



Township of Lake of Bays

Community Improvement Plan

Final Report



January, 2024

 The Planning Partnership

TCI Management Consultants

Contents

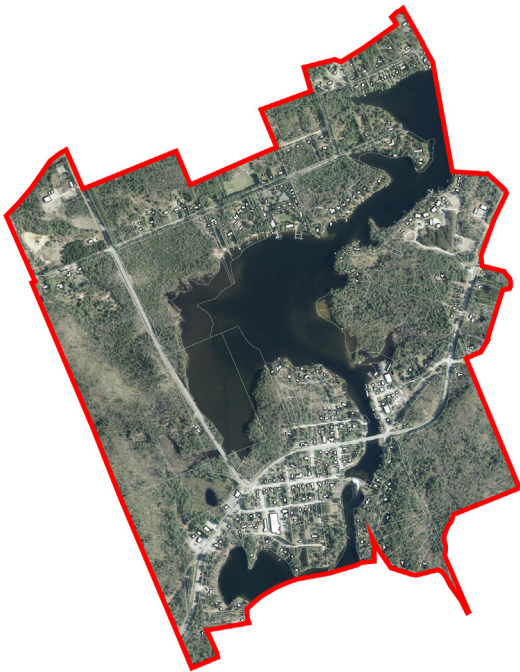
1 Introduction	3
2 Public Engagement	10
3 Recommendations	21
4 Baysville: Existing Conditions & Recommendations	27
5 Dorset: Existing Conditions & Recommendations	41
6 Dwight: Existing Conditions & Recommendations	53
7 Hillside: Existing Conditions & Recommendations	68
8 CIP Programs	73
Appendix Programs for Business/Homeowners	82



Hillside



Dwight



Baysville



Dorset

1 Introduction

Purpose of a Community Improvement Plan

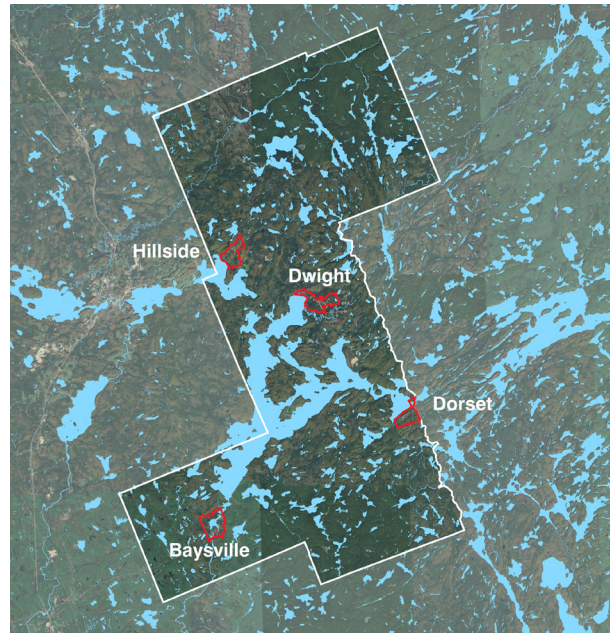
A Community Improvement Plan (CIP) is a planning tool to support strategic community investment priorities. A CIP provides a framework for investment opportunities in the public realm and the provision of incentive programs to assist the private sector to stimulate redevelopment and to facilitate property improvements.

A Community Improvement Plan enables the municipality to:

- focus public attention on **local priorities and municipal initiatives**;
- target areas in transition or in **need of repair, rehabilitation and redevelopment**;
- facilitate and encourage community change in a **coordinated manner**; and,
- stimulate private sector investment through municipal **incentive-based programs**.

Study Area

The Township's four settlement areas are the focus for this Community Improvement Plan: Dorset, Baysville, Dwight and Hillside.



Map locating the four settlement areas

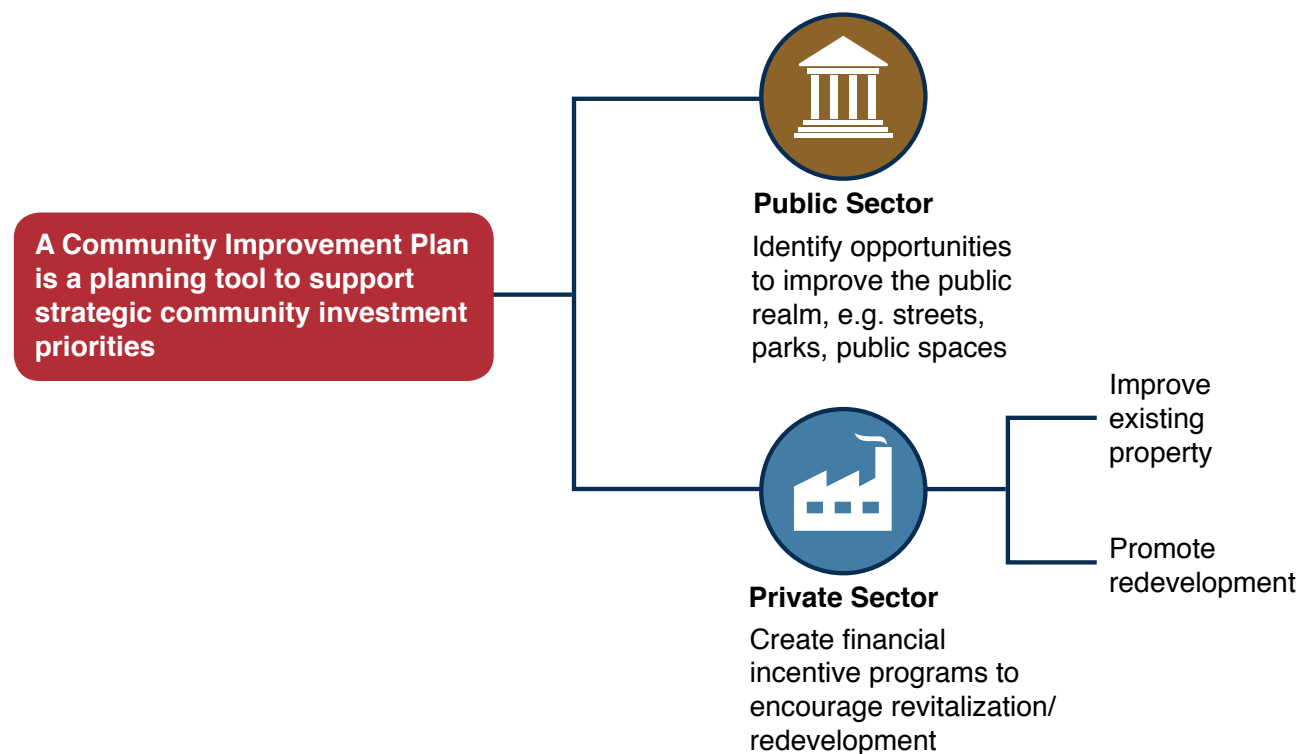


Diagram illustrating What Is a Community Improvement Plan?

Framework of the Official Plan

The Planning Act gives the Township the legislative authority to define a community improvement project area and prepare a community improvement plan for the area. The Plan must be prepared in accordance with the community improvement policies of the Official Plan. The Township's Official Plan includes policy stating that:

Community improvement project areas may be designated by by-law and a community improvement plan prepared, based on consideration of the following:

- a) *the community improvement project area is located within the boundaries of a designated community of this plan;*
- b) *the area has been identified as one where the uses may be incompatible or buildings are approaching the end of their functional life, or have deteriorated, and should either be rehabilitated or restored for sequential uses in keeping with the nature of the area or demolished so as to allow for redevelopment of the site for a use more compatible with the area;*
- c) *the area contains vacant and under used lands, buildings or structures which could be developed or redeveloped in a manner which reinforces the functional role of the area or provides for the enhancement of the municipal tax base;*
- d) *the area has been identified as being deficient in terms of the level of municipal services, because it no longer meets current development standards, is characterized as inefficient from a service delivery perspective, or exhibits signs of aging;*
- e) *the area has been identified as being deficient or in need of enhancement in terms of neighbourhood and/or community parkland, recreational, or community facilities;*
- f) *the area contains man-made hazards such as poor street and intersection design, barriers dividing the community, or flood control issues which should be eliminated; and*
- g) *the area has business uses, which require upgrading, streetscape improvements and/ or improved off-street parking and loading facilities to aid the area's economic viability.*

The Official Plan also includes policy stating that:

The Council may, by by-law, designate lands in the Township as a "Community Improvement Project Area" and will prepare a plan for that project area. The following matters should be considered in the preparation of a community improvement project plan:

- a) *the basis for selection of the project area;*
- b) *the boundary of the area;*
- c) *the land use designations and intent of the Official Plan;*
- d) *the nature of existing land uses, the physical condition of the buildings and structures;*
- e) *the existing level of services and the nature of improvements proposed to municipal infrastructure, such as roads, water supply, sanitary and storm sewers, public utilities, and other community and recreational facilities;*
- f) *the identification of properties proposed for acquisition and/or rehabilitation;*
- g) *the phasing of improvements to permit a logical sequence of events to occur without creating unnecessary hardship for area residents and/or businesses; and*
- h) *the estimated costs, means of financing, and the potential for stimulating private sector investment and an improved municipal tax base.*

Framework from the Planning Act

Within a community improvement area, the Planning Act enables the Township to:

- acquire, hold and clear, grade or prepare land for community improvement;
- construct, repair, rehabilitate or improve building on land acquired or held by the township or sell lease or dispose land;
- make grants or loans available to registered owners, assessed owners and tenants of lands and buildings for the purposes of rehabilitating the lands and buildings within the community improvement area;
- eligible costs may include costs related to environmental site assessment and remediation, development, redevelopment, construction and reconstruction of lands and buildings, or for the provision of energy efficient uses, buildings, structures, works, improvement or facilities.

Goals of the Community Improvement Plan

The goals of the Community Improvement Plan are to:

- attract tourism, business investment and economic development; and,
- assist in providing attainable/affordable housing.

These goals stem from two key documents:

- Council's Strategic Plan for 2019-2022, supporting local jobs through attracting and retaining businesses was identified as a priority.
- The Township of Lake of Bays' Economic Development Strategy (2017) that provides a vision for economic growth and prosperity and outlines strategic actions to impact positive change to the local economy.

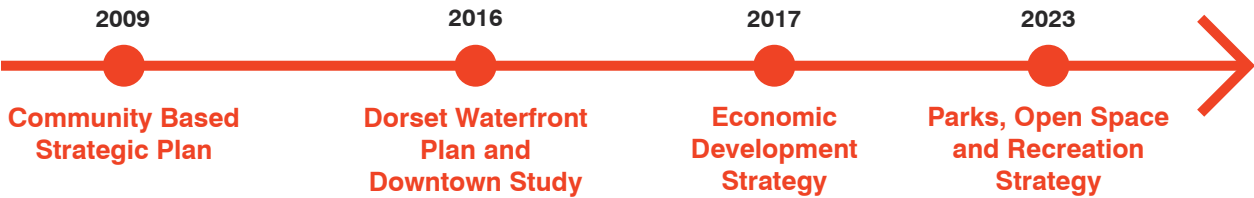
Undertaking a Community Improvement Plan is a planning tool to enable the Township to provide incentives to attract tourism, business investment and economic development.

The CIP also investigates mechanisms to assist in attainable/affordable housing objectives, identified as a priority action in one of the Economic Development Strategy's themes to improve community infrastructure.

Another key objective of the CIP is to coordinate public and private sector investment, and therefore, recommendations are included for enhancing public parks, streets and major roads.

Previous Studies

Several studies have been prepared over the past several years that set a strong foundation for the Community Improvement Plan.



Timeline diagram of previous studies

Community Based Strategic Plan (2009)

Vision Statement

“The Residents of the Township of Lake of Bays will nurture and sustain clean water, fresh air, natural shorelines, healthy forests and wetlands that will be the pride of the province. We will offer an outstanding combination of economic opportunity, peaceful living and recreation. This is our dream and legacy for our grandchildren’s children.”

We Value:

- Responsible Leadership;
- A Healthy Sustainable Natural Environment;
- A Sound Economy;
- Quality of Life for All;
- The Allure of our Surroundings; and
- Our Heritage

Strategies

- Engage and Communicate Openly with the Community.
- Develop a Sustainable Local Economy that Supports Our Vision.
- Ensure Sound, Innovative, Transparent Financial Planning.
- Develop Long-Term Land, Lake, and Community Plans that are Balanced and Adaptive.
- Protect, Preserve, and Promote Our Healthy Natural Environment.
- Work in Collaborative Partnerships.
- Develop Our Capacity to Provide Social Services.

Dorset Waterfront Plan and Downtown Study (2016)

Three Options:

- An extended dock at the Marine Museum accommodating additional public docking and a protected and designated docking space for the SS Bigwin.
- The former Clayton building is restored and repurposed.
- Multiple pedestrian crossings.
- The southern end of the study area provides a more formal sidewalk and small gateway at the northeast corner of the Main Street and Harvey Avenue intersection.

Parkette, including an underpass connection under Highway 35, between the boat launch and the downtown shops.

- Also envisions a more prominent potential pedestrian connection and way-finding between the Johnson's establishment and Colebridge Park, as well in front of the Dorset Recreation Centre.



Option 2: Transitional

- Builds on Option 1 improvements. An extended all-season covered structure at the Marine Museum is envisioned for the SS Bigwin.
- Former Clayton building front façade is kept as an important heritage remnant and the new building is constructed within the old footprint.
- Additional docking is made available with the extended dock at the Cedar Narrows Park, and along the new boardwalk south of the waterfront, adjacent to the Marine Museum and former Clayton building.
- South circuit is completed with the sidewalk extension.
- The north circuit is enriched with improved parking and picnicking facilities at the Dorset



Option 3: Transformative

- Builds on Option 1 improvements. An extended all-season covered structure at the Marine Museum is envisioned for the SS Bigwin. The former Clayton building is rebuilt with a new footprint, and additional docking is available at Trading Bay, Johnson's water edge and the Dorset Parkette.
- This transformative approach presents an additional underpass connection on the south side of the Narrows, as well as enhanced way-finding and path along Main Street in the downtown. Investments are also made to upgrade the existing skating rink with a paved surface and a shade canopy for all-season use. An electrical vehicle charging station is made available in Dorset and additional vehicular parking is also potentially available south of the Main Street bridge.

This plan was 'received' by the Township, but not adopted.

Economic Development Strategy (2017)

Vision

“To have a strong and diverse economy with the community assets, infrastructure and people required to provide a high quality of life and employment opportunities within the Township of Lake of Bays, without compromising the natural environment.”

Five Themes with 22 priority actions

1. Business Support & Development

- Provide support to existing businesses and help entrepreneurs to start, expand or grow a business.
- Annual review of the Investment Readiness Assessment
- Update Community Profile
- Business survey
- Online business directory
- Inventory of land and buildings
- Commercial/employment lands assessment
- Visit businesses
- Business welcome program
- Best practices review for home based businesses
- Value proposition

2. Communications, Marketing & Branding

Enhance communication and marketing tools to help facilitate community connections and promote economic development assets.

- Economic Development newsletter
- Economic development on website
- Branding
- Photo contest

3. Community Infrastructure

- Improve community infrastructure that helps drive economic and community development.
- High speed internet
- Housing needs study

4. Tourism

Support growth of the tourism industry through marketing and partnerships to encourage year-round visitation to Lake of Bays.

- Passport program or travel guide
- Inventory of assets of the tourism sector
- Tourism way finding strategy

5. Workforce Development, Retention & Attraction

- Encourage the development of a skilled workforce to address labour attraction and retention challenges.
- Best practice review for rural transportation
- Workforce development plan

The Township is currently updating its Economic Development Strategy.

Organization of the Community Improvement Plan

Parks, Open Space and Recreation Strategy (2023)

Recommendations for programming and events, recreation facilities, parks, trails, water access points and open spaces.

Includes recommendations for parks and open spaces and recreation facilities in Dorset, Baysville, Dwight and Hillside.

Includes capital and operating costs and timing for each of the recommendations.

The Community Improvement Plan is organized with 8 chapters:

1. Introduction outlining the purpose, framework, goals and background for the CIP
2. Public engagement summarizing the forums and tools used, and the input received
3. Recommendations that apply to all settlement areas
4. Baysville Existing Conditions and Recommendations
5. Dorset Existing Conditions and Recommendations
6. Dwight Existing Conditions and Recommendations
7. Hillside Existing Conditions and Recommendations
8. Community Improvement Programs

The Appendix includes the details of the Private Realm Incentives. Being in an Appendix, changes can be made to the details of each without requiring an amendment to the CIP.

2 Public Engagement

The Community Improvement Plan was prepared within the framework of broad based community engagement, using a variety of methods to seek input on the work in progress. The Township set up a dedicated project web page to share information on the project, including work in progress and on line surveys.

As an initial step in the study process, approximately 20 **one on one conversations** were held with councillors, the mayor, Township staff and representatives of various stakeholder groups to understand various perspectives on opportunities for change and issues to consider.

The first **online survey** was posted from June to July 2023 to understand the biggest opportunities for change and the issues/challenges in each of the four settlement areas. A total of 203 responses were received.

