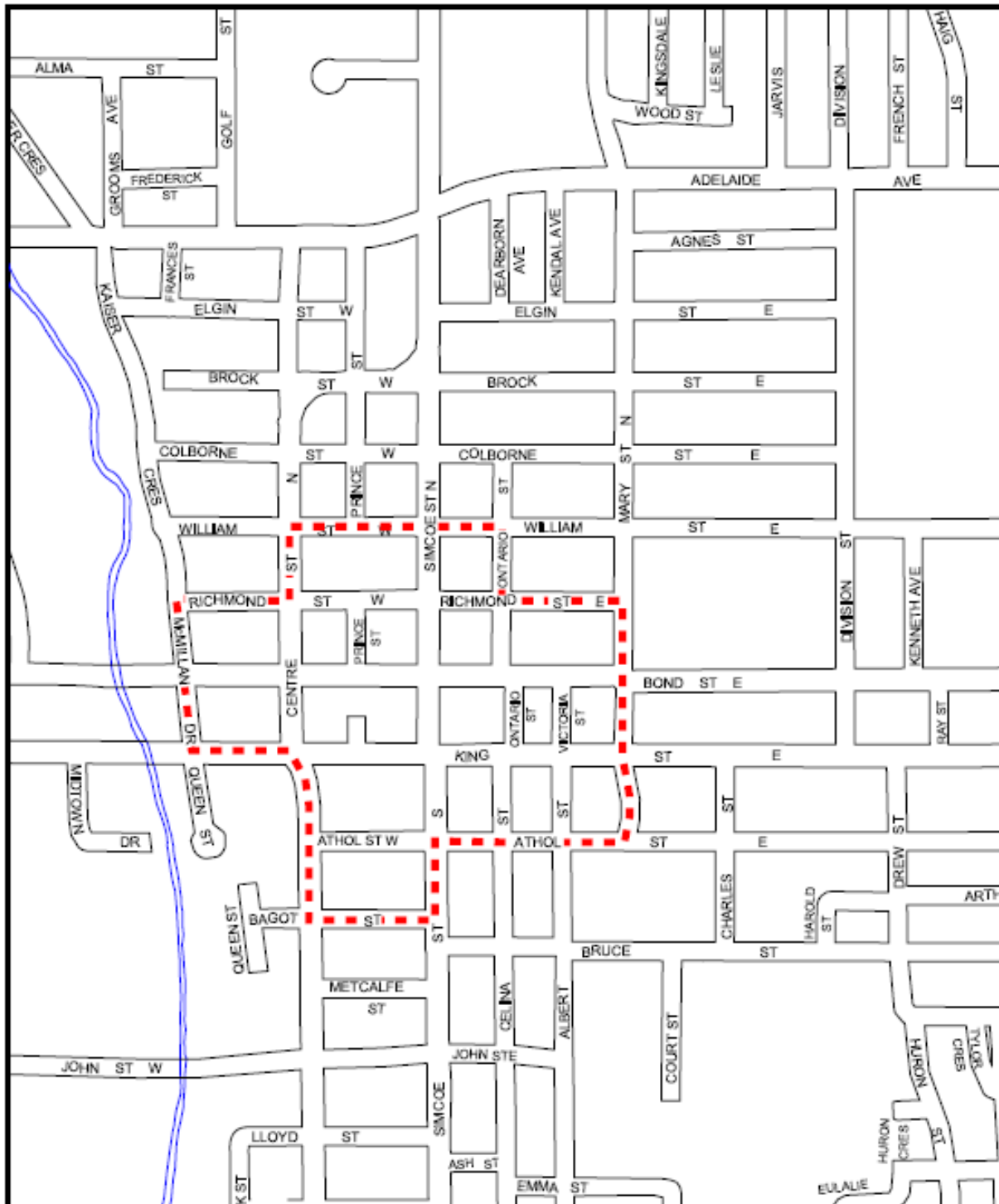
2.7 Business Improvement Area

Part of the Central Business District is a designated Business Improvement Area, which was established pursuant to the Municipal Act in 1974 by By-law 94-74, as amended. The Business Improvement Area comprises 17 blocks encompassing the commercial core of the Central Business District. The boundaries of the Business Improvement Area are shown on Exhibit No. 5.

The Business Improvement Area membership is comprised of business owners within the designated area and administered by the six-member Downtown Oshawa Board of Management. The purpose of the Business Improvement Area is to undertake actions towards the improvement, beautification and maintenance of City-owned property in the areas and to promote the areas as a business or shopping district.

Specific initiatives undertaken by the Downtown Oshawa Board of Management include advertising campaigns, annual sidewalk sales and the Santa Claus parade. The Board has also commissioned several studies towards upgrading the physical appearance of the Central Business District. Funding is obtained by means of a special tax levy assessed on all members.

Exhibit No. 5: Business Improvement Area



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Exhibit No. 5

■ ■ ■ ■ Business Improvement Area Boundary

City of Oshawa
DEPARTMENT OF DEVELOPMENT SERVICES

3.0 PROBLEMS AND DEFICIENCIES

3.1 Previous Improvements

A number of major improvements have been undertaken through both public and private initiatives within the Central Business District over the past 15-20 years. The construction of the Michael Starr building by the Province of Ontario is perhaps the largest downtown redevelopment project in the City's history.

