1.0 Purpose

The objectives of the incentives provided under this policy are:

- To support below market, affordable and accessible housing options.
- To stimulate below market and affordable rental housing development.
- To encourage housing development that makes efficient use of established City infrastructure and helps build vibrant, sustainable and inclusive neighbourhoods.
- To better aim the City’s resources where there are gaps in the private market’s ability to address housing needs, namely the needs of low-income households.
- To encourage diverse housing options including housing for distinct and special needs groups

2.0 Scope

Stakeholders involved with affordable, below market, accessible and rental housing including non-profit organizations, private developers and property owners.

3.0 Definitions

**Affordable Ownership** – A Dwelling Unit that is sold to a household that meets the Maximum Income Threshold (for Affordable Ownership Unit)

**Affordable Rental** – A Dwelling Unit that is rented to a household that meets the Maximum Rental Rate and Maximum Income Threshold (for Affordable Rental Unit).

**Affordable Rental (Rental Repair Program)** – A Dwelling Unit that is rented to a household that meets the Maximum Rental Rate (Rental Repair Program).

**Applicant** – A Non-Profit Housing Provider or Private Sector Developer that is the registered owner of the lands for which they are applying for financial incentives under this Policy.
**Assisted Care Rental Unit** - A self-contained, purpose built rental unit available to any tenant that includes common areas for dining and socialization, and services such as meals, housekeeping and personal care but excludes a Group Care Facility or Personal Care Home.

**Builder** – An individual or incorporated entity that constructs Dwelling Units for which an application has been made for financial incentives under this Policy but does not include the Non-Profit Housing Provider or Private Sector Developer that owns the land on which the Dwelling Units are situated.

**Below Market Housing** - housing for individuals and families who are at or below the Maximum Income Thresholds. Below market rental developments are also defined as those that provide units that are at or below Maximum Rental Rates and Maximum Income Thresholds.

**Building Permit** – a permit issued under *The Building Bylaw* of the City of Regina authorizing the construction of a building.

**Condominium** – the land included in a condominium plan together with the buildings and units and the common property and common facilities belonging to them.

**City Assessor** – the City of Regina City Assessor or their designate.

**CMHC** – Canada Mortgage and Housing Corporation.

**Dwelling Unit** – a self-contained living unit of one or more rooms containing cooking facilities, sanitary facilities, living quarters and/or sleeping quarters.

**Dwelling Unit, Detached** – A Dwelling Unit contained in a "Building, Detached" as defined in the Zoning Bylaw No. 2019-19. A detached Dwelling Unit may also contain a Secondary Suite subject to the regulations of *The Zoning Bylaw No. 2019-19* as amended.

**Dwelling Unit, Duplex** – A Dwelling Unit contained in a "Building, Stacked" with two Dwelling Units as defined in the Zoning Bylaw No. 2019-19 as amended.

**Dwelling Unit, Semi-Detached** – A Dwelling Unit contained in a "Building, Row" with two Dwelling Units as defined in the Zoning Bylaw No. 2019-19 as amended.

**Dwelling Unit, Multi** – A Dwelling Unit contained in a "Building, Row" or "Building, Stacked" with three or more Dwelling Units as defined in the Zoning Bylaw No. 2019-19 as amended.

**Dwelling Unit, New** – A Dwelling Unit contained in a "Building, Detached", "Building, Row", or a "Building, Stacked" as defined in the Zoning Bylaw No. 2019-19 as amended and constructed within two years of issuance of from a Building Permit.

**Dwelling, Secondary Suite** – A subordinate, self-contained Dwelling, Unit within a building or portion of a building that contains a principal Dwelling, Unit, and where both Dwelling Units constitute a single real estate entity. A Secondary Suite may include a laneway Dwelling Unit or alternative secondary accessory Dwelling Unit as approved by Council.
**Dwelling Unit, Townhouse** – A Dwelling Unit contained in a "Building, Row" with three or more Dwelling Units as defined in the Zoning Bylaw No. 2019-19 as amended.

**Eligible Costs (Rental Repair Program)** – Refers to costs associated with materials, labour, equipment, insurance, regulatory approvals and professional fees related to internal or external building works, building, fire and other code compliance upgrades linked to the repair of residential units.

**Executive Director** – the Executive Director of the City Planning & Community Development Division, or their designate.

**Gross Household Income** - means the total annual income of the purchaser(s) or lessee(s), identified in the most recent notice of assessment issued by Revenue Canada and includes all income before taxes and deductions.