Comments generally fall into two camps: those who want change and those who don't. The following is a synopsis of the common themes heard through the conversations and the survey:

- enhance amenities (e.g. washrooms, garbage cans, sports facilities)
- more commercial uses (year round, seasonal, temporary)/facilitate development
- protection of the environment
- upgrade/enhance/ expand roads, sidewalks, hiking and biking trails, parking, EV charging
- increase tourism
- more health services
- encourage programming
- renovations/enhancements to community facilities
- housing (permanent and seasonal, affordable)
- focus on heritage, arts and culture (public art, walking tours)
- signage/wayfinding
- guidelines for new development
- enhance accessibility



Project Web Page

The first **public information session** was held on July 6, 2023, to talk about existing conditions with respect to land use, trails, parks, recreation and businesses, key challenges and opportunities to explore. Two information sessions were held, one for Dwight and Hillside and another for Dorset and Baysville. Approximately 60 people attended.

A second **public information session** was held on September 18, 2023 to discuss draft concepts and incentive programs. In person sessions were held in Dwight to address Dwight and Hillside, in Baysville to address Baysville and Dorset. Approximately 10 people joined the public information session in Dwight and approximately 40 people joined the session in Baysville.

Following the public information session and during the online survey, input was also received through emails to Township staff. Common themes in the comments were:

- speed limit and landscape character of Highway 60 through Dwight and District Road 117
- more public parking to support businesses
- leave Baysville as it is - it's beautiful
- attract new businesses, especially in Baysville
- concerns about by-law enforcement and local security of homes

- interest in funding allocation to incentive programs and operating cost of improvements to public parks
- interest in the responsibility for public sector projects

A second **online survey** followed to gain further input on the ideas shared at the second public information session. The survey helped the team understand support or lack of support for ideas being considered.

The survey was divided into three parts to get input on:

- priorities for incentives for private business
- preliminary ideas being explored
- personal ideas to consider for Dorset, Baysville, Dwight and Hillside. A total of 288 participants responded to the survey.

Sixty percent of the respondents have lived in the Township for over 16 years.

Only 19% of the respondents own a business in one of the settlement areas in the Township.

The age breakdown of respondents:

under 18	1%
19-35	7%
36-50	18%
51-65	48%
over 65	26%

The percentage of participants living in the various settlement areas:

Dorset	18%
Baysville	46%
Dwight	20%
Hillside	5%

Approximately 11% of the respondents live outside of the Township of Lake of Bays.

The household structure of the respondents:

family with young children	12%
family with teenagers	14%
family with adult children living at home	16%
couple	50%
single	8%

A number of priorities for incentives for private business was listed in the survey and respondents were asked to identify their top 3 priorities. The survey revealed the following in order of priority:

1. Encourage new business

This program provides financial incentives to stimulate investment in new commercial or tourism businesses.

2. New multi unit affordable housing

The program provides incentives to develop new multi-unit residential buildings or mixed-use buildings with commercial uses on the ground floor and residential uses above in accordance with the Township's Zoning By-law and other planning approvals required.

3. Enhance landscape

This program funds landscape improvements, tree planting, pedestrian connections, sidewalk cafes/patios and other improvements that can contribute to enhancing the character of the main street.

4. Upgrade existing business

This program provides incentives to upgrade façades, signage, accessibility, structural and mechanical systems to existing commercial buildings. Facade improvement contributes to the viability of buildings and contributes to the beautification of settlement areas. This helps to attract new businesses and residents and can increase tourism.

5. Upgrade energy efficiency

This program provides incentives to upgrade energy efficiency in existing buildings and to meet carbon targets in new buildings. Reuse of existing buildings and building materials minimizes the release of new carbon. Strategies to ensure long building life and usefulness further delay the release of sequestered carbon and strategies to reduce the carbon released through heating,

cooling and ventilation and by the ongoing maintenance of a building.

6. Add residential units

This program provides incentives for the renovation of existing houses (not located on a waterfront property) to include new legal additional residential units in accordance with the Township's Zoning By-law and other planning approvals required.

7. Add public art

Public art can enhance the appeal of a building and public space. It can create a destination or attraction encouraging visitors to stop. It can also contribute to Lake of Bays as a hub for arts and culture.

8. Improve industrial sites

This program helps to identify the extent and nature of possible environmental contamination on development sites through the preparation of special studies and plans to remediate the site. This may be required to prepare a site to be redeveloped.

Comments were also received on the priority ranking question. A snapshot of comments on each of the possible incentives follows:

Encourage new businesses

- Broaden focus from commercial & tourism to other possible businesses to enable higher paying jobs to create a more resilient community.
- Encouragement of new business development would improve residents' day-to-day experience.
- Strong industrial base would be fantastic must be environmentally friendly.
- Restaurants, small businesses that cater to all.
- Encourage tourist accommodation in Baysville to help retain visitors for overnight stays - rather than them going to Bracebridge or Huntsville to stay.

Add residential units

- Need to stop cutting down trees in a region that is desirable because of its nature. Development for the sake of development is not ideal.

Upgrade existing business

- Some businesses need to be enhanced
- Landscaped pathway is a huge waste of money.
- Ensure zoning enables rebuilding of businesses.

Enhance landscape

- Murals would enhance the town.
- Wheelchair accessibility to the beach, better grounds management .
- Improving access for tourists to view and appreciate nature done in a way that will not affect residents or damage the beauty of the landscape.
- Renewed focus on developing / improving ATV and snowmobile trails.
- Baysville does not feel homey it just feels like a random place that people make fun of all the time; need to make it look nicer and clean to attract people to come into town and support business and also who might want to live there.
- Enhance the landscape only if the logistics are in place to maintain it.

New multi unit affordable housing

- Stop building houses that we can't afford on property that is beautiful and historic.
- Do not need to build density. The point of cottage country is to get away from the bustle of city life. Growth without paying attention to quality of life is a senseless pursuit.
- Absolutely should not encourage development of Lake of Bays' shoreline and should not allow any multi-tenant shoreline builds.
- Affordable housing should be the #1 top priority.

Respondents were asked to indicate “thumbs up” or “thumbs down” whether these ideas were a possibility for **Baysville**. The following is the results of input.



👍 78%

District Road 117

Add a sidewalk or paved shoulder along District Road 117 and bring the Muskoka landscape of trees and boulders to enhance the core area.



👍 80%

Riverfront Park (Trail, Docks, Parkette, Grist Mill Park)

Beautify the site as a key focus for Baysville. Upgrade the bandstand, enhance the Grist Mill monument, add a path, a railing to stairs and a ramp to the dock area, upgrade or replace the pavilion on the West dock, improve drainage.



👍 75%

Baysville Dam Park

Create a skating loop in the parking lot in the winter, add more seating, enhance the gazebo to provide more seating and make it accessible, upgrade the dock and stairs



👍 73%

Lake of Bays Community Centre Park

Add a shade structure to support outdoor programming, a pavilion with picnic tables, benches and a splash pad.



👍 79%

Possible Redevelopment on District Road 117

Provide direction for redevelopment in Baysville, an example of which is the old gas station site at the west entrance. Illustration of a new building with residential above commercial space on the ground floor.



👍 74%

Pedestrian paths on District Road 117

Add clearly marked and paved pedestrian routes, even along changes in the terrain.



👍 76%

Redevelopment on Bridge Street

Provide direction for redevelopment of sites, such as properties on Bridge Street, to encourage more residential development to support shops and services in Baysville (view looking northwest from Bridge and Dickie Streets).



👍 64%

Signage and Wayfinding

Add identifiers of key tourist destinations, maps and wayfinding to help orient visitors to all that Baysville has to offer.



👍 72%

Parking

Large parking areas rarely contribute to creating a beautiful place. Parking at the Community Centre, and maximizing on-street parking can help offset the need for new parking lots.

Respondents were asked to indicate “thumbs up” or “thumbs down” whether these ideas were a possibility for **Dorset**. The following is the results of input.



👍 74%

Sidewalk and trees on streets

Collaborate with Algonquin Highlands and add a sidewalk or paved shoulder on Main Street bringing the Muskoka landscape of trees and boulders to enhance the character of Dorset.



👍 82%

New buildings housing above commercial

Incentives may encourage the redevelopment of sites such as the Clayton store property - a two-story building (residential units on the second floor and commercial space on the ground floor).



👍 69%

Museums

Consider merging the Marine Museum with the Dorset Museum to create one centrally located focus



👍 76%

Signage and Wayfinding

Add identifiers of key tourist destinations, maps and wayfinding to help orient visitors to all that Dorset has to offer.



👍 84%

Dorset Waterfront Concept

Revisit the 2016 Waterfront Plan and consider enhancing the boardwalk and dock. Add a boat house to help service the Bigwin cruise.

Respondents were asked to indicate “thumbs up” or “thumbs down” whether these ideas were a possibility for **Dwight**. The following is the results of input.



👍 82%

Beach

Continue to allow for pop-up/seasonal commercial uses (ice cream, rent umbrellas, paddleboards, etc.) along Dwight Beach Road.



👍 86%

Parking along Dwight Beach Road

Continue to allow parking on Dwight Beach Road.



👍 77%

Dwight Beach Road

Clearly mark and sign a pedestrian route along Dwight Beach Road to connect the beach to the municipal building and library.



👍 74%

Parking for cruise boat

Provide dedicated parking away from the beach for visitors to the cruise ship.



👍 72%

Possible redevelopment

Provide direction for the redevelopment of properties that may be able to accommodate affordable housing. As an example, the seniors centre could be redeveloped with a new building with residential and a seniors centre on the ground floor.



👍 75%

Highway 60

Add a paved shoulder for walking and cycling, and bring the Muskoka landscape of trees and boulders to enhance the character of Dwight while traveling on Highway 60.



👍 74%

Dwight Community Centre Park

Add a new recreation facility for children and youth such as an obstacle course, skatepark or basketball courts.



👍 79%

Dwight Outdoor Rink

Improve the warming hut and add a roof to enhance the use of the rink

Respondents were asked to indicate “thumbs up” or “thumbs down” whether these ideas were a possibility for Hillside. The following is the results of input.



👍 65%

Hillside dock and beach

Consider purchasing additional land to expand the dock, beach and park area]



👍 61%

Signage and Wayfinding

Add identifiers of key tourist destinations, maps and wayfinding to help orient visitors. In particular, mark the road entrance to Hillside Park and boat launch from Highway 60.



👍 67%

Additional Parking

Consider accommodating some public parking at the Fire Hall to meet the demand for parking at the Hillside dock and beach.

Baysville



Dorset



Dwight



Hillside



The final part of the survey was an opportunity to share additional thoughts for improvement in Baysville, Dorset, Dwight or Hillside. The following is a summary of the input received, including general comments that were not place specific.

General Comments

- Maintain the history and integrity of these small communities. Please respect their unique characteristics and celebrate their individuality.
- Add a lakeside restaurant / bar in Dwight (or elsewhere on LOB if Dwight isn't feasible).
- Affordable housing in concert with supportive conditions for both existing business and motivated entrepreneurs.
- Expanding the tax base will make the proposed beautification proposals increasingly possible.
- Beautiful location with social gathering places will encourage people to consider relocating to LOB so there must be a progressive approach which maintains the natural beauty and history while expanding the modern housing opportunities required.
- Housing should be the #1 priority, keep existing business and upgrade current facilities.
- Do not keep paving parking lots and building sidewalks.
- Natural ground absorbs sunlight keeping temperatures low, where paved and cement surfaces amplify heat and cause global average temps to rise.
- Retain snowmobile trails, pedestrian paths and paved shoulders will not leave space for snowmobile trails.
- Historical photos and information on dock pavilions.
- Allocate money for the maintenance of the many historical churches in all the towns.
- Allow seasonal kiosks for businesses to set up or rent for pop up shops.
- Keep the country in the country and the city in the city, do what will help businesses survive and doctors and other professionals come to stay.
- Focus attention on the businesses and people who live and work in our towns and less focus on the visitors with whom do not pay taxes and come for short visits, they are coming anyway but the services we have are over run with visitors and there is no one to work or live or afford to live in these towns.
- Invest funds in areas that should be in place. eg. sidewalks.
- Enhance the character of the area by minimizing development and capitalize on existing buildings.
- Revisit permit process to ensure that development does not encroach on existing residents and that it is not a detriment.
- Hire additional staff to enforce by-laws.
- Create bike lanes on major roadways or improve pavement quality on other roadways.

Baysville

- Pretty up the Main Street.
- Idea of an activity area for the kids of the community is a great plan.
- An indoor pool would be beneficial for winter recreation and resident retention, especially seniors.
- Don't improve District Road 117 as people speed, focus on having people walk through the village support shops.
- Like the idea of Community Centre park area, prefer to see the playground updated over getting a splash pad.
- Use colours or other features to mark the key commercial streets and connection from to library.
- Improve the 'riverside beach'.
- Picnic area added to Dam park.
- Repair both pavilions by the water.
- Never been a parking problem.
- Add paved shoulders or sidewalks along District Road 117 to connect village.
- Encourage businesses not to leave.
- Encourage residents to tidy their properties or assist with dump fees.
- Time to encourage people to be proud of the village.
- Lower the speed limit on District Road 117.
- Leave Baysville alone, stop spending money we don't have for sidewalks, art, park improvement. If there is surplus money use it to help those in need.
- More promotion of naturalized shorelines, pollinator friendly yards instead of lawns, and increased support for our public libraries.
- Needs curb appeal and safe pedestrian/bike access along District Road 117.
- A pedestrian crossing signal would be helpful to get across District Road 117. Some big concrete planters would help indicate this is a town and maybe slow traffic a bit.
- Sidewalks are a great idea.

- Do not reduce parking at the arena.
- Bandstand gazebo is fine the way it is.
- Splash pad is a great idea.
- Doesn't really need a sun shelter.
- Sidewalk on business side of Bay Street, angled parking on business side of Bay Street.

Dorset

- Make the Dorset Museum more historically appealing, hold historical society meetings and special historical programs there.
- Create a larger beach front along the waterfront of the parkette in Dorset.
- Recreation centre is the priority.
- Need area to participate in outdoor sports for children and adults in for all seasons.

Dwight

- Highway 60 and Hwy 35 intersection: replace T intersection with a round about to reduce congestion during peak traffic flows and link the community centre, educational centre with the commercial centre to form a hub for the community.
- Use environmentally friendly materials, including porous surfacing and native plants.
- Paid parking and speed bumps in the summer on Dwight Beach Road.
- A performance arts and public gallery, offering year round cultural events, theatre, Drama camps for kids, art events and openings, art workshops, music entertainment, music lessons for kids. With the public school nearby, after school art programs.
- More bike and walking trails and children playgrounds.

Hillside

- Not a good idea to add parking at the Fire Hall in Hillside, pedestrians will have to cross Highway 60.

A public meeting was held on November 28, 2023 at a Township of Lake of Bays Council meeting to present the Draft Community Improvement Plan. Notice was given 20 days in advance of the meeting and the draft report was posted to the project webpage for review.

Comments on the draft report were compiled, including those received from the District of Muskoka, the Ministry of Transportation and the Simcoe Muskoka District Health Unit. All comments were considered during the preparation of the Final Community Improvement Plan.

The Statutory Public Meeting to adopt the Community Improvement Plan is planned for early in 2024.

3 Recommendations

The recommendations in the Community Improvement Plan fall into broad categories. Some of the recommendations apply in a similar way across all four settlement areas, and others include location specific suggestions. Specific recommendations for each of the areas are included in the following four chapters.

The seven broad categories are:

- 1 Signage, Wayfinding, Marketing**
- 2 Active Transportation - Walking, Cycling**
- 3 Parking**
- 4 Parks and Community Facilities**
- 5 Streetscape and Landscape**
- 6 Infill Development/Redevelopment**
- 7 Incentives and Improvement Programs for Businesses**

1. Signage, Wayfinding, Marketing

The Township has an established brand/wayfinding/signage program that clearly identifies the communities, some of the key destinations, information/mapping etc. Dorset, Baysville, Dwight and Hillside are identified with community entry signs. Some of the key destinations are also identified. The on-line survey revealed support for enhanced wayfinding.

Wayfinding and signage helps to orient people to key destinations (such as parks, settlement areas, historic sites), parking and amenities (such as washrooms) using maps, directional signs, identifier signs and interpretive panels. This is imperative to ensure enjoyable visitor experiences where people are comfortable to explore all that the Township has to offer walking, driving, boating or cycling. Wayfinding and signage also helps to reinforce the Township's brand.

The framework to guide the location and type of wayfinding and signage is based on an intent to:

- Support local business;
- Enhance awareness of key destinations; and,
- Facilitate clarity and ease of movement among key destinations.

The hierarchy of wayfinding includes:

- Consolidating the direction to multiple destinations in Directional Signs for motorists and pedestrians.
- Providing a collection of information such as a map showing parking, key destinations and walking radius in an Information Kiosk or on a pedestal.
- Providing information on historic, cultural or environmental features on Interpretive Signs at key destinations aligned with the heritage/historic walks.
- Identifying key destinations such as parks, public docks, municipal buildings, etc. in a Destination Sign.

2. Active Transportation - Walking, Cycling

The Muskoka Trails Council is a regional group with a mission to advance public health through:

- The construction and maintenance of a trails system, including areas for pedestrians and cyclists adjacent to public roads and similar locations, for the benefit of the public.
- A forum for discussion and planning for all organizations engaged in matters affecting trails.
- Promotion to educate the public about the availability and use of trails.
- Environmental conservation and protection through educational opportunities afforded by the use of trails.

There are 4 trail segments in the community improvement areas:

- Hillside Hamlet Walking Trail (3.6 km)
- Dwight Beach Trail (2.5 km)
- Baysville Historic Walking Trail (2.5 km)
- Dorset Village Walking Trail (2.4 km)

Safe pedestrian routes through Dorset, Baysville, Dwight and Hillside are critical for the success of these service centres.

Dorset has continuous sidewalks on at least one side of Main Street through the area, however there are missing connecting links on streets in the adjacent municipality.