The Ministry of Municipal Affairs and Housing approved a Central Business District PRIDE Community Improvement Plan (CBD PRIDE Plan) in 1988. The CBD PRIDE Plan proposed a variety of projects, which were subsequently undertaken, including:

- Property acquisition for parkette development;
- Decorative street lighting enhancement;
- Parking lot beautification;
- Street furniture and streetscape accent features; and
- Street tree planting.

3.2 Economic Indicators

The Central Business District does not exhibit severe characteristics of economic decline, but various indicators that the area has not maximized its economic potential exist. These indicators include vacant commercial stores, vacant lots, unrented office space and marginal commercial uses. The Summary of Business and Industry, prepared in April of 1997 indicated that the Central Business District had a 28.5% retail vacancy rate and a 29% office vacancy rate.

The Central Business District has faced strong competition for retail growth from the Oshawa Centre since the 1950's and does not include a typical full range of downtown services.

Although the Community Improvement Plan cannot directly address these situations, it is anticipated that the various grant and loan programs will enhance the attractiveness of the area and strengthen business opportunities within the Central Business District.

3.3 Building Conditions

One indicator of the need for Community Improvement is the state of the current building stock. The Ministry of Municipal Affairs and Housing has previously required that a minimum of 25% of the buildings be characterized by deficiencies. This minimum percentage was included in Community Improvement Plans that were prepared to take advantage of Provincial funding programs such as ONIP and PRIDE.

The improvements to municipal properties that were undertaken under the CBD PRIDE Plan resulted in some private property owners upgrading their properties. It is anticipated that the grant and loan programs contained in this Community Improvement Plan will result in a new round of private sector investment in the Central Business District.

4.0 COMMUNITY IMPROVEMENT PLAN

The Central Business District Renaissance Community Improvement Plan consists of the following:

4.1 Grant Programs

4.1.1 Residential Development Charge Grant Program

The City of Oshawa may provide a grant for part or all of the City residential development charge for eligible units built within the Central Business District Renaissance Community Improvement Area.

4.1.2 Increased Assessment Grant Program

The City of Oshawa may provide a grant, on a sliding scale for part or all of the increase in City taxes attributable to the improvement of a building and/or redevelopment of a property located within the Central Business District Renaissance Community Improvement Area.

4.1.3 Building Permit Fee Grant Program

The City of Oshawa may provide a grant, equivalent to the amount of the Building Permit Fee for development within the Central Business District Renaissance Community Improvement Area.

4.1.4 Parkland Dedication Fee Grant Program

The City of Oshawa may provide a grant, equivalent to the amount of the Parkland Dedication Fee for residential development within the Central Business District Renaissance Community Improvement Area.

4.2 Loan Programs

4.2.1 Façade and Accessibility Improvement Loan Program

The City of Oshawa may provide a façade improvement loan, to a specified maximum, for eligible works to buildings located within the Central Business District Renaissance Community Improvement Area.

4.2.2 Upper Storey Conversion to Residential Loan Program

The City of Oshawa may provide an upper storey conversion to residential loan, to a specified maximum, for eligible works in buildings located within the Central Business District Renaissance Community Improvement Area.

4.2.3 Upgrade to Building Code Loan Program

The City of Oshawa may provide an upgrade to Building Code loan, to a specified maximum for eligible works to buildings located within the Central Business District Renaissance Community Improvement Area.

4.3 General Rules

The provision of any grant or loan as described in Sections 4.1 and 4.2 shall be administered on a first come first served basis to the limit of available funding. Specific details regarding the grants and loans and administrative procedures are contained in Appendix No. 2 to the Plan. Terms and conditions of any grant or loan program and administrative procedures detailed in Appendix No. 2 may be changed, altered, amended or modified by the City of Oshawa without the necessity of an amendment to this Community Improvement Plan. The addition of a grant or loan program shall require an amendment to this Community Improvement Plan; however, the City may discontinue any program without requiring an amendment to this Plan.

5.0 COMMUNITY IMPROVEMENT PLAN BUDGET

5.1 Funding Sources

All of the grant and loan programs described in Sections 4.1 and 4.2 and further detailed in Appendix No. 2 are funded solely by the City of Oshawa.

6.0 IMPLEMENTATION

The Community Improvement Plan will be implemented through the provisions of Section 4 of the Oshawa Official Plan and Section 28 of the Planning Act, 1990, R.S.O.

The overall implementation of the grant and loan programs, including liaison with the Ministry of Municipal Affairs and Housing, shall be the responsibility of the Department of Development Services.

All of the grant and loan programs will be administered on a first come first served basis to the limit of available funding in accordance with any administrative rules governing this and other grant or loan programs.

7.0 INTERPRETATION

Sections 4.0, 6.0 and 7.0 of this document, along with Exhibit No. 1 shall form the actual Community Improvement Plan for the Central Business District Renaissance Community Improvement Area. Sections 1.0, 2.0, 3.0 and 5.0, Exhibits No. 2, 3, 4 and 5 and Appendices No. 1 and 2 do not constitute part of the actual Community Improvement Plan.

Changes to the Central Business District Renaissance Community Improvement Area boundary, deletion or addition of grant or loan programs shall require an amendment to this Plan. This Plan has been prepared in accordance with and shall be deemed to conform to the City of Oshawa Official Plan.

This Plan shall be referred to as the Central Business District Renaissance Community Improvement Plan for the City of Oshawa. At such time as other Community Improvement Plans are prepared for this or other areas, this title may be modified for clarification purposes without requiring an amendment to this Plan.