**Group Care Facility or Personal Care Home** – A supervised Dwelling Unit, contained in a "Building, Detached, "Building, Row", or a "Building, Stacked" as defined in the Zoning Bylaw No. 2019-19 as amended and licensed or approved under provincial statute, for the accommodation of persons, excluding staff, referred by hospitals, courts, government agencies or recognized social services agencies or health officials. This does not include an Assisted Care Residential Unit.

**Intensification Levy** - Refers to the Servicing Agreement Fee or Development Levy charged under the City of Regina’s Administration and Calculation of Servicing Agreement Fees and Development Levies Policy for development resulting in Intensification within the established area.

**Major Repair** – Where a Dwelling Unit is deemed to be unsafe or unsuitable for habitation by Fire & Protective Services, Regina Police Services, Ministry of Health, Bylaw Enforcement or Building Standards.

**Market Ownership Units** – Units constructed without requirements that purchasers meet Maximum Income Thresholds. These are Units offered in the open market to any buyer.

**Market Rental Units** – Units constructed without requirements for Maximum Rental Rates or Maximum Income Thresholds. These are Units offered in the open market to any tenant.

**Maximum Rental Rates** – as determined by the City of Regina calculated as 30 per cent of gross income using the provincial Saskatchewan Household Income Maximums (SHIM) for each unit size as determined by Saskatchewan Housing Corporation (SHC) and updated annually.

**Maximum Rental Rates (Rental Repair Program)** – 80 per cent of the Median Market Rental Rate as described in the most recent CMHC Rental Market Survey for the market and unit type in question.

**Maximum Income Threshold (for Affordable Rental Units)** – the maximum Gross Household Income to determine eligibility for Affordable Rental Units established by provincial Saskatchewan Household Income Maximums (SHIM) for each unit size by Saskatchewan Housing Corporation (SHC).
Maximum Income Threshold (for Affordable Ownership Units) – the maximum Gross Household Income to determine eligibility for Affordable Ownership Units as determined by the City of Regina based on a percentage of median income, and with consideration of household net worth.

Non-profit Housing Provider (for Affordable Rental Units) – a charitable non-profit corporation incorporated pursuant to The Non-profit Corporations Act, 1995, whose primary mission is to deliver Affordable and Below Market Housing or a membership non-profit corporation that provides housing primarily for the benefit of the public at large with revenue from the corporation invested back into Below Market Housing.

Non-profit Housing Provider (for Affordable Homeownership Units) – a charitable non-profit corporation incorporated pursuant to The Non-profit Corporations Act, 1995.

Occupancy Permit – An Occupancy Permit issued by the City for the Unit or Units. May include a Temporary Occupancy Permit.

On-Site Support Suite – A dedicated, self-contained space within a Project where Support Services are provided to assist households on the premises maintain their optimal level of health and well-being and may take a variety of forms or vary in intensity based on the clients’ needs (e.g. space for residents to meet with a counsellor).

Owner-Occupied Unit – a Dwelling Unit where the registered owner of the property resides in the unit and it is their primary and only residence.

Ownership Unit – a dwelling constructed for intended sale to a purchaser as a principal place of residence including Condominium units.

Project – The creation of new residential units located within a single building, or multiple buildings that share common amenity space, services and/or parking, developed by an individual housing provider or through a collaborative enterprise between multiple housing providers.

Private Sector Developer – any developer or person that provides housing that does not fit within the definition of Non-profit Housing Provider

Purpose-Built Rental Unit – a rental unit that is designed and built for rental purposes and is not intended as an Ownership Unit. This includes Duplex, Semi-Detached, Townhouse and Multi Dwelling Units.

Rental Unit - a Dwelling Unit for rent or lease to a tenant as a principal place of residence.

Secondary Rented Unit – An Ownership Unit where the registered owner rents the Unit to a tenant or tenants who are not registered as owners on the property title. Secondary Rented Units are not Purpose-Built Rentals but intended as owner-occupied units or investor-owned properties and include Condominiums and Detached Dwelling Units.

Short-Term Accommodation – the provision of sleeping and bathing quarters for less than 30 days, and where a daily or weekly rate is charged.

Support Service Provider – An organization that provides services to support households in maintaining occupancy of their housing unit. This may include supports for
physical disabilities, mental illness, addictions, behavioural challenges, or a number of
issues concurrently.