Baysville's centre off of District Road 117 has sidewalks along most of the streets. District Road 117 does not have a clearly marked safe pedestrian route and should be a priority.

Dwight's Beach Trail needs to be signed as it is a good alternative to walk and cycle between the library/park and the beach without having to travel on Highway 60. Highway 60 does not have a safe and clearly marked pedestrian route in the core commercial area. Ongoing discussions with the Ministry of Transportation and the District of Muskoka should be a priority to implement this priority.

The District of Muskoka has an Active Transportation Reserve Fund (see page 24) that may be available to help implement sidewalks. The Township will ensure compliance with accessibility standards in all new infrastructure projects.

3. Parking Strategy

Parking is always the first item to come up in any conversation about an urban area. There is never enough parking and there's never enough in the "right" location. Finding the correct balance of parking is the challenge as choices are required in determining the best allocation of the limited space for pedestrians, landscape planting and cars. The Project for Public Spaces is a central hub of global place-making connecting people to ideas and resources. For 40 years they have helped to transform places in 3000 communities in 47 countries. Project for Public Spaces says:

"nobody goes to a place because it has parking"; and,

"the current obsession with parking is one of the biggest obstacles to achieving livable cities and towns"

There are choices to be made as streets are improved, existing businesses are expanded and new business is attracted to the settlement areas in the coming years. The on-line survey revealed support for sharing parking and maximizing on street parking as a way to help to offset the need for new parking. Comments were received on concerns that requirements for parking was discouraging expanding and new businesses.

There are a few days over the course of the year when parking is in high demand, particularly on some of the summer weekends such as the Baysville Walkabout and the Dorset Love Fest. There is no question that parking supports business, particularly when most of the businesses operate in only a few months of the year. However, it is also important to consider safe pedestrian routes, and public space for families and friends to meet as key ingredients to supporting businesses.

The parking strategy is comprised of several initiatives:

- Continue to provide on and off street parking, with accessible parking spaces clearly marked.

- Provide electric vehicle charging stations throughout the settlement areas.
- Encourage shared parking in private and public off street parking areas and improve the design and layout of spaces to maximize parking.
- Enhance wayfinding and signage to identify the direction to and location of public parking, the surrounding amenities and walking distance.
- Provide well placed maps to identify the location of parking, nearby amenities and attractions and walking distances.
- Provide maps showing parking available in all businesses.
- Provide information to explain a priority given to pedestrians, healthy active living and generally encouraging walking.
- Identify areas that could be used for temporary/ event parking on the relatively few days when car parking is in high demand.
- Enhance awareness of parking apps such as Rover that enable residents to rent out parking spaces on their driveways.
- Review and discuss parking requirements for expanded and new businesses to determine how parking could be accommodated off site.
- Explore opportunities to purchase or lease land for parking.
- Review the Parking By-law to reduce impediments to business expansion.

Finding the right balance will be critical to informing decisions on streetscape improvements, specifically whether to use the very limited space in the right-of-way to make space for cars, or pedestrians or to accommodate increased tree planting and landscape.

4. Parks and Community Facilities

An important component of a CIP is the coordination of investment in the public realm - including parks and community facilities. The recently completed Parks, Open Space and Recreation Strategy (2023) includes recommendations for:

- Programming and events, recreation facilities, parks, trails, water access points and open spaces.
- Parks and opens spaces and recreation facilities in Dorset, Baysville, Dwight and Hillside.
- Capital and operating costs, and timing for each of the recommendations.

The CIP carries forward the recommendations for Dorset, Baysville, Dwight and Hillside as key contributors to enhancing the settlement areas.

5. Streetscape and Landscape

The main streets in Baysville, Dorset and Dwight are District Roads or Provincial highways. The streets through the heart of the settlement areas are typically devoid of any remnant of the stunning landscape that surrounds the areas. The District roads do not have safe pedestrian routes, no landscape character, no pedestrian focused outdoor areas. A recommendation of the Community Improvement Plan is to enhance these streets.

The District of Muskoka announced a Muskoka Main Streets – A New Active Transportation and Economic Development Program in September 2023. The District said in a memo to the Engineering and Public Works Committee:

In these areas, the “main street” serves a number of functions and are, in many cases, tourist attractions unto themselves. For visitors, the opportunity to park their car and walk to businesses and public spaces and facilities, go to events, or visit attractions, is part of the experience of coming to Muskoka. While there are small town main streets across Canada, few have the mix of natural beauty, locally-owned businesses, and interesting events and attractions that Muskoka’s main streets can offer.

A goal of the District’s Active Transportation policy and the associated Active Transportation Reserve Fund is to make it easier for pedestrians and cyclists to move around on the main streets. The District’s Active Transportation Policy identifies that “the Reserve Fund may be considered for use to fund special projects and studies initiated by the District which are in support of linking communities, increasing tourism directly related to Active Transportation and community destinations and other local amenities.”

This aligns perfectly with the recommendations in the Community Improvement Plan.

6. Infill Development and Redevelopment

The District has recognized that Muskoka's Main Streets are part of the identity as a region and that investment in the quality and attractiveness of main streets across the District will help strengthen the experience for visitors and the quality of life for residents.

The following chapters illustrate some possibilities for streetscape enhancement on District Road 117 through Baysville and Highway 60 through Dwight, both of which received strong support through the on-line survey, as well as other key streets in the settlement areas. It is important to note that maintenance of the sidewalk is the responsibility of the Township. The District has indicated willingness to consider enhancement of the roadside environments, in collaboration with the Township.

There are number of important considerations when proceeding with more detailed planning and design of sidewalks including:

- rules for operations to keep the sidewalks clear of snow;
- the possibility of property acquisition to accommodate the construction of sidewalks;
- the need to address stormwater management;
- opportunities to renaturalize the landscape and plant using native species; and
- the opportunities to add amenities such as benches and enhanced signage.

It will also be important to establish partnerships with community groups who have taken a keen interest and responsibility for adding plants to streets in the business areas. The Township should also explore programs such as "Communities in Bloom" to encourage broad based participation in enhancing the planting in settlement areas.

Key to meeting an objective of providing more attainable and affordable housing in the Township is to look at every opportunity to infill the Community Improvement Project Areas with rental, ownership or tourist accommodation.

Every opportunity to work in partnership with a private developer or housing provider should be considered. Accessory residential units on existing properties, especially in the Core and Commercial Areas of the Community Improvement Areas should be priorities as these locations are close to existing services.

Baysville is the only settlement area with services and therefore can accommodate more infill and redevelopment. However, modest infill in all areas on septic needs to be explored.

The Township should amend its Zoning By-law to enable a mix of commercial and residential uses in commercial zones. Building permits would be issued when servicing is addressed. With an amended Zoning By-law, the available CIP funds can be allocated to improvements rather than approval processing.



Development application in Baysville

7. Incentives and Improvement Programs for Businesses

Chapter 8 outlines the improvement programs to be made available to businesses and residents. The focus of this Plan is to encourage tourism and economic development with special attention given to the opportunity to create more housing for people to live close to services. The implementation, types of incentive tools, financial considerations, administration (including marketing and monitoring) is outlined. The Appendix includes the details of the incentive programs.

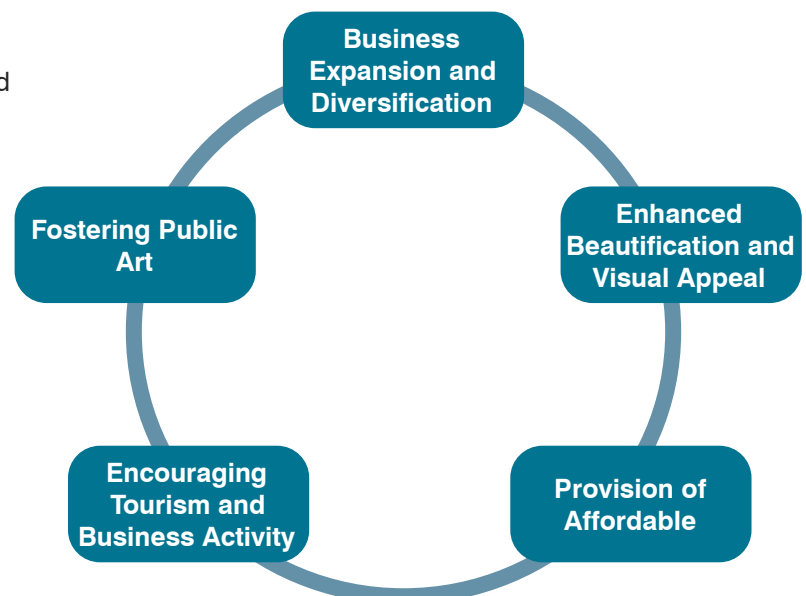
Five programs for property owners and private businesses are included to:

1. Encourage the expansion and diversification of existing businesses;
2. Encourage the beautification and visual appeal of existing businesses;
3. Encourage housing development;
4. Encourage new tourism and business activity; and,
5. Foster public art and encourage arts and culture activities and recognition.

The needs are clearly interrelated to one another and mutually supportive. For example, a business that wishes to expand and modernize its premises to offer an expanded range of goods or a new line of business, or convert a residential use to commercial, might also consider improving its façade and sprucing up its appearance. Public art might be an element of this upgrade process. This improvement might then encourage the neighbour of that business to also upgrade their own business model. It will be important for the Township to provide information to the public on zoning and opportunities for redevelopment. Any changes in zoning will consider the impact on the community.

Eventually, these improvements could increase the area's overall attractiveness as a place to do business, resulting in new establishment and increasing its overall attractiveness as a tourism destination area. As the settlement area becomes increasingly attractive and vibrant, more people may wish to move to the community as well (some of whom may be employees of the newly-expanded businesses) and so housing development is a necessary element also.

As the diagram below indicates, these are all interrelated in a coordinated effort to improve the overall environment of each settlement area.



4 Baysville: Existing Conditions & Recommendations

Project Area

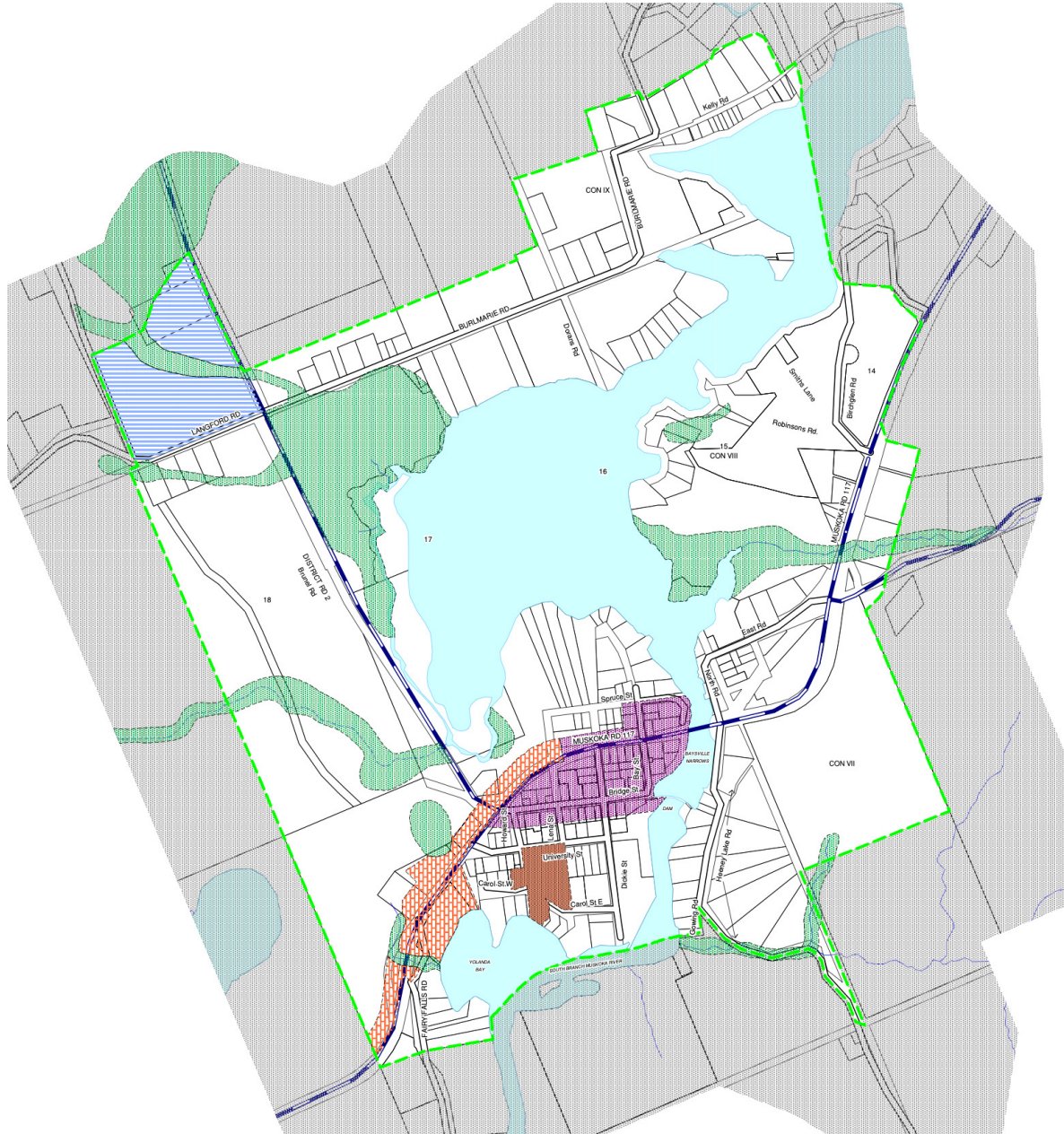


The Official Plan identifies Baysville as having the opportunity to become a centre for growth in the Township given its municipal water and sewer services. It functions primarily as a residential settlement with commercial, business and tourism uses, most of which are located along District Road 117, with some along the water and south in the small core area.

It is the location of several key community facilities including the arena, a seniors centre, and library.

The Community Improvement Project Area is outlined in black on the map. The recommended business programs and incentives are focused in the core/commercial area outlined in red on the map.

Official Plan

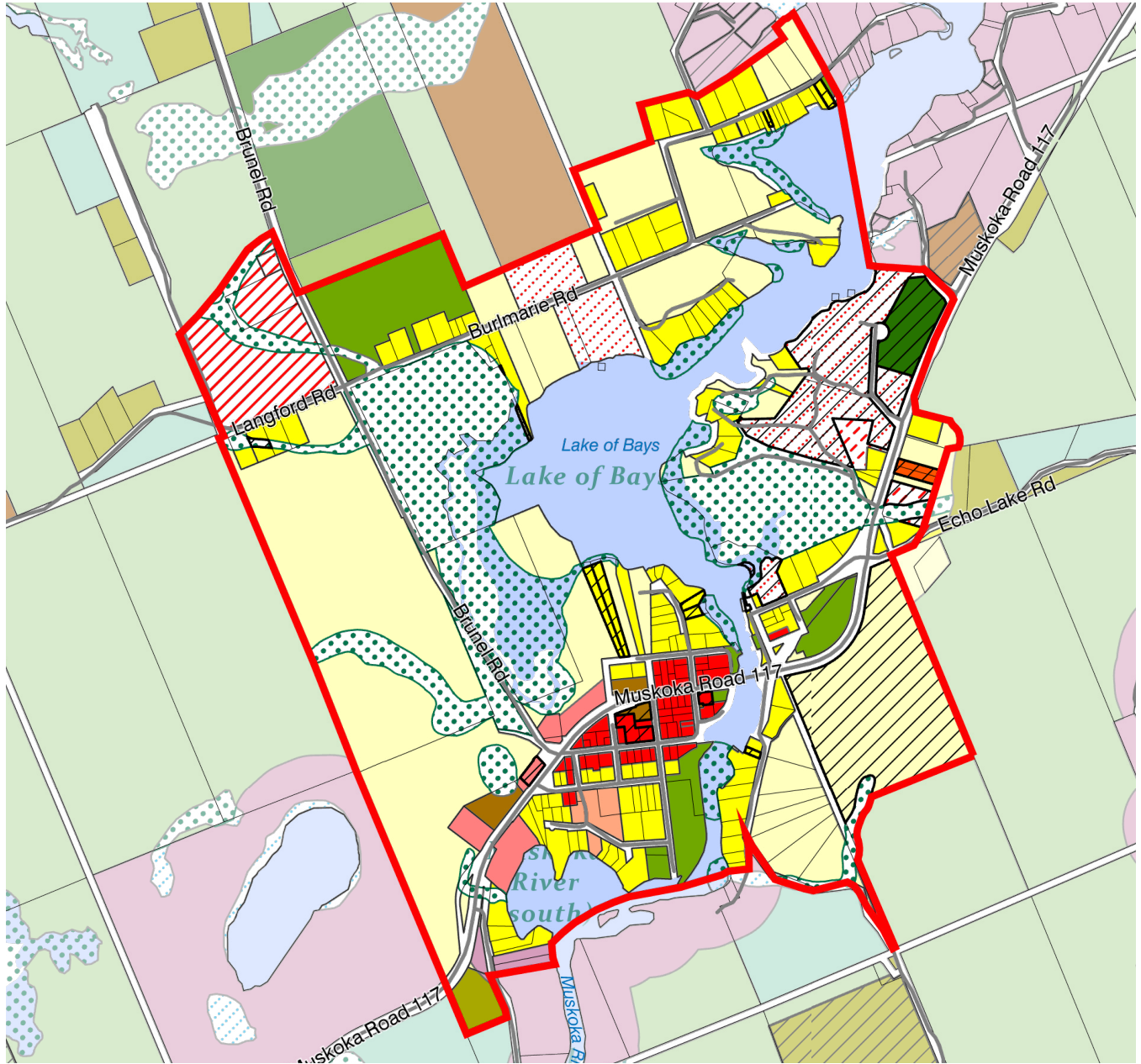


Legend

-  Core Area
-  Commercial
-  Business
-  Institutional
-  Environmental Protection
-  Community Boundary

The Official Plan sets out that the Core Area along District Road 117 and south will be preserved and strengthened through infilling and intensification of retail, service, general commercial uses and institutional and community uses. The Commercial Area is intended for highway commercial uses on larger lot sizes. The Business Area is the location of the existing works yard and transfer site and is suitable for light industrial and commercial uses.