Appendix No. 1: Statutory Public Meeting Notice

Oshawa
The City In Motion

**NOTICE OF PUBLIC MEETING
PLANNING ACT**

Re: Proposed Community Improvement Plans
(File No. 6-6-1 and 6-6-2)

Date: April 23, 2001 – 5:30 p.m.

Place: Council Chamber, City Hall
50 Centre St. S., Oshawa

**THE OSHAWA DEVELOPMENT SERVICES COMMITTEE
WILL BE CONSIDERING PROPOSED COMMUNITY
IMPROVEMENT PLANS AS FOLLOWS:**

1. A NEW COMMUNITY IMPROVEMENT PLAN FOR THE CENTRAL BUSINESS DISTRICT TO ENABLE THE CITY TO OFFER INCENTIVES FOR REDEVELOPMENT. THIS COMMUNITY IMPROVEMENT PLAN APPLIES TO THE CENTRAL BUSINESS DISTRICT AS SHOWN ON THE ABOVE MAP.
2. A NEW COMMUNITY IMPROVEMENT PLAN FOR THE BALANCE OF THE MAJOR URBAN AREA TO ENABLE THE CITY TO OFFER INCENTIVES FOR THE REDEVELOPMENT OF CONTAMINATED LANDS. THIS COMMUNITY IMPROVEMENT PLAN APPLIES TO ALL OF THE LANDS IN THE MAJOR URBAN AREA WITH THE EXCEPTION OF THE CENTRAL BUSINESS DISTRICT WHICH IS THE SUBJECT OF A SEPARATE COMMUNITY IMPROVEMENT PLAN. THE MAJOR URBAN AREA BOUNDARY IS SHOWN IN THE OSHAWA OFFICIAL PLAN.

Information regarding the proposed Community Improvement Plans is available between 8:30 a.m. and 4:30 p.m., Monday to Friday, in the Department of Development Services, 7th Floor, Rundle Tower, City Hall, 50 Centre St. S., Oshawa, Ontario, L1H 3Z7, or by calling Warren Munro at (905) 436-6636, extension 2410.

Written submissions regarding the proposed Community Improvement Plans can be made to T. W. Goodchild, Commissioner, Department of Development Services, or be made at the public meeting

Community Improvement Plans adopted by Oshawa City Council are forwarded to the Ministry of Municipal Affairs and Housing for approval.

If a person or public body that files a notice of an appeal of a decision of the City of Oshawa in respect of the proposed Community Improvement Plans, does not make oral submissions at the public meeting or make written submissions to the City of Oshawa before the proposed Community Improvement Plans are adopted, the Ontario Municipal Board may dismiss all or part of the appeal.

If you wish to be notified of the adoption of the Community Improvement Plans, you must make a written request to the City Clerk, 50 Centre St. S., Oshawa, Ontario L1H 3Z7.

Ted W. Goodchild, MCIP, RPP, Commissioner
Department of Development Services

2001 03 28

Appendix No. 2: Grant and Loan Programs

1.0 Grant Programs

1.1 Residential Development Charge Grant Program

This grant program is intended to assist property owners with financing the construction of new residential units within the Central Business District Renaissance Community Improvement Area by providing a grant equivalent to the amount of the applicable Residential Development Charge.

Area of Application

The Residential Development Charge Grant Program is available to all registered property owners within the Central Business District Renaissance Community Improvement Area for the City of Oshawa as shown on Exhibit No. 1.

Eligible Residential Units are:

- Single Detached Dwellings;
- Semi Detached Dwellings;
- Group Dwellings;
- Duplexes;
- Apartments with two or more bedrooms; and
- Apartments with one or fewer bedrooms.

Eligibility for Grant

The applicants for a Residential Development Charge Grant must be the registered owner(s) of the property and must construct an eligible residential unit within the Central Business District Renaissance Community Improvement Area. The conversion of upper storey non-residential floorspace to residential units is eligible to receive the Residential Development Charge Grant. City staff will conduct a title search of the property and review property tax records. Property owners who are in arrears of property taxes are not eligible to receive the Residential Development Charge Grant.

The provision of any Residential Development Charge Grant will be administered on a first come first served basis to the limit of available funding in accordance with any administrative rules governing this and other grant or loan programs.

General Terms of Grant Program

Any Residential Development Charge Grant will be provided as a one time grant to the registered owner of the property and represents an amount equivalent only to the City of Oshawa's Residential Development Charge.

At the time of building permit application, the applicant will pay all applicable Development Charges, including the City of Oshawa's Residential Development Charges. If eligible, the Residential Development Charge Grant will be provided following final building inspection.

Other Programs

Provided all eligibility criteria and conditions are met for this program, participation in the Residential Development Charge Grant Program does not preclude the owner from being eligible for other grant and loan programs offered under the Central Business District Renaissance Community Improvement Plan. However, at no time shall the total amount of grants and loans provided to a property owner or for an individual property exceed \$50,000. However, lands that are developed by means of registered plans of subdivision or condominium or are developed by successive phases of a comprehensive site plan agreement are eligible to receive a maximum of \$50,000 in grants or loans per registered plan of subdivision or condominium or per phase of a site plan agreement.

Work Already Commenced

The Residential Development Charge Grant Program will not be retroactively applied to developments where building permits were issued prior to the commencement of the program.