4.0 Policy

4.1 Transition Provisions

Tax Exemptions

Applications for Tax Exemption will be considered under the following terms:

4.1.1 Any application where a Building Permit has been issued before October 31, 2015 is ineligible for tax exemptions. Relaxation of this requirement is at the discretion of the Executive Director.

4.1.2 Any application where a Building Permit had been issued from November 1, 2015 to October 31, 2017 is subject to the 2016 Housing Incentives Policy. For Market Rental and Secondary Suite Tax Exemption Applications in Program Area 3 that were submitted before October 31, 2016 and included a valid Development Permit, to remain eligible for a Tax Exemption, the Applicant must apply for a Building Permit on or before October 31, 2017 for each building they are seeking a Tax Exemption for. The length of the Tax Exemption will be:

4.1.2.1 Five years where the building obtained an Occupancy Permit on or before October 31, 2019;

4.1.2.2 Four years where the building obtained an Occupancy Permit after October 31, 2019, and on or before October 31, 2020;

4.1.2.3 Three Years where the building obtained an Occupancy Permit after October 31, 2020, and on or before October 31, 2021;

4.1.2.4 Two Years where the building obtained an Occupancy Permit after October 31, 2021, and on or before October 31, 2022; and,

4.1.2.5 One Year where the building obtained an Occupancy Permit after October 31, 2022, and on or before October 31, 2023, and,

4.1.2.6 No Tax Exemption where an Occupancy Permit has been issued after October 31, 2023.

4.1.3 Any application where a Building Permit is issued after October 31, 2020 is subject to this Policy.

Capital Incentives

4.1.4 All applications for capital incentives received and conditionally approved before December 31, 2020 will be considered under the Housing Incentives Policy that was in effect at the time of conditional approval. All
applications for capital incentives received and conditionally approved after January 1, 2021 will be considered under this policy.

4.1.5 Where a capital grant application was conditional approved before December 31, 2019 and the Applicant subsequently converted an affordable Unit to an On-Site Support Suite, that Applicant may receive a grant payment for the converted Unit provided:

4.1.5.1 The grant payment does not exceed the funding amount originally committed for the Unit.

4.1.5.2 The Applicant provides confirmation that the On-Site Support Suite complies with the criteria established under Section 6.5 of this Policy.

5.0 Tax Exemption Incentive Policy

Program Areas for all housing incentives are provided in the map in Appendix A of this policy. Detailed maps of Areas 1 and 2 can be found in Appendix D. The percentages and terms of each tax exemption can be found in Table 5.1 below and are summarized in Appendix C.

Table 1 – Tax Exemption by Program Area

<table>
<thead>
<tr>
<th>Unit type</th>
<th>Area 1 – City Centre</th>
<th>Area 2 – Inner City/Established Neighbourhoods</th>
<th>Area 3 – Developed and New Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Market Rental Unit development</td>
<td>5 Years, 100%</td>
<td>5 Years, 100%</td>
<td>None</td>
</tr>
<tr>
<td>Market Ownership Unit development</td>
<td>3 years, 100%</td>
<td>3 years, 100%</td>
<td>None</td>
</tr>
<tr>
<td>Rental Repair</td>
<td>The lesser of - 50% of the actual Eligible Costs incurred, - the financial contribution made by CMHC, or - the total property taxes payable for 5 years</td>
<td>The lesser of - 50% of the actual Eligible Costs incurred, - the financial contribution made by CMHC, or - the total property taxes payable for 5 years</td>
<td>The lesser of - 50% of the actual Eligible Costs incurred, - the financial contribution made by CMHC, or - the total property taxes payable for 5 years</td>
</tr>
<tr>
<td>Affordable Housing Rental</td>
<td>5 Years, 100%</td>
<td>5 Years, 100%</td>
<td>5 Years, 100%</td>
</tr>
<tr>
<td>development</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Affordable Ownership development</td>
<td>5 Years, 100%</td>
<td>5 Years, 100%</td>
<td>5 Years, 100%</td>
</tr>
<tr>
<td>– Non-Profit Housing Provider</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Affordable Ownership development</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>– Private Sector Developer</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1 Special Policy Area only.
5.1 Eligibility and Requirements for Tax Exemptions

The amount of tax exemption (percentage) and period of time for tax incentives as per Program Areas are noted in Table 1 and correspond to the areas in Map 1, Appendix A. The tax incentive percentage includes the Municipal, Education and Library portion of property taxes but excludes all other Laneway and Local Improvement charges.