Zoning Community Planning Permit System (Draft)



Legend

	Waterfront Residential		Settlement Neighbourhood Residential		Open Space
	Settlement Core Commercial		Settlement Residential		Rural Residential
	Settlement General Commercial		Settlement Tourist Commercial		Waste Disposal Industrial
	Settlement Industrial		Environmental Protection		Exemption
	Settlement Limited Commercial		Institutional General		
	Settlement Multiple Residential		Institutional Limited		

Most of the core area is zoned as Settlement Core or General Commercial.

Core Area Parks & Open Space



Legend

- Business Core Area
- Parks & Open Space
- Cemetery
- 5 Minute Walk

There is almost continuous green space along the water's edge in the core area of Baysville from the dock on the east side of the river, to Centennial Park, Grist Mill Park, Roberstons Parkette, the park at the Dam, the Cemetery lands and the Arena Beach. These spaces provide a significant amenity and attraction for this small core area. The yellow dashed line is generally the area within a 5 minute walk from the centre of the core area.

Community Facilities, Important Buildings



Legend

- Business Core Area
- Community Facilities, Important Buildings

Baysville has a significant number of recreation and community facilities, including the Arena, library, community centre, curling club and seniors centre. These facilities are key amenities for events, and for residents of Baysville and the Township.

Commercial Uses



Legend



- Business Core Area
- Commercial Buildings

There are very few commercial uses in the Community Improvement Area. Uses include a gas station (that also sells food), restaurants, vehicle service buildings, LCBO, Canada Post and a marina.

Active Transportation



Legend

-  Business Core Area
-  Trail

The Baysville Historic Walking Trail is illustrated in the orange dotted line and includes areas on the north and south side of Muskoka Road 117.

Parking



Legend

- Business Core Area
- Public Parking (141 spaces)
- Private (Commercial) Parking (95 spaces)

Parking in public and private lots was estimated. This area approximately 141 public parking spaces in on and off street parking and 95 spaces in private parking lots for a total of 236 spaces. This does not include parking on the shoulder of District Road 117 beyond Lake of Bays Brewery.

Recommendations

The diagram illustrates the framework of recommendations for Baysville. It brings forward recommendations from the Township’s Parks, Open Space and Recreation Strategy, identifies the need for a sidewalk, landscape and pedestrian crossings along District Road 117, streetscape enhancements along Bridge Street, and the businesses for which the incentives would apply. Key locations to identify the central service area are indicated at the east end close to the river crossing and at the west end at University Street to mark the edge of the core area.

The programs and incentives relating to housing will apply to the entire settlement area for Baysville, as well as the Core Business area.



Parks and Community Facilities

Baysville Riverfront Park

(including Baysville Riverfront Trail, Baysville Docks East and West, Robertson Parkette, and Grist Mill Park)

- Beautify the site and invest in it as a key focal point for the community and visitors.
- Revitalize Bandstand.
- Revitalize Grist Mill monument.
- Add path through Grist Mill Park area, connecting monuments, historical signage, and the Baysville waterfront trail.
- Increase accessibility to dock area with railing to stairs and, if possible, a ramp to dock area.
- Upgrade or replace pavilion on West dock and improve drainage.



Baysville Dam Park

- Continue to flood parking lot to create a skating loop.
- Increase seating in the park (particularly around the parking lot to support skating in the winter).
- Improve gazebo to accommodate more seating, and make it more accessible.
- Improve the dock and stairs to the dock to support more, and safer use.
- Add a warming hut and lighting.



Lake of Bays Community Centre Park

- Add a pavilion with picnic tables for use by visitors, camps, events, and programs.
- Add benches around the playground.
- Add a splash pad: ideal site, central to the community, has access to the Community Centre for washrooms and change rooms, and can be used by camps.
- add signage to indicate public access to beach



Streetscape and Landscape

- The settlement areas are carved out of the Muskoka landscape.
- Intent is to bring some Muskoka's rocks, grasses, trees to add a distinct character to the areas.
- Add a pedestrian walkway and associated landscape and lighting on the village side of the District Road and pedestrian crossings to help normalize the road through the core area.
- Create an environment that is more than a route to pass through on the way somewhere else.
- Add signage to regulate use by ATV's and snowmobiles to ensure safety for pedestrians.
- Review operations to ensure sidewalks are cleared and snow is not dumped on the pedestrian route.



Infill Development/Redevelopment

- The Community Improvement Plan is intended to support investment.
- Financial programs, together with design directions, may encourage redevelopment of private land.
- New buildings could have residential uses on two or three storeys, with space for commercial uses on the ground floor in accordance with the Township's Zoning By-law and other planning approvals required.
- Every effort should be made to work with landowners to identify interest and opportunity for additional housing.
- Residential could be rental to meet the local market demand, ownership or tourist accommodation.
- Intent is to focus on areas of settlement, close to services.
- Sketches for two test sites in Baysville explores 2-3 storey height and massing.

View looking west along District Road 117 of the existing service station on the south side of the road.



- Materials/colours should compliment the robust natural palette of colours of the landscape across the seasons.
- Buildings are illustrated with photovoltaic panels on the roofs as evidence that these proposed additions to the built form of the village conform to the rigorous demands required to meet the soon to be carbon net zero targets.
- Provision of key directions for building and site design to ensure attention is also paid to the character of the streetscape with new streets, widened sidewalks, seating, etc.

View looking west along Bridge Street showing possibilities for redevelopment with buildings that fill in the main street with commercial uses on the ground floor and residential above.



5 Dorset: Existing Conditions & Recommendations

Project Area



The Official Plan describes Dorset as being a tourist location and a commercial service centre for the surrounding area since its early settlement. It notes that many of the heritage buildings and structures that reflect the historic development of this community remain in Dorset today. The Official Plan identifies its potential for modest growth, developed on the basis of private, individual water and sewage systems.

Dorset is split between the jurisdiction of the Township of Lake of Bays in the District of Muskoka and the Township of Algonquin Highlands in the County of Haliburton. The Official Plan notes that the boundary road (Muskoka Road No. 39), Dorset's main street, is Muskoka's responsibility. The Community Improvement Project area is indicated in black on the map. The recommended business programs and incentives are focused in the core/commercial area outlined in red on the map.

Official Plan

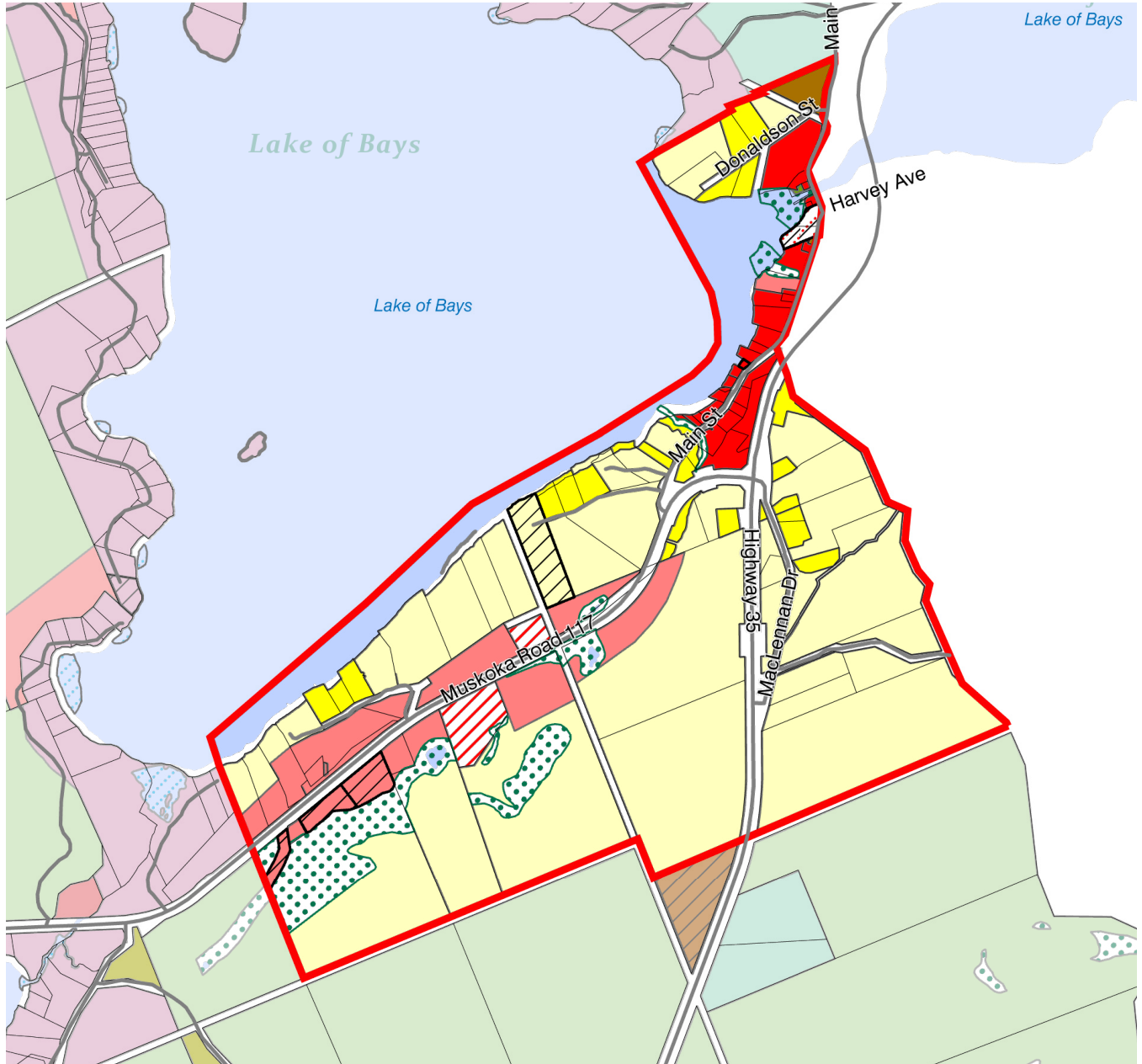


Legend

- Core Area
- Business
- Environmental Protection
- Community Boundary

The Official Plan designates a large portion of the area as Core Area. Policies recognize the opportunities for infilling and intensification with retail and commercial uses that are not space extensive or highway commercial. New resort commercial uses are encouraged in the Official Plan. The Official Plan also recognizes the role of residential uses in the Core Area with policy stating these accessory residential units may be permitted to the rear of buildings or on upper storeys.

Zoning CPPS (Draft)



Legend

	Waterfront Residential		Settlement Tourist Commercial
	Settlement Core Commercial		Environmental Protection
	Settlement General Commercial		Institutional General
	Settlement Industrial		Institutional Limited
	Settlement Limited Commercial		Open Space
	Settlement Neighbourhood Residential		Exemption
	Settlement Residential		

The core area is zoned as Settlement Core and General Commercial. Zones of Environmental Protection are located along the water's edge. Most of the Community Improvement Project Area is zoned residential.

Core Area Parks & Open Space



Legend

- ▭ Business Core Area
- ▭ Parks & Open Space
- - - 5 Minute Walk

There are several green spaces in business core area, and close by, providing an amenities for residents and visitors. The green spaces range from water's edge parks, playgrounds to larger parks. The yellow dashed line is generally the area within a 5 minute walk.

Community Facilities, Important Buildings



Legend

- Business Core Area
- Community Facilities, Important Buildings

The business core area has many community facilities and key buildings including the Health Hub, the Anglican Church that is undergoing renovations to become an event space, the Marina Museum and launch for the SS Bigwin cruise and the firehall.

Commercial Activity

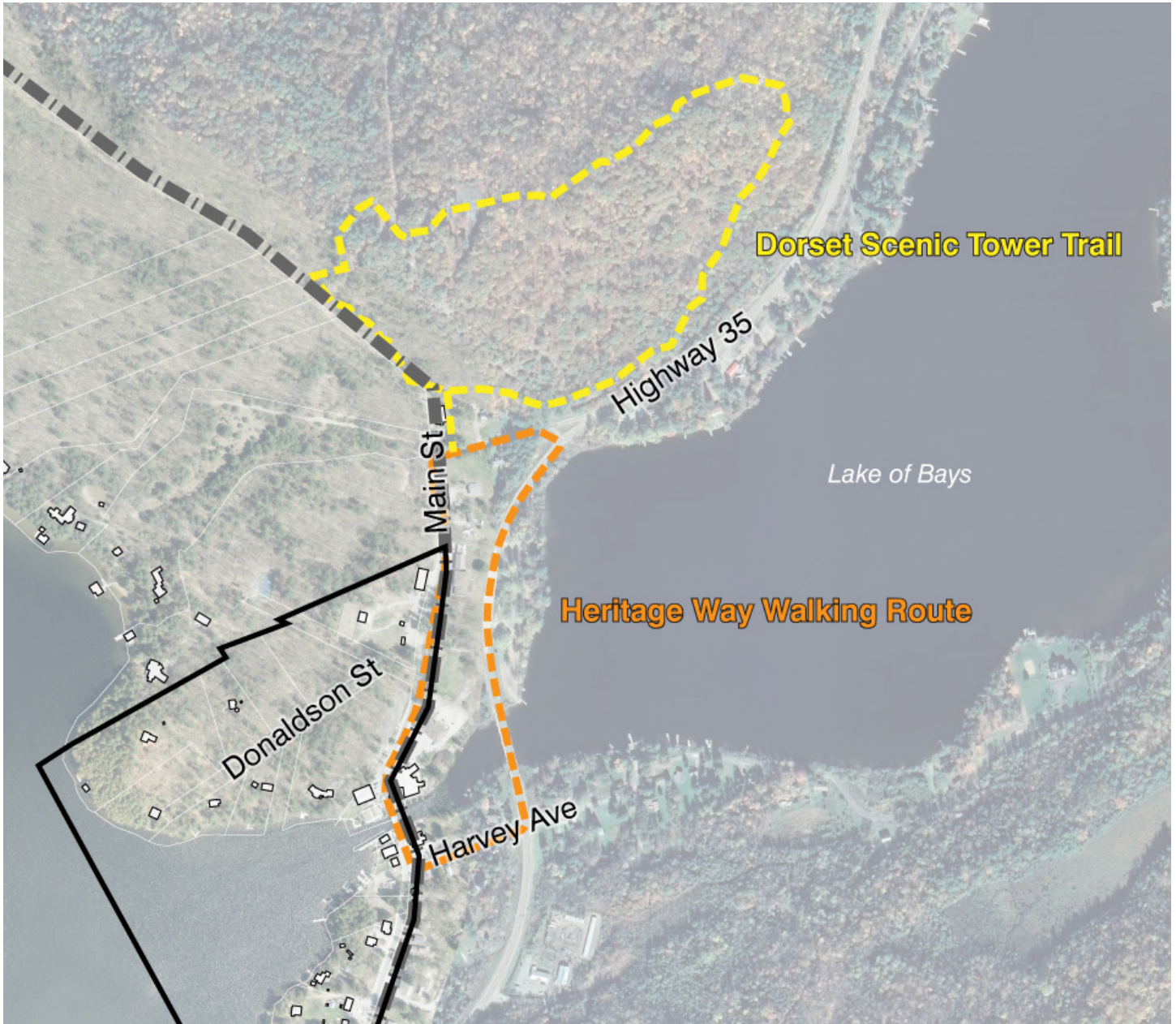


Legend

- Business Core Area
- Commercial Buildings

Most of the commercial uses are in the adjacent Algonquin Highlands part of Dorset, however there are a few commercial uses, including a gas station, gift shop and restaurants.

Active Transportation



Legend

- CIP Project Area
- Heritage Way Walking Route
- Dorset Scenic Tower Trail

The Heritage Way Walking route extends along Main Street up past the municipal boundaries of the Township and connecting with the trail to Dorset's Tower.

Parking



Legend

- Business Core Area
- Public Parking (81 spaces)
- Private (Commercial) Parking (20 spaces)

Parking in public and private lots was estimated. The area has approximately 81 public parking spaces in on and off street parking and 20 spaces in private parking lots for a total of 101 spaces. This does not include parking in the Algonquin Highlands side of Dorset.

Recommendations

The diagram illustrates the framework of recommendations for Dorset. It brings forward recommendations from the Township's Parks, Open Space and Recreation Waterfront Master Plan, identifies a key site for redevelopment, and the businesses for which the incentives would apply. The vacant site located on the Main Street along the waterfront presents an ideal opportunity for infill development with commercial/waterfront related uses and residential above.

The programs and incentives relating to housing will apply to the entire settlement area for Dorset, as well as the core business area.



Streetscape and Landscape

- The settlement areas are carved out of the Muskoka landscape.
- Intent is to bring some Muskoka's rocks, grasses, trees to add a distinct character to the areas.
- Dorset has a sidewalk on one side along most of the Main Street.
- Work with Algonquin Highlands to add crossings and pedestrian routes on local street.
- Add banners and seasonal elements to light poles.



