



Meeting Date: April 22, 2026

Prepared By: Stephanie Bergman, RPP, Manager of Planning and Development

Submitted by: Tiffany Ferrell, CPA, CA, Chief Administrative Officer

Report No: PLA-17-2026

Subject: Community Improvement Plan

Recommendation:

THAT Report PLA-17-2026 re: Community Improvement Plan Updates be received;

AND THAT The Middlesex Centre Community Improvement Plan included as Attachment 1 **BE ADOPTED.**

Purpose:

The purpose of this report is to provide an overview of the updates to the Middlesex Centre Community Improvement Plan for Council's consideration.

Background:

Staff report [PLA-79-2025 was received by Council on December 17, 2026](#), and provided an overview of the CIP Review undertaken throughout 2025. The primary changes to the CIP at that time included:

- Adding incentive programs for Affordable Housing and Additional Residential Units in accordance with our Housing Accelerator Fund (HAF) Action Plan;
- The addition of grant programs aimed at supporting larger-scale economic development opportunities (e.g. Tax Increment Equivalent Grants);
- Minor revisions and technical updates to the CIP document to better define program guidelines, eligibility, and administration of the CIP.

Since December, staff have continued to research CIP best practices and consult with stakeholders, and have identified a number of additional changes to the CIP as included in Attachment 1. These changes include:

- Addition of CIP goal focused on supporting access to diverse, high-quality recreational opportunities, enhancing community health and well-being, and supporting long-term social and economic vitality of the municipality (Page 6).
- The addition of a Recreational Facility Loan Program to assist local businesses in constructing buildings for recreational purposes, fostering vibrant and diverse recreational opportunities throughout the Municipality.
- Revisions to the grant program for Additional Residential Units:
 - Increasing the maximum grant amount from \$8,000 to \$15,000

Analysis:

New Loan Program

The loan program for recreational facilities is intended to support the up-front construction costs associated with new recreational facilities. The program provides eligible local businesses with access to long-term, low-interest municipal loans to assist with the construction or substantial improvement of zoning-compliant buildings intended for recreational use, such as sports facilities, fitness studios, and community-oriented recreation buildings.

Loans of up to \$2.5 million per application may be approved, with repayment terms of up to 15 years and interest set at the prevailing Infrastructure Ontario rate at the time of approval. Applicants must demonstrate financial capacity, meet ownership and security requirements, and provide appropriate collateral through property ownership or a letter of credit. If successful, the applicant would be required to enter into a loan agreement to specify terms and conditions.

As with other incentives within the CIP, Council will retain the authority to award the loan program to successful applicants.

Revised Additional Residential Unit Grant Amounts

Staff are recommending an increase in the grant for Additional Residential Units from \$8,000 to \$15,000. This is based on a review of comparative grants throughout the County and the Province, and consideration of typical projects costs:

- | | |
|---------------------|---|
| • Strathroy-Caradoc | \$15,000 |
| • Lucan | \$8,000 |
| • North Middlesex | \$10,000, plus additional \$4,000 for planning/building permit and professional fees, for a total of \$14,000 |
| • North Grenville | \$20,000-\$25,000 |

Next Steps

Staff are currently preparing marketing materials to communicate the details of the CIP program, including an Additional Residential Unit Guideline. All information will be made available on our CIP website: middlesexcentre.ca/CIP

Staff plan to open application intake on May 1, pending Council adoption of the amended CIP. Correspondence will be shared through various channels throughout the Municipality to inform of the CIP changes and intake period.

County of Middlesex Build-Ready Housing Design Program

The County of Middlesex is currently leading a project to develop a Build-Ready Catalog of pre-approved building designs for ARUs that would be made available free of cost to residents looking to construct an ARU on their property. The intent would be to reduce design costs, improve permit timelines, and encourage gentle density in established settlement areas that maintain neighbourhood character. See the staff report presented to [County Council on March 10, 2026](#) for more information. More information will be shared with Council as the project progresses.

Financial Implications:

The 2026 budget includes a total of \$30,000 for the purposes of the CIP Grants within the Build Middlesex Reserve Fund. Staff are recommending that this budget be set aside for Business Supports and Economic Development grants (e.g. façade and signage, accessibility, and energy efficiency grants).

Staff are recommending that approximately \$120,000 be identified from our HAF Grant be allocated for Additional Residential Unit grants in support of our HAF Action Plan.

Note that only the first two funding installments have been provided. Remaining installments may be contingent upon achieving targets identified within our HAF Agreement.

The table below provides an overview of the projected use of the first two installments of the HAF (2025 and 2026), including actual spend in year 1 (2025).

Description of initiative	Year 1 - 2025		Year 2 - 2026	
	Projected Year 1	Actual Year 1	Projected Year 2	Actual Year 2
HAF Funding - Open Balance	0.00	0.00	158,734.12	1,023,753.45
HAF Funding per year	1,061,700.12	1,061,700.12	1,061,700.12	1,061,700.12
HAF Funding available	\$1,061,700.12	\$1,061,700.12	\$1,220,434.24	\$2,085,453.57
HAF Initiatives Consulting Fees (Zoning Review)	16,000.00	13,553.39		
Staffing	136,966.00	17,622.73	196,966.00	196,966.00
Development Charge Grant Program*	750,000.00	6,770.55	500,000.00	500,000.00
Additional Residential Units (CIPs)			120,000.00	120,000.00
Ending Balance	\$158,734.12	\$1,023,753.45	\$403,468.24	\$1,268,487.57

*Program announced in September 2025. Information can be found on the Municipality's [website](#).

Strategic Plan:

This matter aligns with the following strategic priorities:

- Balanced Growth
- Vibrant Local Economy

The CIP is an important tool to support our strategic plan goals of facilitating Balanced Growth and supporting a Vibrant Local Economic. CIP Grants for ARUs will help support the provision of new housing options throughout the community, and the additional economic development grants within the CIP will help ensure the Municipality has the tools necessary to support local economic growth.

Attachments:

A1- Community Improvement Plan, April 2026