Notwithstanding Section 5.1, The Education Property Tax Act, contains provisions which require Provincial approval to exempt the education portion of the property taxes where the value of the educational tax is equal or greater than $25,000 in a single year. If this approval is not granted, the exemption will cover the municipal and library portions of the taxes only.

5.2 General Eligibility for Tax Exemptions

5.2.1 With the exception of the Rental Repair Program, Tax Exemptions are available for the creation of New Dwelling Units exclusively. Developments may be new construction or conversion of an existing non-residential building for New Dwelling Units, or for expansion of existing residential construction that results in new residential units.

5.2.2 Eligible Rental Units must be Purpose Built Rental Units. Secondary Rented Units are not eligible for tax exemptions in that an Ownership Unit (Condominium or House) rented to tenants as a Rental Unit is not eligible for incentives under this policy except in Program Area 1.

5.2.3 With the exception of renovations to legalize Secondary Suite pursuant to section 5.6 and the Rental Repair Program, renovations of existing residential units will not be eligible for tax exemptions.

5.2.4 Group Care Facilities or Personal Care Homes are not eligible for assistance under this policy.

5.2.5 A Unit that is offered for Short-Term Accommodation is not eligible for assistance under this policy.

5.2.6 Assisted Care Rental Units are eligible for assistance under this policy.

5.2.7 Incentives are not provided where a designated heritage building has been demolished.

5.2.8 For a mixed-use, residential-commercial development, only the residential portion of the development is eligible based on the exemptions for residential Units outlined in Table 5.1.

---

2 Council approved pilot projects for laneway suites, garden suites or alternative secondary accessory Dwelling Units only.
5.2.9 The City Assessor shall conclusively determine the portion of the development and individual residential Units to be exempted including calculation of any percentage or proportion and the determination of any use or cost.

5.2.10 To be eligible, Units must comply with all applicable laws and policies.

5.2.11 Properties that have taxes or other charges past due due to the City of Regina are not eligible for support under this policy. Properties are not eligible if taxes or other charges are owed to the City of Regina by the Applicant. Taxes and other charges must be paid during the construction phase. Also, local improvement charges and non-exempt portion of levies and other charges to tax accounts must be paid in the year due to remain in good standing.

5.2.12 Where a development is also eligible for tax exemption under the Heritage Incentives Policy, the full benefit under both policies may be provided. An exemption under the Heritage Incentives Policy will be provided first unless otherwise approved by the Executive Director. The Heritage Incentives Policy is a separate policy document and must be applied for concurrent with application for Housing Incentives.

5.2.13 Tax exemptions provided under this policy may be eligible to stack with programs and incentives through Provincial and Federal governments.

5.2.14 Units or developments that cease to meet the eligibility criteria in this policy and the conditions of the exemption agreement for the development shall be fully taxable in the year in which the breach of conditions occurs and in all subsequent years. In addition, the tax exemption may be revoked for a Unit receiving a capital grant in any year in which the terms of the capital grant have not been met.

5.2.15 The Applicant must be the registered owner of the lands being developed or repaired in order to apply for financial incentives under this Policy.

5.3 General Requirements for Tax Exemption Applications

5.3.1 Applications must be made while development is underway with a valid Development or Building Permit and will not be accepted retroactively once development is complete and Occupancy Permit has been issued. Relaxation of these requirements is at the discretion of the Executive Director.

5.3.2 The registered owner of the land must enter into a legal agreement with the City in order to be eligible for a tax exemption.

5.3.3 Complete applications must be submitted before October 31 in order to be eligible for a tax exemption beginning the following year.

5.3.4 Dwelling Units must obtain a final Occupancy Permit before the tax exemption is applied. For a new Secondary Suite in an existing building, a Letter of Completion will serve the purpose of a final Occupancy Permit.
5.3.5 The tax exemption for the development will begin on January 1 of the year following the approval of the application for tax exemptions. The date for commencing the exemption for the development may be deferred for one year at the sole discretion of the Executive Director.

5.4 **Affordable Rental & Affordable Home Ownership Tax Exemption Requirements**

Subject to the conditions below and set out in Table 1 the Affordable Rental & Affordable Home Ownership Tax Exemption program provides a five-year, 100 per cent tax exemption for the creation of new Below Market/Affordable Rental and Ownership Units.