Infill Development and Redevelopment

- The Community Improvement Plan is intended to support investment.
- Financial programs, together with design directions, may encourage redevelopment of private land.
- New buildings could have residential uses on two or three storeys, with space for commercial uses on the ground floor in accordance with the Township's Zoning By-law and other planning approvals required.
- Every effort should be made to work with landowners to identify interest and opportunity for additional housing.
- Residential could be rental to meet the local market demand, ownership or tourist accommodation.
- Intent is to focus on areas of settlement, close to services.
- Sketches for one test site in Dorset explores 2-3 storey height and massing on the old Clayton General Store site.
- Materials/colours should compliment the robust natural palette of colours of the landscape across the seasons.
- Buildings are illustrated with photovoltaic panels on the roofs as evidence that these proposed additions to the built form of the village conform to the rigorous demands required to meet the soon to be carbon net zero targets.
- Provision of key directions for building and site design to ensure attention is also paid to the character of the streetscape with new streets, widened sidewalks, seating, etc.

View looking towards the old Clayton's General Store illustrating commercial/retail uses on the ground floor with residential on the upper storeys.



6 Dwight: Existing Conditions & Recommendations

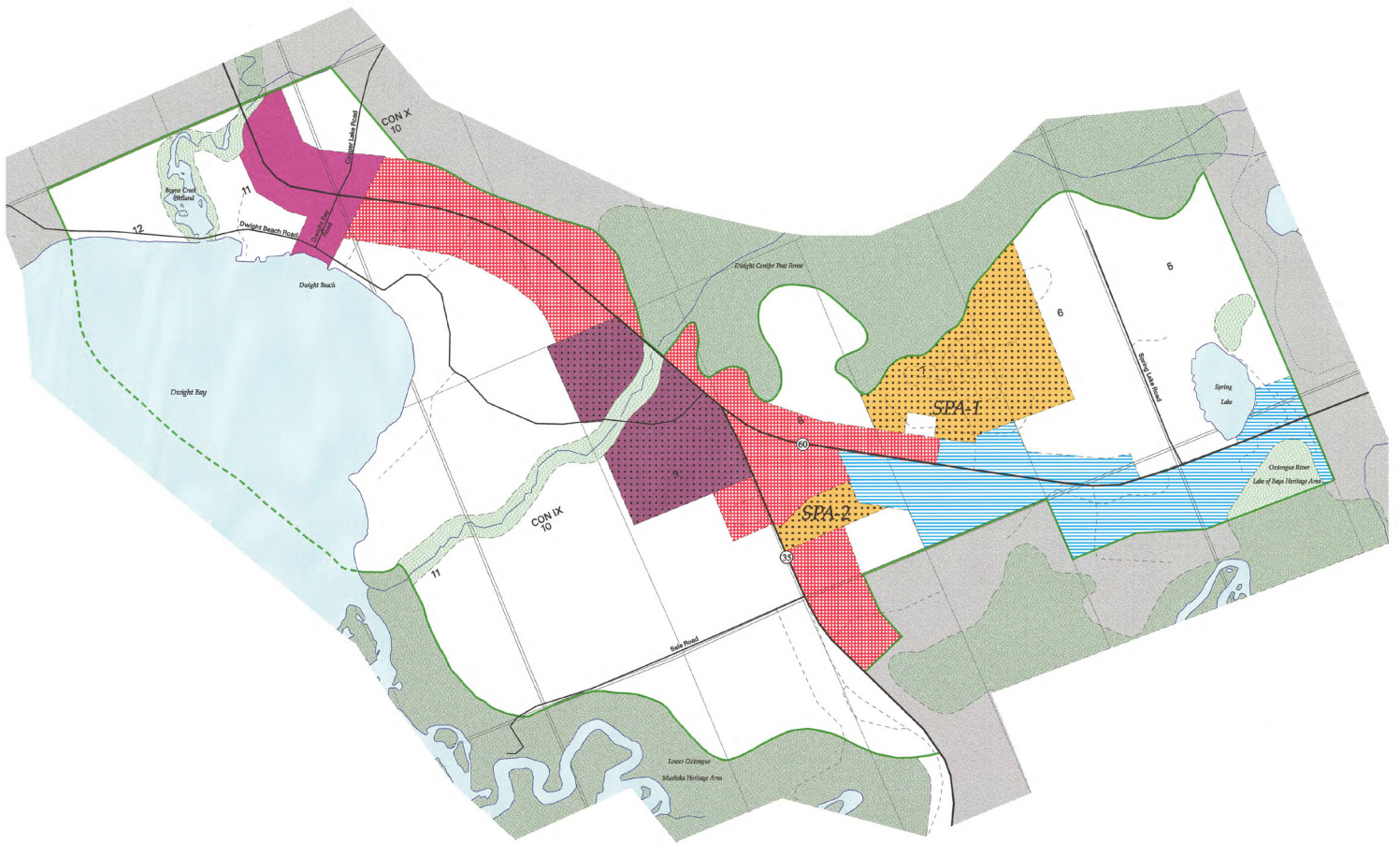
Project Area



The Official Plan describes Dwight as a service centre of the surrounding waterfront and rural area, and an all-season tourist service centre. It is a gateway to Algonquin Park located about 20 kilometres east. Dwight is the administrative centre of the Township and is the location of its municipal building, library and elementary school centrally located at the intersection of Highway 60 and 35.

The Community Improvement Plan Project area is outlined in black on the map. The recommended business programs and incentives are focused in two core/commercial areas outlined in red on the map.

Official Plan

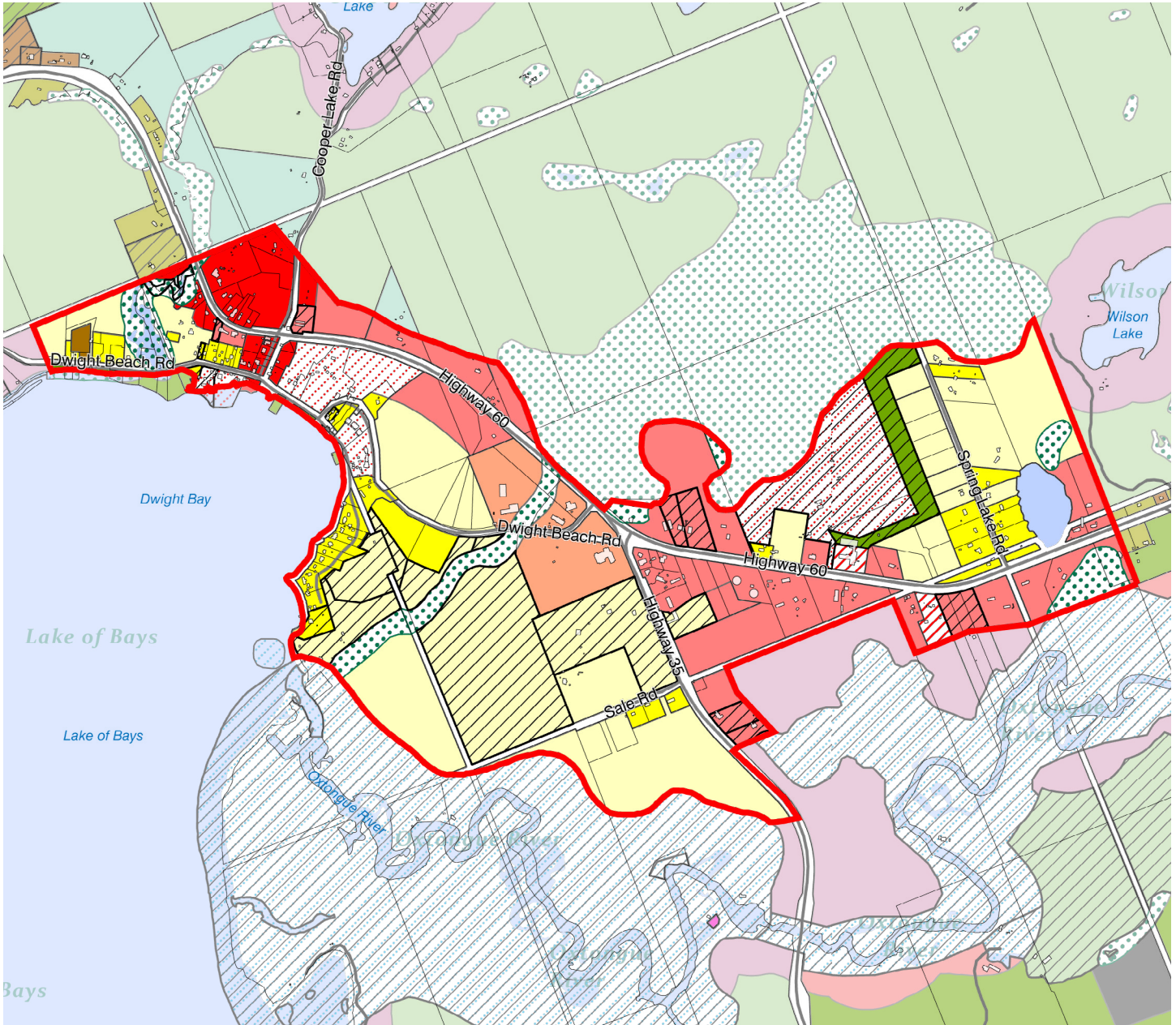


Legend

- Core Area
- Commercial
- Business
- Institutional
- Special Policy
- Environmental Protection
- Community Boundary

The Official Plan designates as Core Area, Commercial and Institutional to recognize existing uses. Policies for the Core Area recognize the opportunity for infill and intensification to create a more compact community. Tourist, retail and service commercial uses that are not space extensive or highway commercial in nature are encouraged to strengthen the role, function and appearance of the area. Policies also permit accessory residential units located at the rear of buildings or in upper storeys. The Commercial Area is planned for highway commercial uses.

Zoning Community Planning Permit System (Draft)



Legend

	Waterfront Residential		Settlement Tourist Commercial
	Settlement Core Commercial		Environmental Protection
	Settlement General Commercial		Institutional General
	Settlement Industrial		Institutional Limited
	Settlement Limited Commercial		Open Space
	Settlement Neighbourhood Residential		Exemption
	Settlement Residential		

Zoning follows the Official Plan and zones areas for Settlement Core and General Commercial uses and Institutional uses.

Beach Core Area Parks & Open Space/ Community Facilities, Important Buildings



Legend

- Core Area
- Parks & Open Space
- 5 Minute Walk
- Community Facilities, Important Buildings

Dwight Beach and Gouldie Park are key public spaces in the Beach Core area. This area also include public washrooms, with parking, a seniors centre and facilities at the Beach. The yellow dashed line is generally the area within a 5 minute walk.

Beach Core Area Commercial Activity

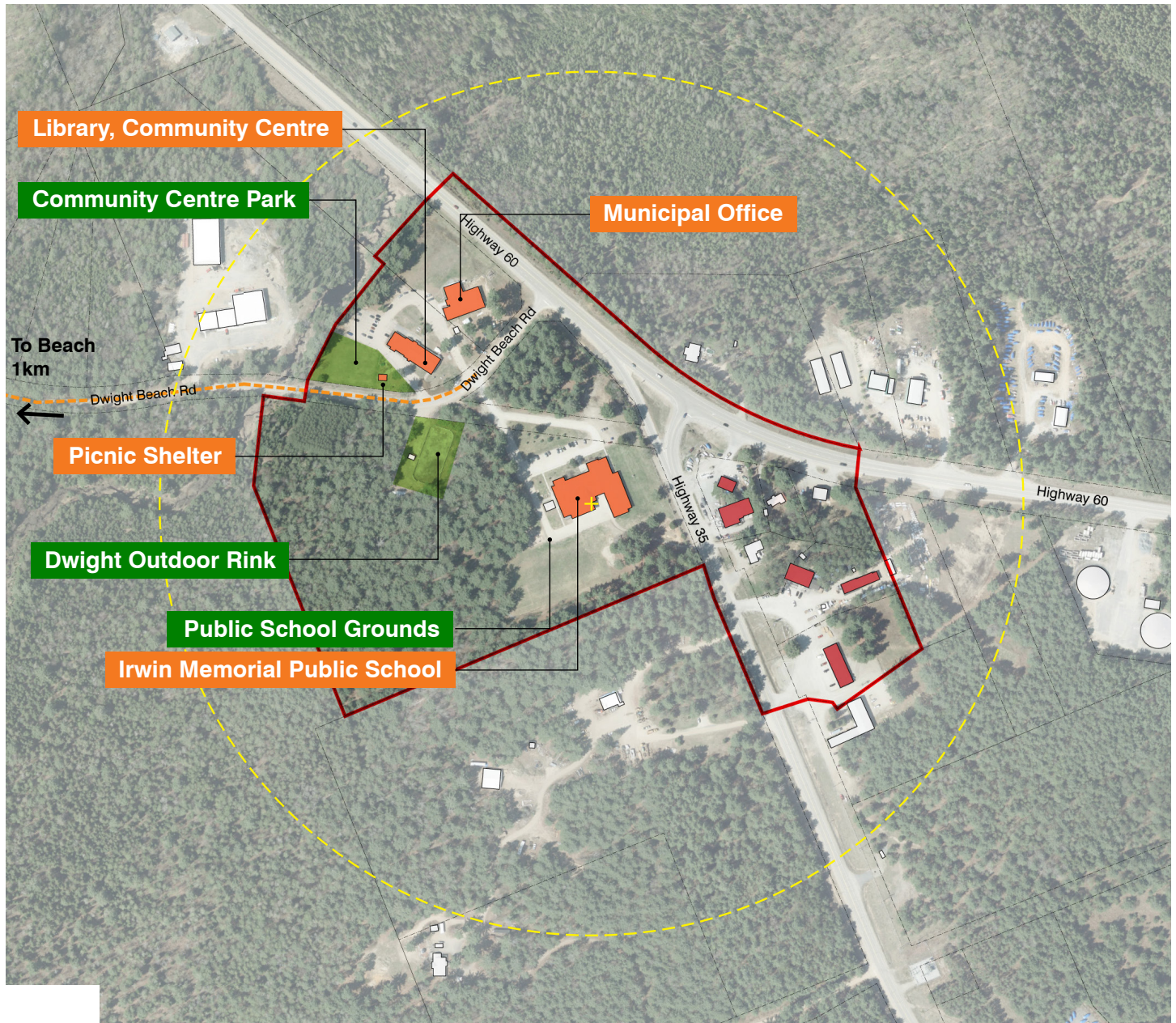


Legend

- Core Area
- Commercial Buildings

There are several businesses in this area including tourist focused uses, a grocery and pharmacy store and a restaurants. Canada Post is also located in this area.

Civic Core Area Parks & Open Space/Community Facilities, Important Buildings



Legend

- Core Area
- Parks & Open Space
- 5 Minute Walk
- Community Facilities, Important Buildings

The second core area is the location of the Municipal Office, library/community centre, an elementary school and the associated green space. The yellow dashed line indicates a 5 minute walk to the centre of this area.

Civic Core Area Commercial Activity



Legend

- Core Area
- Commercial Buildings

The Civic project area includes several highway commercial uses including marina and building supply stores, the LCBO and a gas station with a general store.

Active Transportation



Legend

- Project Area Boundary
- Walking Route

Dwight has a walking trail along Dwight Beach Road that connects the municipal building, library and school to the beach and beyond.

Beach Core Area Parking

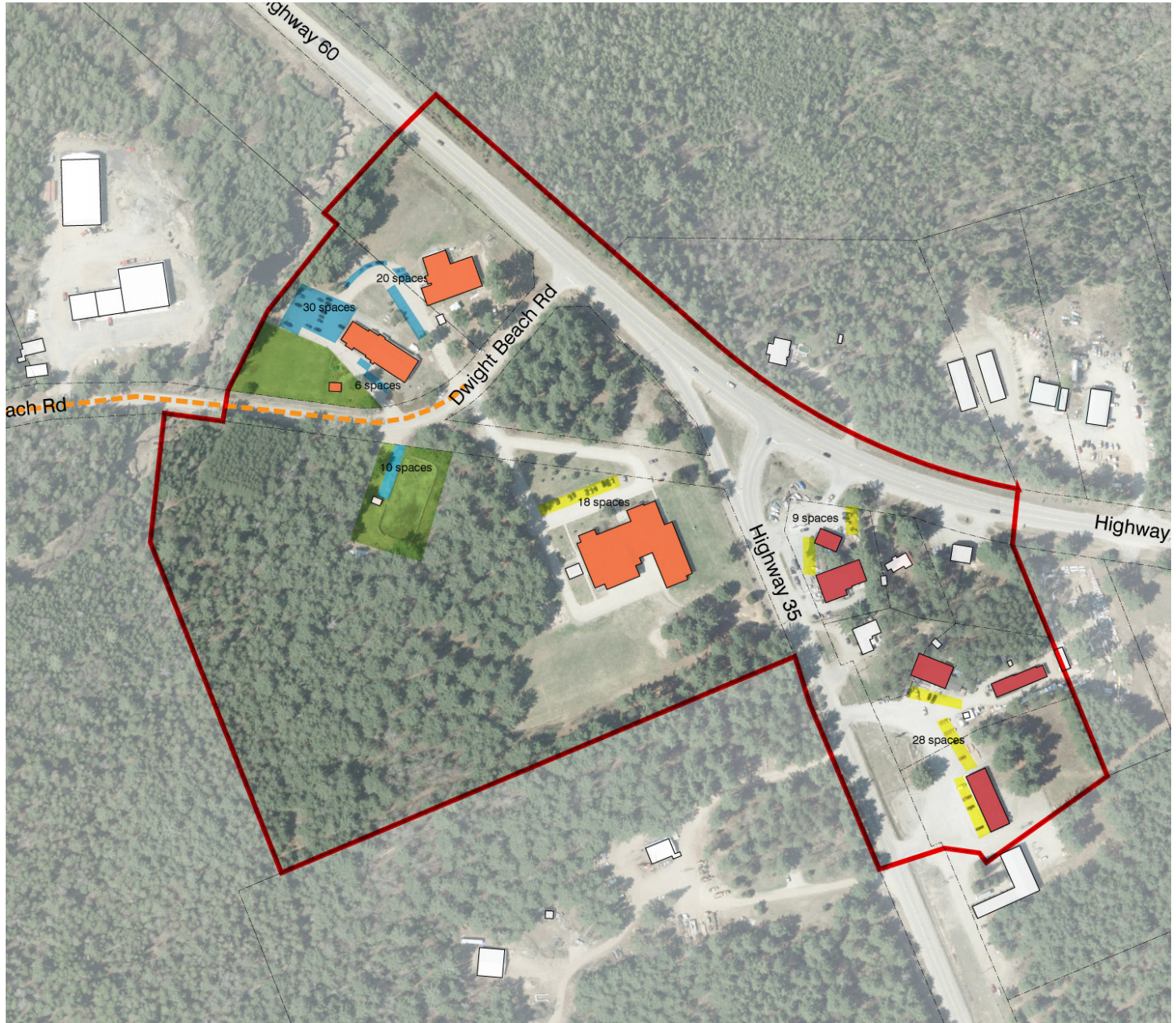


Legend

- Core Area
- Public Parking (69 spaces)
- Private (Commercial) Parking (84 spaces)

Parking in public and private lots was estimated. The Beach core area has approximately 69 public parking spaces in on and off street parking and 84 spaces in private parking lots for a total of 153 spaces.