Procedures

1. Grant Application Submitted at Time of Building Permit Application

The applicant is required to submit a completed Residential Development Charge Grant application form to the Director of Planning Services for approval prior to commencing construction. The application will include a copy of the Building Permit application including drawings detailing the proposed units to be constructed and an estimate of the work to be undertaken. This may require drawings to be prepared by a Professional Engineer or Architect.

2. Provision of Grant

Following the completion of the work and final building inspection by the Building Services Division of the Department of Development Services, the Residential Development Charge Grant will be provided for approved projects.

1.2 Increased Assessment Grant Program

This grant is intended to provide economic incentive for the rehabilitation and redevelopment of properties in the Central Business District Renaissance Community Improvement Area by providing a grant to pay a portion of the City taxes attributable to the increased assessment over a 10 year period. Although it is not structured as a tax rebate program, the effect is to phase in tax increases relating to re-assessments resulting from property improvements.

Area of Application

The Increased Assessment Grant Program is available to all registered property owners within the Central Business District Renaissance Community Improvement Area for the City of Oshawa as shown on Exhibit No. 1.

Eligibility for Grant

The applicants for an Increased Assessment Grant must be the registered owner(s) of the property and must undertake improvements to their buildings and/or property, which shall be of sufficient size and cost to result in a re-assessment of the property. City staff will conduct a title search of the property and review property tax records. Property owners who are in arrears of property taxes are not eligible to receive the Increased Assessment Grant.

The provision of any Increased Assessment Grant will be administered on a first come first served basis to the limit of available funding in accordance with any administrative rules governing this and other grant or loan programs.

General Terms of Grant Program

- Any Increased Assessment Grant will be provided in accordance with a grant schedule to the registered owner of the property on an annual basis.
- Any Increased Assessment Grant will be provided following the payment of all property tax installments for the year.
- Any Increased Assessment Grant represents a percentage of increased taxes payable resulting from the improvements. Owing to this, the total value of the work completed and the amount of the municipal portion of the taxes paid prior to, and after renovation would have to be known.
- All property taxes owing for each year must be fully paid for the entire year prior to the provision of any annual grant amount under this program. If a property tax installment is missed or payment is late, the City will have the option, without notice and at its own discretion, to terminate all future grant payments.
- Notwithstanding any administrative rules governing this and other grant or loan programs, the City will not pay an annual grant which exceeds the City portion of the property tax collected in any year on the increased assessed value.
- If a general reassessment subsequently reduces the annual property taxes owing for a property, the annual grant amount will be provided in accordance with the schedule but will not exceed the amount of the City portion of the taxes collected on the increased assessed value.

- The annual grant is based upon changes in property taxes as a result of construction and improvement. The annual grant is not based upon occupancy or changes in occupancy.
- Tax increases resulting from general re-assessments, changes in tax legislation or increases in the mill rate are not eligible to be considered for the purposes of calculating the grant.
- If the property is sold, in whole or in part, before the grant period lapses, the subsequent owner is not entitled to future grant payments.
- The amount of the grants over the life of the program shall not exceed the value of the work completed as indicated on the building permit application.
- The City may at any time discontinue the Increased Assessment Grant Program, however, any participants in the program prior to its closing will continue to receive the grants as determined for their properties until the conclusion of their approved schedule.

Grant period

Grants will be paid over a ten year period with Year 1 of the program defined as follows:

Year 1 is the first full calendar year in which taxes are paid after the project has been completed and re-assessed.

For example, if an eligible building is completed and reassessed effective May 1, 2001, Year 1 of the grant schedule would be 2002. The first annual grant would be provided at the end of 2002 based upon 12 months (i.e. January to December).

Other Programs

Provided all eligibility criteria and conditions are met for this program, participation in the Increased Assessment Grant Program does not preclude the owner from being eligible for other grant and loan programs offered under the Central Business District Renaissance Community Improvement Plan. However, at no time shall the total amount of grants and loans provided to a property owner or for an individual property exceed \$50,000. However, lands that are developed by means of registered plans of subdivision or condominium or are developed by successive phases of a comprehensive site plan agreement are eligible to receive a maximum of \$50,000 in grants or loans per registered plan of subdivision or condominium or per phase of a site plan agreement.

Work Already Commenced

The Increased Assessment Grant Program will not be retroactively applied to developments where building permits were issued prior to the commencement of the program.

Procedures

1. Grant Application Submitted at Time of Building Permit Application

The applicant is required to submit a completed Increased Assessment Grant application form to the Director of Planning Services for approval prior to commencing construction. The application will include a copy of the Building Permit application including drawings detailing the proposed work expected to result in an increase in assessment. This may require drawings to be prepared by a Professional Engineer or Architect.

2. Current Assessment Determined

City staff will record the current assessment of the property and determine the amount of the City taxes payable. The applicant will be provided a copy by correspondence for his/her records.

3. Increased Assessment Value Determined

The applicant shall ensure that a post improvement assessment of the property is undertaken. Using the post renovation assessment, City staff shall determine the difference between the amount of City taxes prior to the renovation and the amount of City taxes to be paid after the renovations. The difference is known as the "increased assessment value" and shall be the portion eligible for a partial grant under this program. Subsequent increases in assessed value or increases to the mill rate are not eligible to be used to determine the amount of the grant.

4. Provision of Grant

Following the completion of the work, final building inspection by the Building Services Division of the Department of Development Services and the payment of all property tax installments for that year, the Increased Assessment Grant will be provided for approved projects on a declining basis over a 10 year period in accordance with the following chart.