5.4.1 Affordable Ownership Units must have capital grants committed under Section 6 of this Policy in order to be eligible for a five year, 100 per cent tax exemption as Affordable Ownership Units.

5.4.2 Affordable Rental Units in Area 3 must be approved for capital grants under Section 6 of this Policy in order to be eligible for a five year, 100 per cent tax exemption as Affordable Rental Units.

5.4.3 Notwithstanding Section 5.4.2, Affordable Rental Units that qualify for capital grants and comply with all affordability requirements under Section 6 of this Policy but are refused due to the Applicant exceeding Unit maximums established under Sections 6.1.3 - 6.1.7 of this Policy and/or capital funding being exhausted under Section 8.0 of this Policy is eligible for a five year, 100 per cent tax exemption.

5.4.4 For Affordable Home Ownership Units, tax exemptions are non-transferable except in Program Area 1.

5.5 **Market Rental Tax Exemption Requirements**

Subject to the conditions below and set out in Table 1, the Market Rental Tax Exemption program provides a five-year, 100 per cent tax exemption for the development of new Purpose-Built Rental Units in areas 1 and 2 only.

5.5.1 Eligible Market Rental Units must be in a two-unit building or more.

5.5.2 A two-unit building in an R1 zone as provided for in Regina Zoning By-law 2019-19, as amended, constructed by a Private Sector Developer is eligible for a 25 per cent Secondary Suite exemption regardless of whether both units are rented and does not qualify for 100 per cent exemption.

5.5.3 A two-unit building in an R1 zone as provided for in Regina Zoning By-law 2019-19, as amended, constructed by a Non-Profit Housing Provider is eligible for a 100 per cent Market Rental exemption.

5.5.4 Market Rental Units must remain rental for ten years and shall not be eligible for conversion to Condominiums during this time.
5.5.5 Tax exemptions may be transferred to a new owner under the same terms and conditions as the approved exemption and subject to the new owner entering into an assignment agreement.

5.6 **Secondary Suite Tax Exemption Requirement**

Subject to the conditions below and set out in Table 1, the Secondary Suite Tax Exemption Program provides a five-year, 25 per cent tax exemption for the development of new or legalization of existing Secondary Suites.

5.6.1 The Secondary Suite must be rented for the full term of the exemption and is subject to the same eligibility requirements as other Rental Units within the Housing Incentives Policy.

5.6.2 For tax exemptions for a Secondary Suite, the suite must be a new suite in a newly constructed Detached Dwelling Unit or the addition of a new Secondary Suite within an existing Detached Dwelling Unit (renovation must create a suite where one did not previously exist).

5.6.3 A Laneway or Garden Secondary Suite is eligible under this program in Program Area 3 if it was approved by City Council as part of a pilot project.

5.6.4 Tax exemptions may be transferred to a new owner under the same terms and conditions as the approved exemption and subject to the new owner entering into an assignment agreement.

5.7 **Market Ownership Tax Exemption Requirements**

Subject to the conditions below and set out in Table 1, the Market Ownership Tax Exemption program provides a three-year, 100 per cent tax exemption for the development of new Ownership Units in areas 1 and 2 - Special Policy Area only.

5.7.1 In Program Area 1, eligible projects must be a four-unit building or more.

5.7.2 In Program Area 2 – Special Policy Area there is no Unit minimum, but the Unit must be Owner-Occupied.

5.7.3 In Program Area 2 – Special Policy Area, a Project is only eligible for a Tax Exemption where the subject property was vacant as of January 1, 2020 or contains building(s) that are in need of Major Repairs and will be demolished.

5.7.4 In Program Area 2 – Special Policy Area, a Project is only eligible for a Tax Exemption where the Applicant had promptly responded to any Building or Community Standard Orders in the previous five (5) years to the satisfaction of the Executive Director.

5.7.5 Tax exemptions may be transferred to a new owner under the same terms and conditions as the approved exemption and subject to the new owner entering into an assignment agreement.
5.8 Rental Repair Tax Exemption Requirements

Subject to the conditions below and set out in Table 1, the Rental Repair Tax Exemption Program provides an exemption or partial exemption in an amount that is the lesser of the following: 50 per cent of the actual Eligible Costs incurred by the owner in completing the repairs to one or more existing Purpose Built Rental Units; the financial commitment made by CMHC through the National Housing Co-Investment Fund (or similar program) or an amount equivalent to the total property taxes on the repaired Purpose Built Rental Property payable for five years.