Civic Core Area Parking



Legend

- ▭ Core Area
- ▭ Public Parking (60 spaces)
- ▭ Private (Commercial) Parking (55 spaces)

Parking in public and private lots was estimated. The Civic core area has approximately 60 public parking spaces in off street parking and 55 spaces in private parking lots for a total of 115 spaces.

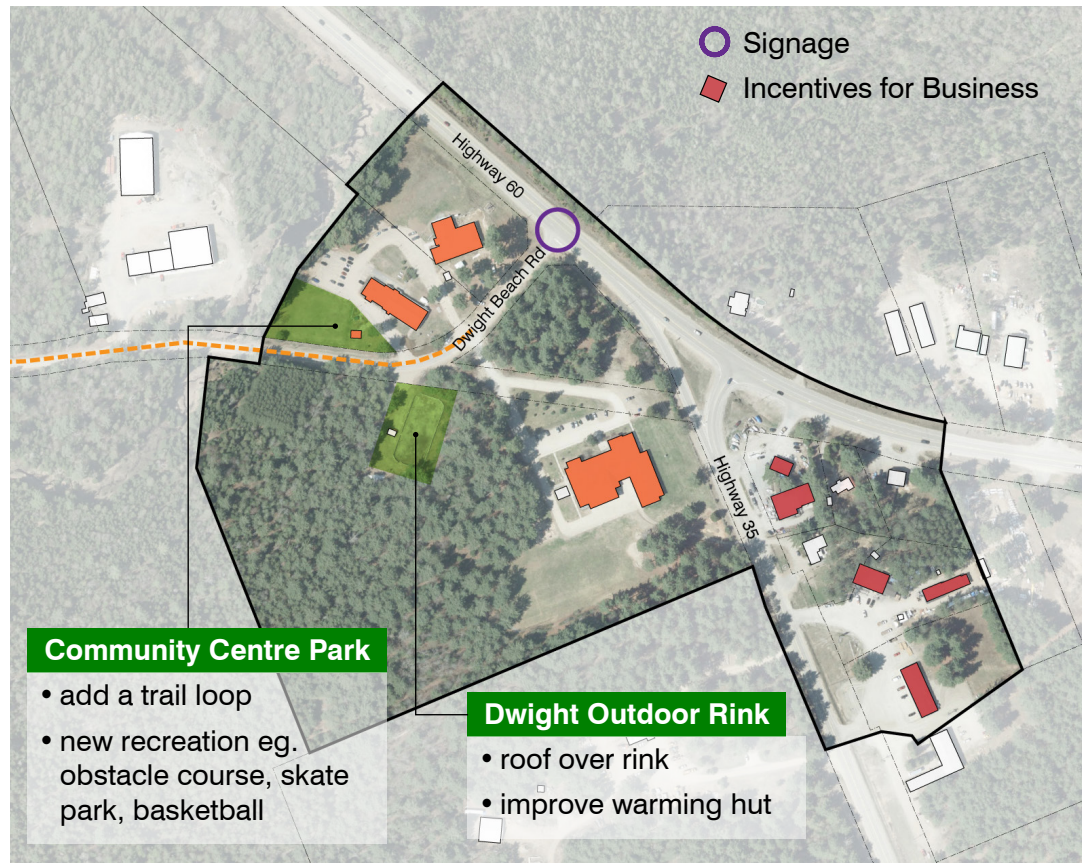
Recommendations

There are two focus areas for the business incentives and programs areas in Dwight. These diagrams illustrate the framework of the recommendations relating to the location of key signage and wayfinding, opportunities for residential infill, enhancing the landscape character and identifying a pedestrian route on Highway 60, enhancing parks, and incentives for businesses. The Township should work towards establishing a "Town Centre" in Dwight.

The programs and incentives relating to housing will apply to the entire settlement area of Dwight, as well as the core areas.



Beach Core Area



Civic Core Area

Parks and Community Facilities

Dwight Beach

- Support the recommendations in the Parks, Open Space and Recreation Strategy.
- A skating rink/lighting on the lake.
- Pop up/seasonal retail to rent (e.g. umbrellas, floaties, paddleboards etc.).
- Improved maintenance: power washing and painting the pavilion, and hydroseeding areas where grass has been lost.
- Refinish and repair the pavilion.
- Continue to allow on street parking. Consider identifying dedicated parking for the SS Bigwin within walking distance.

Dwight Community Centre & Library

- Continue to support exploration of opportunities for expansion and the development of a community hub.
- Additional program space should be designed as multi-purpose for both library and recreation programming and located between the library and the hall with access from both areas.

Dwight Community Centre Park

- Develop a trail loop and connect to the Huntsville Multi-use Trail and Dwight Beach.
- New recreation amenity such as obstacle course, skate park, pump track, basketball court, etc.

Gouldie Park/Trail Head

- Support the continued use of the Park for the farmer's market.
- Provide a playground (accessible).
- More seating and picnic tables.

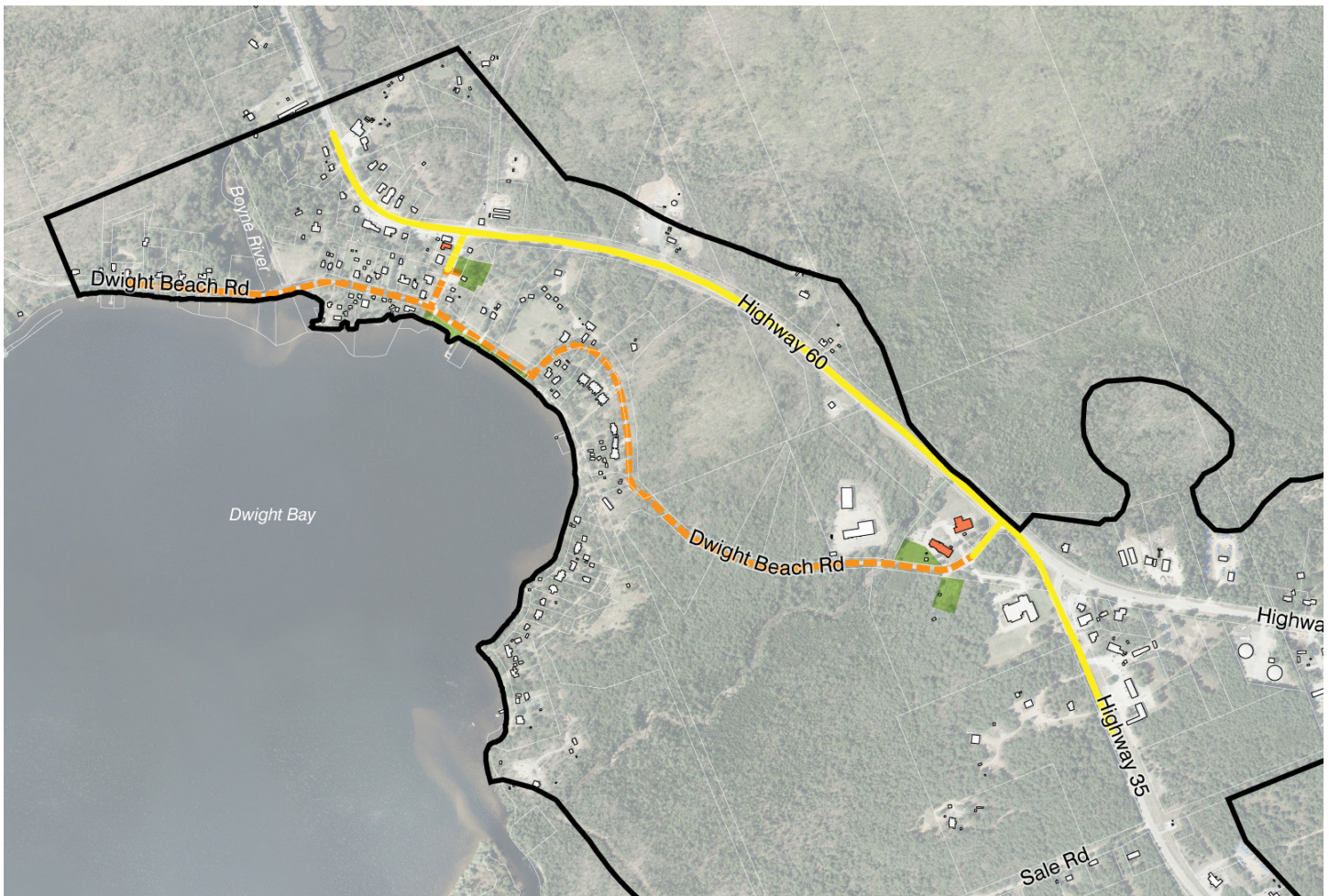
Dwight Outdoor Rink

- Add a roof over the rink
- Enhance the warming hut



Active Transportation

- Clearly mark and sign a pedestrian and cycling route along Dwight Beach Road to connect the beach to the municipal building, library and school.



Streetscape and Landscape

- Dwight is carved out of the Muskoka landscape.
- Intent is to bring some Muskoka's rocks, grasses, trees to add a distinct character the Dwight settlement area.
- Define a route for pedestrians on Highway 60 and Highway 35.
- Define the entrances to parking lots.
- Continue to consult with Ministry of Transportation to determine where additional trees and other landscape features can be added to Highway 60 to enhance the visual appeal of the highway through the Dwight settlement area and to ensure a safe pedestrian route.



Infill Development and Redevelopment

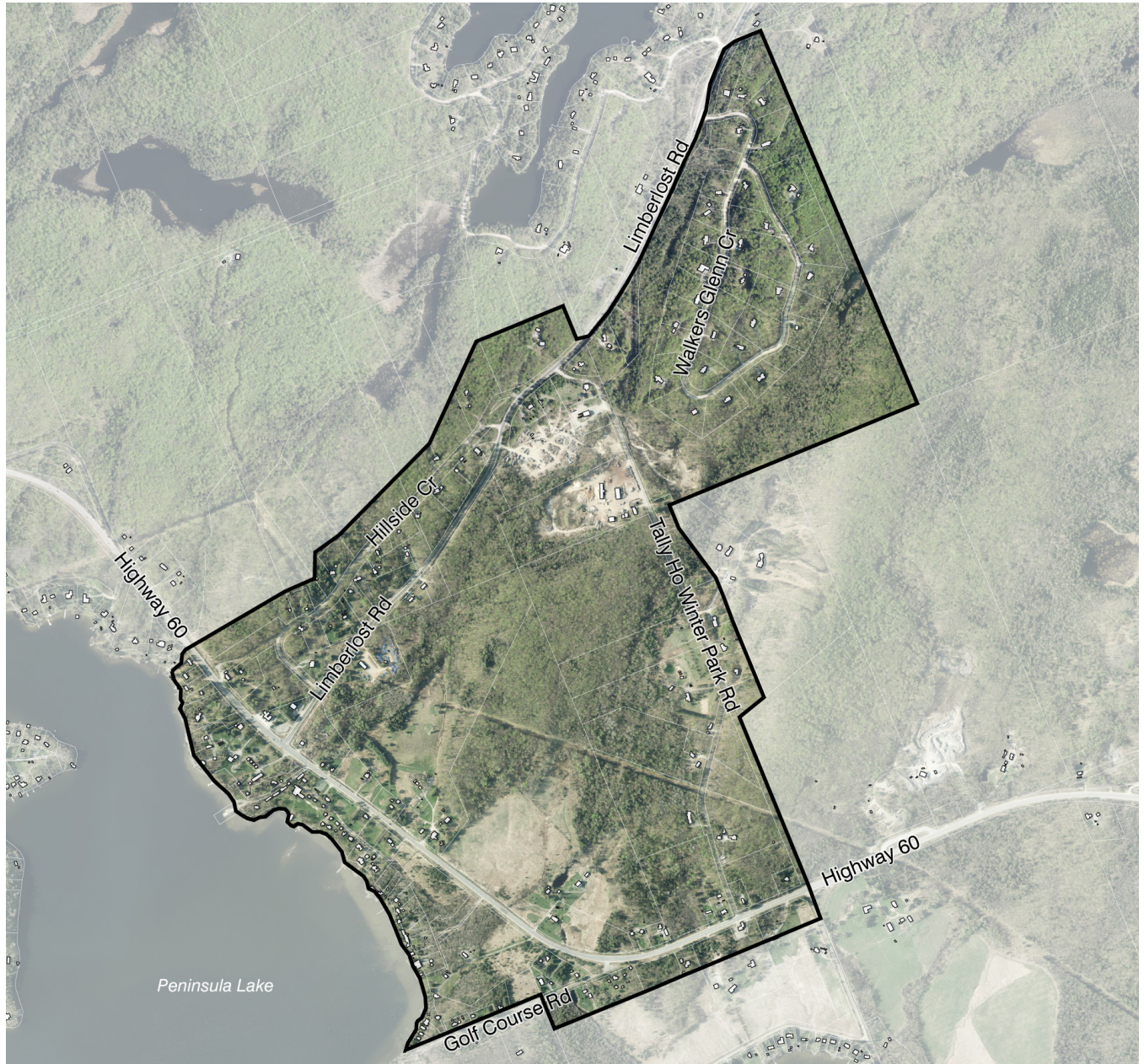
- The Community Improvement Plan is intended to support investment.
- Residential could be rental, ownership or tourist accommodation.
- Intent is to focus on areas of settlement, close to services.
- Sketch explores 2-3 storey height and massing.
- Materials/colours should compliment the robust natural palette of colours of the landscape across the seasons.
- Buildings are illustrated with photovoltaic panels on the roofs as evidence that these proposed additions to the built form of the village conform to the rigorous demands required to meet the soon to be carbon net zero targets.
- Provision of key directions for building and site design.
- Possibility to work in partnership with a private developer or housing provider to build a new building on Township owned land.
- Residential uses on two or three storeys, with space for a seniors on the ground floor.