Year of Increased Assessment Value	Grant as a Percentage of the Year 1 City Taxes on Increased Assessment Value
Year 1	90%
Year 2	80%
Year 3	70%
Year 4	60%
Year 5	50%
Year 6	40%
Year 7	30%
Year 8	20%
Year 9	10%
Year 10	0%

1.3 Building Permit Fee Grant Program

This grant program is intended to assist property owners with financing the cost of the development process by providing a grant to offset the amount of the applicable Building Permit Fee.

Area of Application

The Building Permit Fee Grant Program is available to all registered property owners within the Central Business District Renaissance Community Improvement Area for the City of Oshawa as shown on Exhibit No. 1.

Eligibility for Grant

The applicants for a Building Permit Fee Grant must be the registered owner(s) of the property and must submit a building permit application for property within the Central Business District Renaissance Community Improvement Area. City staff will conduct a title search of the property and review property tax records. Property owners who are in arrears of property taxes are not eligible to receive the Building Permit Fee Grant.

The provision of any Building Permit Fee Grant will be administered on a first come first served basis to the limit of available funding in accordance with any administrative rules governing this and other grant or loan programs.

General Terms of Grant Program

Any Building Permit Fee Grant will be provided as a one time grant to the registered owner of the property and represents an amount equivalent only to the Building Permit Fees of City of Oshawa.

At the time of building permit application, the applicant will pay all applicable Building Permit Fees.

Grants will be in the amount of the lesser of the following:

1. 100% of the eligible Building Permit Fees; or
2. A maximum of \$5,000 per building permit application.

Other Programs

Provided all eligibility criteria and conditions are met for this program, participation in the Building Permit Fee Grant Program does not preclude the owner from being eligible for other grant and loan programs offered under the Central Business District Renaissance Community Improvement Plan. However, at no time shall the total amount of grants and loans provided to a property owner or for an individual property exceed \$50,000. However, lands that are developed by means of registered plans of subdivision or condominium or are developed by successive phases of a comprehensive site plan agreement are eligible to receive a maximum of \$50,000 in grants or loans per registered plan of subdivision or condominium or per phase of a site plan agreement.

Work Already Commenced

The Building Permit Fee Grant Program will not be retroactively applied to developments where building permits were issued prior to the commencement of the program.

Procedures

1. Grant Application Submitted at Time of Building Permit Application

The applicant is required to submit a completed Building Permit Fee Grant application form to the Director of Planning Services for approval prior to commencing construction. The application will include a copy of the Building Permit application including drawings detailing the proposed improvement works. This may require drawings to be prepared by a Professional Engineer or Architect.

2. Provision of Grant

Following the completion of the work and final building inspection by the Building Services Division of the Department of Development Services, the Building Permit Fee Grant will be provided for approved projects.

1.4 Parkland Dedication Fee Grant Program

This grant program is intended to assist property owners with financing the cost of the development process by providing a grant to offset the amount of the applicable Parkland Dedication Fee.

Area of Application

The Parkland Dedication Fee Grant Program is available to all registered property owners within the Central Business District Renaissance Community Improvement Area for the City of Oshawa as shown on Exhibit No. 1.

Eligibility for Grant

The applicants for a Parkland Dedication Fee Grant must be the registered owner(s) of the property and must submit a building permit application for property within the Central Business District. City staff will conduct a title search of the property and review property tax records. Property owners who are in arrears of property taxes are not eligible to receive the Parkland Dedication Fee Grant.

The provision of any Parkland Dedication Fee Grant will be administered on a first come first served basis to the limit of available funding in accordance with any administrative rules governing this and other grant or loan programs.

General Terms of Grant Program

Any Parkland Dedication Fee Grant will be provided as a one time grant to the registered owner of the property and represents an amount equivalent to the Parkland Dedication Fee of City of Oshawa in situations where the City requires cash-in-lieu of parkland dedication.

At the time of building permit application fee, the applicant will pay the applicable Parkland Dedication Fee to be deposited in the Planning Act Land Purchase Reserve.

Grants will be in the amount of 100% of the eligible Parkland Dedication Fees in accordance with City's per unit fee for cash-in-lieu of parkland dedication for residential uses.

Other Programs

Provided all eligibility criteria and conditions are met for this program, participation in the Parkland Dedication Fee Grant Program does not preclude the owner from being eligible for other grant and loan programs offered under the Central Business District Renaissance Community Improvement Plan. However, at no time shall the total amount of grants and loans provided to a property owner or for an individual property exceed \$50,000. However, lands that are developed by means of registered plans of subdivision or condominium or are developed by successive phases of a comprehensive site plan agreement are eligible to receive a maximum of \$50,000 in grants or loans per registered plan of subdivision or condominium or per phase of a site plan agreement.

Work Already Commenced

The Parkland Dedication Fee Grant Program will not be retroactively applied to developments where building permits were issued prior to the commencement of the program.

Procedures

1. Grant Application Submitted at Time of Building Permit Application

The applicant is required to submit a completed Parkland Dedication Fee Grant application form to the Director of Planning Services for approval prior to commencing construction. The application will include a copy of the Building Permit application including drawings detailing the proposed residential units to be constructed. This may require drawings to be prepared by a Professional Engineer or Architect.

2. Provision of Grant

Following the completion of the work and final building inspection by the Building Services Division of the Department of Development Services, the Parkland Dedication Fee Grant will be provided for approved projects.