View looking towards the Seniors Centre on Dwight Beach Road, illustrating the potential to reconsider the use on this public land for residential development with community space for seniors on the ground floor



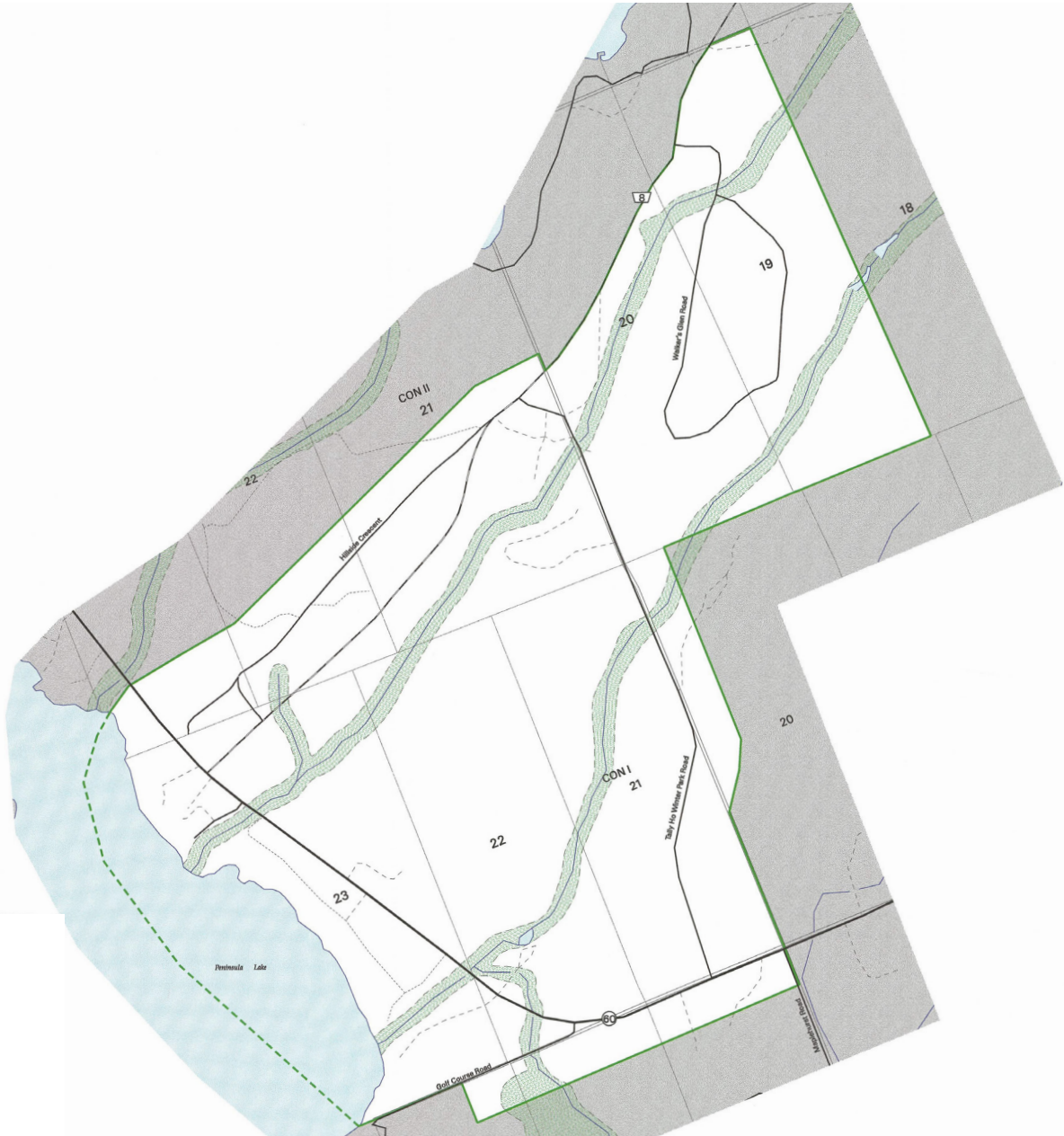
7 Hillside: Existing Conditions & Recommendations

Project Area





The Official Plan describes Hillside as a residential community and a minor convenience service centre, with several tourist commercial operations. Hillside is largely a forested landscape with pockets of development and rural residential uses. Access restrictions on Highway 60 will limit development. The Official Plan anticipates infill with low density residential development and minor convenience commercial and resort uses on the basis of private water and sewage.

Official Plan

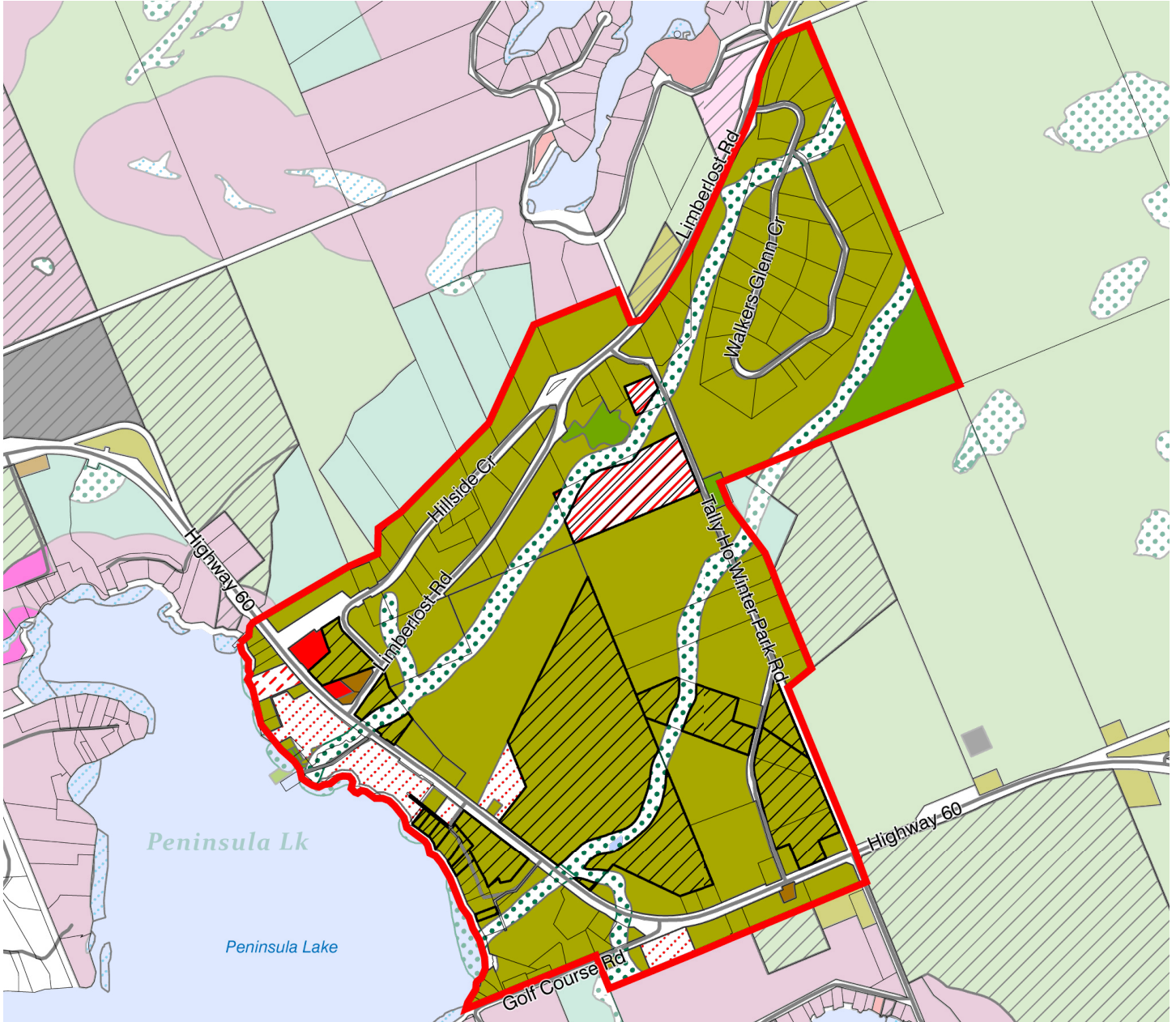


Legend

-  Environmental Protection
-  Community Boundary

The Official Plan designates Environmental Protection along water courses.

Zoning Community Planning Permit System (Draft)



Legend

 Waterfront Residential	 Settlement Tourist Commercial
 Settlement Core Commercial	 Environmental Protection
 Settlement Industrial	 Institutional Limited
 Settlement Limited Commercial	 Open Space
 Settlement Neighbourhood Residential	 Rural Residential
 Settlement Residential	 Exemption

Zoning responds to existing uses with lands identified as Settlement Core Commercial, Tourist Commercial, Limited Commercial and Rural Residential.

Parks & Open Space/Community Facilities, Important Buildings/Commercial Activity



Legend

- Parks & Open Space
- - - 5 Minute Walk
- Community Facilities, Important Buildings
- Commercial Buildings

Hillside includes the beach, dock, boat launch and parking, a restaurant and the fire hall located near the intersection of Limberlost Road and Highway 60.

Recommendations

This diagram illustrates the framework of the recommendations relating to improvements to the Hillside Beach dock, boat launch and parking area.

The programs and incentives relating to housing will apply to the entire settlement area of Hillside.

Hillside Beach, Dock, Launch and Parking

- Thin trees adjacent to lot and redesign parking layout to accommodate more vehicles and install permanent parking stall markers.
- Township may need to acquire land to provide more parking.
- Consider accommodating some public parking at or near the Fire Hall to meet the demand for parking at the Hillside dock and beach.
- Liaison with the Ministry of Transportation to explore a safe pedestrian crossing on Highway 60



8 CIP Programs

Implementation

The incentive programs of a Community Improvement Plan (CIP) are established through implementing policy developed by staff once the CIP is approved. The implementing policy sets out the specific tools and parameters to implement the programs. The implementing policy typically includes reiteration of the purpose of the CIP, scope, definitions, funding allocation in the municipal budget, incentive programs, eligibility, the application process, records management and privacy and a record of updates to the CIP bylaw. The incentives are outlined in an appendix to this CIP, and then may be described in more detail in municipal policies and procedures.

Each incentive includes:

- Eligibility filters - to narrow the focus of CIP incentives, prioritizing specific objectives for local economic development.
- Incentive type – to establish how the municipality will assist the property owner in improving their property.
- Funding restrictions - to narrow the focus of CIP incentives, maximizing the financial contribution of the municipality.

Providing detail in CIP implementing policy is helpful for property owners who are in the business planning phase and need to understand how the incentives may be leveraged to achieve their business goals. It is important to balance the level of detail within the incentives so that clarity is provided without unduly restricting eligibility for funds.

Eligibility Filters

Municipalities use eligibility filters to narrow the focus of Community Improvement Plan incentives, prioritizing specific objectives for local economic development.

- **Geographic Areas:** The eligible geographic area is shown in the Community Improvement Area as a map (e.g., specific commercial or industrial areas, defined waterfront area, etc.) and aligns with the Official Plan. In some municipalities, the entire municipality is the eligible geographic area.
- **Industry Focus:** The industries of focus are defined (e.g., manufacturing, downtown retail and hospitality, affordable residential, etc.) and usually align with the targeted industries, sectors, and supply chains identified previously in the community's economic development strategy.
- **Property Types:** The eligible property types are defined (e.g., non-residential, commercial, etc.) and usually align with designations and/or definitions in the community's official plan or zoning by-law.
- **Applicant Types:** The eligible applicant types are defined (e.g., property owners vs tenants with written approval by the owner).
- **Expenditures:** The eligible expenditures are defined (e.g., brick veneer refacing, replacement windows, load-bearing wall rehabilitation, replacement roofing material).
- **Other General Conditions:** Applicants must be current in all municipal accounts. They also must not start construction until their application is approved. Other conditions may be added. All construction must follow Ontario Building Code and other regulations.

Types of Incentive Tools

There are four types of incentive tools: acquisition discounts, fee rebates, project grants, project loans, and tax increment property grants.

1 Fee Rebates

Municipalities can offer rebates for municipal fees and charges related to a project, including:

- Planning Application Fees, including fees for Official Plan and Zoning By-Law Amendments, applications for Minor Variance, etc.
- Building Permit Fees, including Plumbing Permit Fees, Changes of Use, etc.
- Development Charges, if not already exempt for the applicable development type in the Development Charges By-Law.
- Refund of percentage of the purchase price of a municipally-owned property, subject to conditions.
- Other municipal fees related to the development proposed.

On top of the typical eligibility filters set out for any incentive, the policy must set out what percentage of the total fee amount a municipality will rebate to an applicant, when and under what conditions the rebate is issued, and when the rebate is void (e.g., approval not received on a zoning by-law amendment). Municipalities may record the use of fee rebates by transferring funds from the CIP budget to the budget line of a specific revenue line of a Department.

2 Project Grants

Project grants – usually aimed at construction costs – help municipalities implement programs in their CIP. The nature of a project grant must be defined clearly in the CIP and/or associated policy documentation. A municipality must be committed to spending funds on project grants over an extended period of time to gain confidence and attention from the private sector. Also, the funding amounts per project must be large enough to outweigh any perceived negative benefits of a business applying. Project grants tend to be attractive to small businesses working on tight budgets or lacking access to capital.

On top of the typical eligibility filters set out for any incentive, the policy explains:

- **Maximum Grant Amount:** The maximum grant amount is the total funding a municipality will provide per property to any successful applicant (e.g. \$20,000 per program per property, maximum of \$100,000 total from all incentive programs per property), regardless of the total project cost estimate.
- **Matching Percentage:** The maximum percentage is the share of the total project cost estimate the municipality will provide to any successful applicant (e.g. 50% of total project estimate cost). If the calculation of matching percentage of total project cost estimate exceeds the Maximum Grant Amount, then the lesser of the two amounts will be the Maximum Grant Amount.

3 Loans

Construction loans are low-interest or interest-free loans offered by a municipality to an applicant. A loan agreement is signed between the parties, and a loan amortization repayment table is established. Sometimes municipalities provide a “forgivable portion” of the loan if the applicant stays current on payments.

In recent years, some municipalities are no longer offering loans, preferring grants as an implementation tool because of the following concerns:

- Loans are available from private financial institutions and Community Futures Development offices, creating a scenario where the Township would be competing (with little or no experience) against the private lending sector or federal business loan programs.
 - Administration and monitoring of loans is labour intensive, placing additional human resource obligations and financial burdens on the municipality. If the loans are not administered and monitored by staff with appropriate fiduciary and accounting skill sets, or if staff are replaced or reassigned, fiscal problems may develop that will need to be repaired, and any negative perceptions may harm the reputation of the municipality.
 - The practice of registering the loan on title is not welcomed by businesses and causes increased costs that are not budgeted if the business wishes to discharge the loan when renegotiating with other lenders.
 - Loans may create unwelcome complexities with municipal budgeting.
 - Staff who lack confidence in administering a loan program may not promote it aggressively, creating lower business intake rates.
- During the pandemic, advocacy groups warned of business aversion to taking on more debt, regardless of the cost to borrow.

If a municipality chooses to implement a loan program, assistance from and oversight by the municipal treasurer is always recommended. A municipality’s financial staff will also determine their level of comfort with forgivable loan amounts, amortization conditions, etc. Alternatively, the municipality could outsource the delivery of such a loan program to the local Community Futures Development Corporation or other body.

4 Tax Increment Grants

A Tax Increment Grant is a financial tool used by municipalities to provide financial support to development projects by rebating the difference between property tax bill amount on a property prior to construction and the taxes on the same property after construction and tax reassessment. For example, if the property tax bill increased from \$30,000 to \$50,000 in Year One after reassessment, the municipality would rebate a percentage (e.g., 100% or \$20,000) of the difference in tax bills, after all property taxes (\$50,000) have been paid. In Year Two, the percentage may be 80%, resulting in a \$16,000 rebate grant after the \$50,000 total bill is paid. If the rebate continued to drop in increments of 20% each year for a total of five years, then the business would receive three more grants at \$12,000, \$8,000, and \$4,000, respectively, totalling \$60,000 over five years. Usually, the total rebate amount over the rebate period must not exceed the total original cost of construction that activated the tax assessment increase.

Project Grant programs are defined clearly in the CIP and/or associated policy documentation. On top of the typical eligibility filters set out for any incentive, the program will detail:

- Number of years the rebate will be granted after the property is improved and reassessed (e.g., five years vs ten years).
- Change in rebate percentage each year (e.g., 100% in Year One, 80% in Year Two, etc.).
- Total rebate amount the municipality will provide per property to any successful applicant (e.g. the sum of all rebates will not exceed the total construction costs).
- Other conditions.

Tax increment-based grants are very labour intensive to implement and require detailed documentation to mitigate against staff turnover and institutional memory gaps. The program is difficult for financial staff to budget, as the difference between the pre-development and post-development assessment will be unclear until the project is fully built and reviewed by the Municipal Property Assessment Corporation

(MPAC). Municipal staff will no doubt promote a cautionary approach.

Eligibility criteria may need to change for programs that utilize a Tax Increment Grant as a tool, such that a project must be much larger in scale or generate tangible spin-off benefits to justify the increase in grant contributions. Smaller projects may need to be eliminated from the program for ease of administration. The complexity of tracking and monitoring dozens of \$25,000 rebates will be more burdensome than three \$250,000 rebates.

The objectives of any Community Improvement program that uses a Tax Increment Grant for implementation should include long-term tangible targets. For example, employment targets need to be set for eligible industrial building developments, not including temporary construction labour. A net increase of employment in the target geographic areas, directly because of these developments, should be among the criteria for receiving a rebate. For residential projects, there may need to be an audit system that ensures that housing meant for local employees is not converted to short-term rentals for tourism. Potential developers will need to be warned specifically about any conditions that may void their grant eligibility in the future.

If the rebate period of a program is extended from five years to ten years, the need for careful administration, financial analysis, legal services, risk mitigation, and more considerations will be amplified. The effects of rebating so much property tax to development projects will test political stamina over as many as three Council terms.

Expectations of the developer will need to be written into any agreement, in terms of how the rebate is administered, whether it can be sold with the property if the development changes hands, etc., as well as any funding limitations that the Township may institute in the future.

The complexity of a tax-increment rebate application can confuse many developers. The stimulative effect will be enhanced if

the proponent can clearly understand how their bottom line will specifically benefit from participating in the program. If the Township can demonstrate how much the developer can expect to save, and how that data can be used to leverage loans from financial institutions or investors, the stimulative effect increases even more.

Given that large-scale developments will cost many millions and could dramatically increase the tax assessed on a vacant or derelict property (if eligible), the promise of a tax rebate that could tip the balance on such an investment may not sell the concept to a developer if the Township placed a cap on total rebates. For example, if the total rebate is capped at \$100,000 over five years on a \$10-million development, the program is unlikely to stimulate a company to invest.

This type of incentive should only be exercised if there is a clear financial advantage to the developer, and an obvious community benefit to the Township of Lake of Bays. Design Guidelines are important to ensuring that new development or renovations are compatible with the existing character of the community. The order of magnitude of the grant should be very high to justify a developer's willingness to invest in a project that otherwise may not happen. The win-win nature of the development must be very clear to all parties.

Developers that are not eligible for Tax Incremental Grants may put pressure on elected representatives to expand the scope of the program beyond the original objectives the incentive tool was designed to assist. Program creep will need to be monitored carefully, as any changes in eligibility will eat into overall budget allocations and potentially compromise priority objectives.

Financial Considerations

Budgeting for a municipal Community Improvement Plan (CIP) ideally outlines separate budgets for public-realm improvements (included in the Township's annual capital budget) and private-sector incentives (included as grants or rebates in the Township's annual operating budget).

Any funding allocated by the Township to a public-realm CIP capital budget should be considered an incremental enhancement to existing capital expenditures and is not meant to offset total budget lines. Funding amounts committed to stimulate private-sector incentives through grants or rebates assume that the property owner is making a financial contribution to the project representing at least 50% of the total project budget, a one-fold multiplier. It is preferred that CIP incentives act as catalysts for projects that generate three- to five-fold multipliers when total project costs are tallied.

Administration of the CIP program should be itemized separately from the CIP capital or grants budgets. Administrative costs include municipal wages and benefits, financial or legal costs, debt servicing, office space, materials, supplies, services, and advertising costs related to administration of the CIP program.

Potential public-private partnerships may unexpectedly materialize requiring major infusions of tax rebate grants to stimulate their construction. Such opportunities would need to be considered by Council on a case-by-case basis, with a separate cost-benefit analysis, and a separate budget.

Annual Allocation by Council

The Township of Lake of Bays Council should make an annual allocation to fund the implementation of the private realm incentives in the Community Improvement Plan, over and above any financial commitments made to the public realm through the municipal infrastructure upgrades. The tax increment rebate programs are funded by contributions made by applicants. Council may also increase or lower increment percentages within specific rebates to improve their marketability or to prioritize their implementation.

The CIP budget allocation in a number of municipalities was reviewed to determine an appropriate allocation for Lake of Bays.

Community Improvement Incentive Reserve

The Township should establish a Community Improvement Incentive Reserve Account to ensure there is no interruption in the program from year to year, and that as many applicants can be considered as possible if there is sufficient funding in the reserve, and that flexibility in managing funds is designed into the program to account for unexpected needs related to the Tax Increment Grant.

An annual amount of \$100,000 is recommended for the reserve fund for the Township. This is based upon what other communities have found to be workable and realistic amounts to act as positive incentives for the private sector.

discretion increase to overall amount to, for example, \$150,000. This demonstrates why both the marketing of the CIP programs and funds available, as well as the monitoring of the uptake and success of the program, are essential elements.

Community	2021 Population	CIP Budget (2022)	Per Capita Amount
Huntsville	21,147	\$45,000	\$2.13
Bracebridge	17,305	\$141,100	\$8.15
Gravenhurst	13,157	\$70,000	\$5.32
Muskoka Lakes	6,588	\$150,000	\$22.77
Town of Essex	21,216	\$270,000	\$12.73
Smiths Falls	9,254	\$100,000	\$10.81
Blue Mountains	9,390	\$439,000	\$46.75
Owen Sound	21,605	\$90,640	\$4.20
Weighted Average	119,662	\$1,305,740	\$10.91

The reserve fund should be maintained at this level year after year. If, for example, all of the funds were utilized in one year (which would be a very good thing as it shows positive awareness and uptake of the program) then in the following year the fund should be re-established with another \$100,000. If, on the other hand, only \$25,000 of the fund were used, then in the next year the fund should be topped with another \$25,000, so that the overall level of \$100,000 is maintained.

In the annual evaluation of the success of the fund it may be determined that demand for the utilization of CIP funds is even greater than the \$100,000, then Council could at its

Administration

Promotion

It is important to engage with property owners directly to promote the CIP incentives. A specific protocol for handling marketing of the CIP should be put in place, including ensuring that all Township staff and business associations are aware of the program.

Intake and Approval

Communication and Facilitation

Since a business owner or employee may oversee smaller property improvement projects, as opposed to a contractor, there must be no surprises when they file their paperwork for the Business Property Improvement Grant. The nature of estimates and final supporting documentation must be confirmed in simple terms, so the applicant complies with the process. In terms of any of the tax rebate programs, the Township must be clear in its communications with applicants to ensure that all criteria are met, and that everyone understands the timelines and conditions related to the potential incentives. The Township should develop a protocol for prioritizing applications based on each program's eligibility filters. This should be included in their implementing policy that will follow after adoption of the CIP.

Eligibility Requirements

An effective program starts with an easy-to-understand intake process and approval mechanism. General eligibility requirements for any of the programs should be outlined clearly in the intake process. Any specific criteria for individual programs must be highlighted. Recommended general eligibility requirements would include:

- a. Eligible projects must be located within the Community Improvement Plan area.
- b. Applicants must apply for the specific grant prior to the commencement of any work. Financial incentives offered in the Community Improvement Plan will not be offered

retroactively for costs incurred prior to receipt of written approval of the application.

- c. Applicants must submit drawings and/or plans, two cost estimates, and other details with their application.
- d. Properties will not be eligible if they have any tax arrears or any other legal claim, lien, or order that may adversely affect title of the property, other than a mortgage in good standing. All utilities and any other municipal financial obligations must be up to date.
- e. Approved grants are not transferable to any other property but may be transferred to the new owner of the same approved property, provided the new owner agrees to the terms and conditions.
- f. Applicants must permit the public disclosure and promotion of all information regarding the grant, including Applicant name, project street address and town, grant amount, description and images of project (before and after construction), and total project budget, i.e., including additional financial investment made by the Applicant over and above the grant amount. If the information is not available at the application stage, the Applicant must disclose it when the project is completed or the grant may not be issued.
- g. Municipal staff will inspect and approve improvements of the building upon completion, as required. Improvements must be consistent with any existing design guidelines or other policies. For the grant to be paid, the final project must be significantly consistent with the project outlined at the application stage. An audit of work completed and associated costs may be ordered if deemed necessary.

Marketing of the CIP

In addition to articulating and approving the policies and requirements for funding, any successful CIP needs to be supported by a thorough marketing effort to ensure that potential users of the program are aware and possibly interested in the program. Activities that should be considered in ensuring awareness include:

- A public meeting at the conclusion of the finalization of the plan to ensure awareness on the part of the business community and the general public (already planned as part of the culmination of the development of this plan).
- Creation of a separate CIP component on the municipal website, explaining the purpose and operation of the programs and the application process.
- Promotion of the program through the Huntsville – Lake of Bays Chamber of Commerce.
- Creation of a CIP program brochure/flyer and distribution of same to each business and residence in the four settlement areas.
- On an experimental basis – try short ads on Moose FM and Hunter’s Bay Radio to test for interest.
- Short videos to market the CIP posted on the Township’s webpage and on social media. Consider having business owners participate in the videos.

Costs of these marketing efforts should be minimal (e.g., small costs for radio ads). The major cost will be the demands upon staff time.

Monitoring and Performance Measurement

The uptake and success of the CIP should be monitored on an annual basis, and a report on its success provided to Council each year. The report should cover the following:

- Marketing efforts and activities (including any marketing budget spent).
- Number of applications (initial and approved).
- Completed applications (and success stories).
- Applications not approved and reasons why.
- Geographic distribution of funds by settlement area.
- Total amount of funds distributed through fee rebates, tax increment rebates, and grants.
- Status of loan portfolio.
- Estimated leverage effect of all businesses supported.
- Comments from property owners and program participants (unattributed).

In addition to these evidence-based metrics on the program itself, staff should also review the marketing efforts for the CIP program and review the extent to which they have been successful in generating awareness and interest.

The municipality should consider undertaking this research through a disinterested third party every 2 to 3 years, in order to provide unbiased and objective reporting.

The Township should also set up benchmarks to evaluate the effectiveness of the incentive programs.

Appendix **Programs for Business/ Homeowners**

CIP Tools Available

There are four fundamental tools available for implementation of each of the five programs. These are described in this Appendix:

- (1) **Fee Rebate:** The municipality may choose to reimburse a property owner for all or part of the fees incurred in an application for property improvement, expansion or new development.
- (2) **Project Grant:** The municipality may choose to provide a property owner or business with a grant to incent a particular project.
- (3) **Loan:** The municipality may choose to provide a property owner or business with a loan to incent a particular project – which may be partly or totally forgivable and may be at preferred rates in order to encourage a particularly attractive development.
- (4) **Tax Increment Rebate:** Where all or some of the additional tax burden on a property owner as a result of development is rebated over some period of time (usually in a sliding scale) to ease the adjustment to the new level of municipal taxation.

These tools will apply to varying degrees in the implementation of the five private-sector oriented programs outlined above, as shown in the chart below:

As the table below shows, most tools are applicable to most of the programs, with some exceptions. The rationale for these exceptions is:

- Fee rebates not applicable to: E) Fostering Public Art, as no municipal fees would likely be levied in any event.
- Grants not applicable to: B) Encouraging Beautification and Visual Appeal: Grants (which are the most expensive form of incentive from a municipal perspective) are reserved for programs that immediately and directly change the fundamental economic situation of the settlement area, whereas beautification efforts will typically lead to positive change only in the medium to longer-term.
- Loans not applicable to: E) Fostering Public Art, as public art would likely be sponsored through grants from the municipality (with agreement between the municipality and the property owner where the grant amount is known at the outset) – loan arrangements have too much potential for confusion and ambiguity (relating to the cost of art, the payback period, etc.) to likely be worth the administrative effort.
- Tax increment rebates not applicable to B) Encouraging Beautification, as it is very difficult to attribute any property tax increase to beautification efforts only, and E) Encouraging Public Art, as, again, it is difficult or impossible to attribute any increase in assessed value solely to any installation of public art.

Program	Fee Rebate	Project Grant	Loan	Tax Increment Financing
<i>A. Encouraging Expansion and Diversification of Existing Businesses</i>	✓	✓	✓	✓
<i>B. Encouraging Beautification and Visual Appeal</i>	✓		✓	
<i>C. Encouraging Housing Development</i>	✓	✓	✓	✓
<i>D. Encouraging Tourism and Business Development</i>	✓	✓	✓	✓
<i>E. Fostering Public Art</i>		✓		

Application to Settlement Areas

The extent to which these programs may be taken up differently in each of the settlement areas may vary depending upon the industrial, commercial and residential mix in each area. For example, with a greater proportion of commercial activity in Dwight than in the other settlement areas, there may be more interest in those incentives that are specifically oriented towards commercial activities. Despite this, it is felt that each of the programs may potentially benefit all areas (as the needs articulated earlier apply to some extent in each of the settlement areas). Accordingly, it is proposed that each of the settlement areas would benefit from the full set of programs.

What may vary will be the budget allocation for each of the settlement areas.

This Appendix describes each of the five proposed CIP programs aligned with these needs, and which tools for each are proposed.

A. Encouraging Expansion and Diversification of Existing Businesses

Eligibility Filter	Details
Geographic Areas	Lands designated Core Area and Commercial
Industry Focus	Existing businesses in tourism, hospitality, retail or personal service businesses.
Property Types	Commercial
Applicant Types	Property Owner or Tenant with Property Owner's Written Permission
Expenditures	Construction costs related to accessibility, structural and mechanical upgrades to existing commercial buildings, including upgrades to plumbing and electrical systems, installation of safety and fire protection systems, structural upgrades, upgrade and installation of windows, new technologies, building insulation, consultant fees, fire suppression systems, carpentry, HVAC, and interior renovations. Renewable energy projects (such as solar panels) would also apply
Special Conditions	All construction must follow Ontario Building Code and other regulations.

Implementation Tool	Tool Available?	Municipality Match %	Maximum Grant Range
Fee Rebate	Yes	100% of fees directly related to the Project will be rebated after the Project is completed	Municipality to rebate any fee paid.
Tax Increment Grant	Yes	50% of Total Actual Project Cost (excluding HST)	Maximum Rebate - Lower of the following: <ul style="list-style-type: none"> Amount equivalent to 50% of total construction costs Amount equivalent to the difference in total municipal property taxes (pre-development, MPAC reassessment) on a sliding scale for Years 1 through 5 following completion of the project, with the application of the annual increment percentage: Year 1: 100% rebate, Year 2: 80%, Year 3: 60%; Year 4: 40%; Year 5: 20%; Year 6 and on: 0%
Project Grant	Yes	No more than 50% of eligible costs	\$5,000 per property
Loan	Yes	N/A	Up to \$10,000 per business

B. Encouraging Beautification and Visual Appeal

Eligibility Filter	Details
Geographic Areas	Lands designated Core Area and Commercial
Industry Focus	Existing businesses in tourism, hospitality, retail or personal service businesses.
Property Types	Commercial
Applicant Types	Property Owner or Tenant with Property Owner's Written Permission
Expenditures	Costs related to landscaping, façade improvement, signage upgrading,
Special Conditions	All construction must follow Ontario Building Code and other regulations.

Implementation Tool	Tool Available?	Municipality Match %	Maximum Grant Range
Fee Rebate	Yes	100% of fees directly related to the Project will be rebated after the Project is completed	Municipality to rebate any fee paid.
Tax Increment Grant	No	N/A	N/A
Project Grant	No	N/A	N/A
Loan	Yes	N/A	Up to \$5,000 per business

C. Encouraging Housing Development

Eligibility Filter	Details
Geographic Areas	Lands within the CIP Project Area (Settlement Area/Community Boundary)
Industry Focus	Residential for new residents and worker housing related to Forestry, Mining, Alternative Energy, Tourism, Hospitality and Retail
Property Types	Residential, Commercial, Mixed-Use
Applicant Types	Property Owner
Expenditures	Acquisition costs related to development of vacant residential land or redevelopment of multi-residential housing or single-family dwellings with accessory residential uses. Construction costs related to redevelopment of multi-residential housing or single-family dwellings with accessory residential uses. Exclusions: appliances. Renewable energy projects such as solar panels, small scale wind turbines, or geothermal associated with the production of new housing units would be eligible.
Special Conditions	<p>Construction must follow building codes and other regulations.</p> <p>Purchaser has 18 months to complete the necessary improvements to the property that result in an occupancy permit. Should this not be met, Council has the option to re-purchase the property at the original price or to extend the agreement.</p> <p>The Township will retain a right-of-first refusal to purchase the vacant property, at the original price, should the purchaser choose to divest the property prior to construction.</p>

Implementation Tool	Tool Available?	Municipality Match %	Maximum Grant Range
Fee Rebate	Yes	100% Rebate on Municipal Fees 95% Rebate on Property Sale Price	100% Rebate of Municipal Fees (list to be determined, does not include water and waste water fees) 95% Rebate of Property Assessment Value conditional on receipt of occupancy permit for the new or redeveloped dwelling unit(s)
Construction Project Tax Increment Grant	Yes	50% of Total Actual Project Cost (excluding HST)	Maximum Rebate - Lower of the following: <ul style="list-style-type: none"> • Amount equivalent to 50% of total construction costs • Amount equivalent to the difference in total municipal property taxes (pre-development, MPAC reassessment) on a sliding scale for Years 1 through 5 following completion of the project, with the application of the annual increment percentage: Year 1: 100% rebate, Year 2: 80%, Year 3: 60%; Year 4: 40%; Year 5: 20%; Year 6 and on: 0%
Project Grant	Yes	No more than 50% of eligible costs	\$2,000/unit
Loan	Yes	N/A	Up to \$10,000 per business

D. Encouraging New Tourism and Business Activity

Eligibility Filter	Details
Geographic Areas	Lands designated Core Area and Commercial
Industry Focus	New potential businesses in Tourism, Retail, Alternative Energy
Property Types	Industrial, Commercial
Applicant Types	Property Owner or Tenant with Property Owner's Written Permission
Expenditures	Construction costs related to new construction for the eligible supply-chain industry sectors, including plumbing and electrical systems, installation of safety and fire protection systems, structural upgrades, upgrade and installation of windows, new technologies, technology/construction related to market expansion, building insulation, consultant fees (e.g., engineer, architect), fire suppression systems, metal fabrication, carpentry, HVAC.
Special Conditions	All construction must follow Ontario Building Code and other regulations.

Implementation Tool	Tool Available?	Municipality Match %	Maximum Grant Range
Fee Rebate	Yes	100% of fees directly related to the Project will be rebated after the Project is completed	Municipality to rebate any fee paid.
Tax Increment Grant	Yes	50% of Total Actual Project Cost (excluding HST)	Rebate Amount: equivalent to the difference in total municipal property taxes (pre-development, MPAC reassessment) on a sliding scale for Years 1 through 5 following completion of the project, with the application of the annual increment percentage: Year 1: 100% rebate, Year 2: 80%, Year 3: 60%, Year 4: 40%, Year 5: 20%.
Project Grant	Yes	No more than 50% of eligible costs	Up to \$2,000 per unit
Loan	Yes	N/A	Up to \$10,000 per business

E. Foster Public Art

Eligibility Filter	Details
Geographic Areas	Lands designated Core Area and Commercial
Industry Focus	Existing and new potential businesses in Tourism, Retail, Alternative Energy.
Property Types	Industrial, Commercial
Applicant Types	Property Owner or Tenant with Property Owner's Written Permission
Expenditures	Development and installation costs relating to works of public art
Special Conditions	All construction must follow Ontario Building Code and other regulations.

Implementation Tool	Tool Available?	Municipality Match %	Maximum Grant Range
Fee Rebate	No	N/A	N/A
Tax Increment Grant	No	N/A	N/A
Project Grant	Yes	No more than 50% of eligible costs for commissioning and installation of works. Must adhere to municipal public art policy guidelines (to be developed).	\$1,000 per installation
Loan	No	N/A	N/A