2.0 Loan Programs

2.1 Façade and Accessibility Improvement Loan Program

This loan program is intended to assist property owners with the financing of building façade and accessibility improvements.

Area of Application

The Façade and Accessibility Improvement Loan Program is available to all registered property owners within the Central Business District Renaissance Community Improvement Area for the City of Oshawa as shown on Exhibit No. 1.

Eligible works include:

- Repainting or cleaning of the façade and those parts of the building visible from adjacent streets or public areas;
- Restoration of façade masonry, brickwork or wood and metal cladding;
- Replacement or repair of cornices, eaves, parapets and other architectural features;
- Replacement or repair of windows;
- Entranceway modifications including provisions to improve accessibility for the physically challenged;
- Redesign of the store front;
- Removal of inappropriate signage and installation of appropriate new signage;
- Restoration of original façade appearance;
- Replacement or repair of canopies and awnings;
- Installation or repair of exterior lighting; and
- Such other similar improvements to the building exterior as may be approved by the Director of Planning Services.

Eligibility for Loan

The applicants for a Façade and Accessibility Improvement Loan must be the registered owner(s) of the property. Property owners who have defaulted under any previous City loan program will not be eligible for a Façade and Accessibility Improvement Loan. All loans and mortgages applicable to a property, including the Façade and Accessibility Improvement Loan must not exceed 75% of the

post improvement value of the building and property. City staff will conduct a title search of the property and review property tax records. Property owners who are in arrears of property taxes are not eligible to receive the Façade and Accessibility Improvement Loan.

The provision of any Façade and Accessibility Improvement Loan will be administered on a first come first served basis to the limit of available funding in accordance with any administrative rules governing this and other grant or loan programs.

General Terms of Loan Program

The loan will be secured through a lien placed against the title of the property. The lien will be reflected on the tax roll and will be registered and discharged by the City. The loan will be interest free with a maximum amortization period of 10 years. Should the loan be repaid within 3 years, 25% of the loan will be forgivable. The loan is fully open and may be paid in full at any time.

The loan covers 100% of the costs of the eligible work per building to a maximum of \$15,000 per municipal street address or storefront, subject to an overall maximum of \$45,000 per property owner for a building with multiple street addresses or storefronts.

The minimum loan under this program is \$2,500.

Repayment Provisions

Loan payments will be deferred for 6 months after the advancement of the funds. Repayments will be made on a monthly basis and calculated based upon a 10 year amortization period. Full payment can be made at any time with no penalty. The loan is also transferable to successors in title provided the new owner meets the eligibility criteria and agrees to the terms and conditions of the loan. Demolition permits may not be issued for the building unless the loan has been paid in full.

Other Programs

Provided all eligibility criteria and conditions are met for this program, participation in the Façade and Accessibility Improvement Loan Program does not preclude the owner from being eligible for other grant and loan programs offered under the Central Business District Renaissance Community Improvement Plan. However, at no time shall the total amount of grants and loans provided to a property owner or for an individual property exceed \$50,000. However, lands that are developed by means of registered plans of subdivision or condominium or are developed by successive phases of a comprehensive site plan agreement are eligible to receive a maximum of \$50,000 in grants or loans per registered plan of subdivision or condominium or per phase of a site plan agreement.

Work Already Commenced

The Façade and Accessibility Improvement Loan Program will not be retroactively applied to works started prior to the commencement of the program.

Procedures

1. Loan Application Submitted at Time of Building Permit Application

The applicant is required to submit a completed Façade and Accessibility Improvement Loan application form to the Director of Planning Services for approval prior to commencing any works that are the subject of the loan application. The application will include a copy of the Building Permit application including drawings detailing the proposed improvement works. This may require drawings to be prepared by a Professional Engineer or Architect.

2. Description of Eligible Works and Submission of Quotations

The Façade and Accessibility Improvement Loan application will include a description of the eligible works and an estimate of the work to be undertaken in order to restore the façade. The estimate shall be supported by a minimum of two estimates from qualified contractors for undertaking the eligible works and shall be consistent with the cost estimate indicated on the accompanying building permit application. If the higher of the two estimates is the successful bidder, the loan will be provided on the basis of the average cost of the two estimates. However, if the lower of the two estimates is the successful bidder, the loan, if eligible, shall be provided on the basis of the lowest estimate.

On June 28, 2010 Oshawa City Council passed a motion requiring one (1) of the two (2) required estimates to be from local (Oshawa based) contractors.

3. Inspection of Façade

Prior to approving a Façade and Accessibility Improvement Loan, City staff may need to inspect the building to review the condition of the façade and the proposed improvement.

4. Decision of Director of Planning Services

The final decision as to how much of the proposed work, if any, is eligible for funding under the Façade and Accessibility Improvement Loan program will be made by the Director of Planning Services or designate. Prior to issuing a decision, the Director may request further drawings, cost estimates or other information.

5. Expiry of Approval

If all eligibility criteria and conditions are met and funds are available in the Façade and Accessibility Improvement Loan fund, the Director of Planning

Services or designate will approve the Façade and Accessibility Improvement Loan. A letter from the Director to the applicant will represent a loan commitment and will be valid for a period of 6 months. The Director at his/her discretion may provide an extension of 6 months.

6. Inspection of Completed Work

Staff from the Building Services Division of the Department of Development Services will conduct an inspection of the completed work.

7. Provision of Loan

Following the inspection of the work and the receipt of invoices from the applicant the loan agreement will be executed. The loan will be advanced to the applicant only upon the completion of works and progress payments will not be made.

2.2 Upper Storey Conversion to Residential Loan Program

This loan program is intended to assist property owners with the financing of building improvements required to convert upper storeys to residential uses.

Area of Application

The Upper Storey Conversion to Residential Loan Program is available to all registered property owners within the Central Business District Renaissance Community Improvement Area for the City of Oshawa as shown on Exhibit No. 1.

Eligible works include:

- Installation of safety and fire protection systems such as carbon monoxide detectors, smoke alarms, fire alarms, exit signs, etc.;
- Installation of fire escapes;
- Installation of new or reinforcement of floors, ceilings and/or walls;
- Improvements to electrical, ventilation, heating and plumbing supply systems;
- Improvements for barrier-free accessibility;
- Construction or alteration of stairs, guard rails and/or hand rails;
- Installation or alteration of required window openings and windows for upper storey residential units; and
- Other improvements, at the discretion of the Director of Planning Services, related to converting upper storey commercial space to residential uses.

Eligibility for Loan

The applicants for an Upper Storey Conversion to Residential Loan must be the registered owner(s) of the property. Property owners who have defaulted under any previous City loan program will not be eligible for an Upper Storey Conversion to Residential Loan. All loans and mortgages applicable to a property, including the Upper Storey Conversion to Residential Loan must not exceed 75% of the post conversion value of the building and property. City staff will conduct a title search of the property and review property tax records. Property owners who are in arrears of property taxes are not eligible to receive the Upper Storey Conversion to Residential Loan.

The provision of any Upper Storey Conversion to Residential Loan will be administered on a first come first served basis to the limit of available funding in accordance with any administrative rules governing this and other grant or loan programs.

General Terms of Loan Program

The loan will be secured through a lien placed against the title of the property. The lien will be reflected on the tax roll and will be registered and discharged by the City. The loan will be interest free with a maximum amortization period of 10 years. Should the loan be repaid within 3 years, 25% of the loan will be forgivable. The loan is fully open and may be paid in full at any time.

The loan covers 100% of the costs of the eligible work per building, subject to a maximum of \$25,000 per building.

The minimum loan under this program is \$2,500.

Repayment Provisions

Loan payments will be deferred for 6 months after the advancement of the funds. Repayments will be made on a monthly basis and calculated based upon a 10 year amortization period. Full payment can be made at any time with no penalty. The loan is also transferable to successors in title provided the new owner meets the eligibility criteria and agrees to the terms and conditions of the loan. Demolition permits may not be issued for the building unless the loan has been paid in full.

Other Programs

Provided all eligibility criteria and conditions are met for this program, participation in the Upper Storey Conversion to Residential Loan Program does not preclude the owner from being eligible for other grant and loan programs offered under the Central Business District Renaissance Community Improvement Plan. However, at no time shall the total amount of grants and loans provided to a property owner or for an individual property exceed \$50,000. However, lands that are developed by means of registered plans of subdivision

or condominium or are developed by successive phases of a comprehensive site plan agreement are eligible to receive a maximum of \$50,000 in grants or loans per registered plan of subdivision or condominium or per phase of a site plan agreement.

Work Already Commenced

The Upper Storey Conversion to Residential Loan Program will not be retroactively applied to works started prior to the commencement of the program.

Procedures

1. Loan Application Submitted at Time of Building Permit Application

The applicant is required to submit a completed Upper Storey Conversion to Residential Loan application form to the Director of Planning Services for approval prior to commencing any works that are the subject of the loan application. The application will include a copy of the Building Permit application including drawings detailing the proposed conversion works. This may require drawings to be prepared by a Professional Engineer or Architect.

2. Description of Eligible Works and Submission of Quotations

The Upper Storey Conversion to Residential Loan application will include a description of the eligible works and an estimate of the work to be undertaken in order to convert the upper storey to a residential use. The estimate shall be supported by a minimum of two estimates from qualified contractors and shall be consistent with the cost estimate indicated on the accompanying building permit application. If the higher of the two estimates is the successful bidder, the loan will be provided on the basis of the average cost of the two estimates. However, if the lower of the two estimates is the successful bidder, the loan, if eligible, shall be provided on the basis of the lowest estimate.

On June 28, 2010 Oshawa City Council passed a motion requiring one (1) of the two (2) required estimates to be from local (Oshawa based) contractors.

3. Inspection of Building

Prior to approving an Upper Storey Conversion to Residential Loan, City staff may need to inspect the building to review its condition and the proposed conversion.

4. Decision of Director of Planning Services

The final decision as to how much of the proposed work, if any, is eligible for funding under the Upper Storey Conversion to Residential Loan program will be made by the Director of Planning Services or designate. Prior to issuing a decision, the Director may request further drawings, cost estimates or other information.

5. Expiry of Approval

If all eligibility criteria and conditions are met and funds are available in the Upper Storey Conversion to Residential Loan fund, the Director of Planning Services or designate will approve the Upper Storey Conversion to Residential Loan. A letter from the Director of Planning Services to the applicant will represent a loan commitment and will be valid for a period of 6 months. The Director at his/her discretion may provide an extension of 6 months.

6. Inspection of Completed Work

Staff from the Building Services Division of the Department of Development Services will conduct an inspection of the completed work.

7. Provision of Loan

Following the inspection of the work and the receipt of invoices from the applicant the loan agreement will be executed. The loan will be advanced to the applicant only upon the completion of works and progress payments will not be made.

2.3 Upgrade to Building Code Loan Program

This loan program is intended to assist property owners with the financing of building improvements required to bring existing older buildings into compliance with the current Ontario Building Code.

Area of Application

The Upgrade to Building Code Loan Program is available to all registered property owners within the Central Business District Renaissance Community Improvement Area for the City of Oshawa as shown on Exhibit No. 1.

Eligible works include:

- Installation of fire protection systems;
- Relocation or installation of fire escapes;
- Reinforcements of floors, ceilings and/or walls;
- Required improvements to ventilation systems;
- Improvements for barrier-free accessibility;
- Construction or alteration of stairs, guard rails and/or hand rails;
- Installation or alteration of required window openings for upper storey residential units; and
- Other improvements, at the discretion of the Director of Planning Services, related to Building Code upgrades that address health and safety issues.

Eligibility for Loan

The applicants for an Upgrade to Building Code Loan must be the registered owner(s) of the property. Property owners who have defaulted under any previous City loan program will not be eligible for an Upgrade to Building Code Loan. All loans and mortgages applicable to a property, including the Upgrade to Building Code Loan must not exceed 75% of the post upgrade value of the building and property. City staff will conduct a title search of the property and review property tax records. Property owners who are in arrears of property taxes are not eligible to receive the Upgrade to Building Code Loan.

The provision of any Upgrade to Building Code Loan will be administered on a first come first served basis to the limit of available funding in accordance with any administrative rules governing this and other grant or loan programs.

General Terms of Loan Program

The loan will be secured through a lien placed against the title of the property. The lien will be reflected on the tax roll and will be registered and discharged by the City. The loan will be interest free with a maximum amortization period of 10 years. Should the loan be repaid within 3 years, 25% of the loan will be forgivable. The loan is fully open and may be paid in full at any time.

The loan covers 100% of the costs of the eligible work per building, subject to a maximum of \$25,000 per building.

The minimum loan under this program is \$2,500.

Repayment Provisions

Loan payments will be deferred for 6 months after the advancement of the funds. Repayments will be made on a monthly basis and calculated based upon a 10 year amortization period. Full payment can be made at any time with no penalty. The loan is also transferable to successors in title provided the new owner meets the eligibility criteria and agrees to the terms and conditions of the loan. Demolition permits may not be issued for the building unless the loan has been paid in full.

Other Programs

Provided all eligibility criteria and conditions are met for this program, participation in the Upgrade to Building Code Loan Program does not preclude the owner from being eligible for other grant and loan programs offered under the Central Business District Renaissance Community Improvement Plan. However, at no time shall the total amount of grants and loans provided to a property owner or for an individual property exceed \$50,000. However, lands that are developed by means of registered plans of subdivision or condominium or are developed by successive phases of a comprehensive site plan agreement are eligible to

receive a maximum of \$50,000 in grants or loans per registered plan of subdivision or condominium or per phase of a site plan agreement.

Work Already Commenced

The Upgrade to Building Code Loan Program will not be retroactively applied to works started prior to the commencement of the program.

Procedures

1. Loan Application Submitted at Time of Building Permit Application

The applicant is required to submit a completed Upgrade to Building Code Loan application form to the Director of Planning Services for approval prior to commencing any works that are the subject of the loan application. The application will include a copy of the Building Permit application including drawings of the proposed works. This may require drawings to be prepared by a Professional Engineer or Architect.

2. Description of Eligible Works and Submission of Quotations

The application will include a description of the current deficiencies of the building with respect to the Ontario Building Code and how the work undertaken will address one or more health and safety issues. The Upgrade to Building Code Loan application will also include a description of the eligible works and an estimate of the work to be undertaken. The estimate shall be supported by a minimum of two estimates from qualified contractors and shall be consistent with the cost estimate indicated on the accompanying building permit application. If the higher of the two estimates is the successful bidder, the loan will be provided on the basis of the average cost of the two estimates. However, if the lower of the two estimates is the successful bidder, the loan, if eligible, shall be provided on the basis of the lowest estimate.

On June 28, 2010 Oshawa City Council passed a motion requiring one (1) of the two (2) required estimates to be from local (Oshawa based) contractors.

3. Inspection of Building

Prior to approving an Upgrade to Building Code Loan, City staff may need to inspect the building to review its condition and the proposed improvements.

4. Decision of Director of Planning Services

The final decision as to how much of the proposed work, if any, is eligible for funding under the Upgrade to Building Code Loan program will be made by the Director of Planning Services or designate. Prior to issuing a decision, the Director may request further drawings, cost estimates or other information.

5. Expiry of Approval

If all eligibility criteria and conditions are met and funds are available in the Upgrade to Building Code Loan fund, the Director of Planning Services or designate will approve the Upgrade to Building Code Loan. A letter from the Director of Planning Services to the applicant will represent a loan commitment and will be valid for a period of 6 months. The Director at his/her discretion may provide an extension of 6 months.

6. Inspection of Completed Work

Staff from the Building Services Division of the Department of Development Services will conduct an inspection of the completed work.

7. Provision of Loan

Following the inspection of the work and the receipt of invoices from the applicant the loan agreement will be executed. The loan will be advanced to the applicant only upon the completion of works and progress payments will not be made.