5.8.1 Cosmetic improvements, painting, repairs, regular maintenance and new additions are not Eligible Costs.

5.8.2 An application under this program must include a copy of the Signed Integrity Declaration and Scoring/Viability Assessment Calculator established under the National Housing Co-Investment Fund (or similar program).

5.8.3 An application must be for a minimum of five (5) units although units can be located within the same building or in multiple dwellings.

5.8.4 Where an application applies to multiple properties the Applicant must enter into a legal agreement with the City for each property.

5.8.5 An application must include an itemized schedule of proposed repairs and costs. Where an application applies to multiple properties the Applicant must provide a schedule of proposed repairs for each individual property.

5.8.6 Where an application applies to multiple properties, the exemption will be the lesser of 50 per cent of the actual Eligible Costs incurred by the applicant; the financial commitment made by CMHC through the National Housing Co-Investment Fund (or similar program) or an amount equivalent to the total property taxes on each repaired Purpose-Built Rental Property payable for five years.

5.8.7 An Applicant is required to confirm annually for five (5) years through an affidavit that a minimum of two (2) or 30 per cent of units, whichever is greater, are kept at rental rates below the Maximum Rental Rates (Rental Repair Program).

5.8.8 An Applicant is required to confirm the Eligible Work has been completed and the actual repair costs through the submission of a qualified Quantity Surveyor’s Report.

5.8.9 The tax exemption will begin on January 1 of the year following confirmation that the Project has complied with all program requirements, including submission of the Quantity Surveyor’s Report and affidavit confirming compliance with this policy’s Maximum Rental Rates (Rental Repair Program).
5.8.10 Tax exemptions may be transferred to a new owner under the same terms and conditions as the approved exemption and subject to the new owner entering into an assignment agreement.

6.0 Capital Grant Incentives Policy

A capital contribution may be provided from the Social Development Reserve for housing developments that meet the policy criteria as outlined below. Capital contributions described in this policy will be considered on a case-by-case basis.

Program areas for all housing incentives are provided in the map in Appendix A of this policy. Detailed maps of Areas 1 and 2 can be found in Appendix D. The amount of capital grant can be found in Table 2 below and is summarized in Appendix C.

Table 2 – Capital Grants by Program Area

<table>
<thead>
<tr>
<th>Unit Type</th>
<th>Area 1 – City Centre</th>
<th>Area 2 – Inner City and Established Neighbourhoods</th>
<th>Area 3 – New and Developed Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable Housing Rental development</td>
<td></td>
<td></td>
<td>Non-profits: $20,000 per unit</td>
</tr>
<tr>
<td>Maximum Rental Rate and Maximum Income Threshold qualifications apply.</td>
<td>$20,000 per unit</td>
<td>$20,000 per unit</td>
<td>$25,000 per unit for units with 3 Bedrooms or more</td>
</tr>
<tr>
<td></td>
<td>$25,000 per unit for units with 3 Bedrooms or more</td>
<td>$25,000 per unit for units with 3 Bedrooms or more</td>
<td>Private developers: $10,000 per unit. $15,000 per unit for 3 BR or more</td>
</tr>
<tr>
<td>Affordable Housing Ownership development</td>
<td>Non-profits: $10,000 per unit</td>
<td>Non-profits: $10,000 per unit</td>
<td>Non-profits: $10,000 per unit</td>
</tr>
<tr>
<td>Maximum Income Threshold qualifications apply Maximum Income Threshold qualifications apply.</td>
<td>$15,000 per unit for units with 3 Bedrooms or more</td>
<td>$15,000 per unit for units with 3 Bedrooms or more</td>
<td>$15,000 per unit for units with 3 Bedrooms or more</td>
</tr>
<tr>
<td></td>
<td>Private developers: None</td>
<td>Private developers: None</td>
<td>Private developers: None</td>
</tr>
<tr>
<td>On-Site Support Suite</td>
<td>$20,000 per unit</td>
<td>$20,000 per unit</td>
<td>Non-profits: $20,000 per unit</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Private developers: $10,000 per unit.</td>
</tr>
</tbody>
</table>

6.1 General Capital Grant Program Eligibility

6.1.1 Residential units in all Areas from the Map 1, Appendix A of this policy are eligible for capital incentives subject to the grant amount and requirements in Table 2.
6.1.2 Capital grants are provided for the creation of new Dwelling Units and new On-Site Support Suites exclusively. Renovations of existing residential units will not be eligible.

6.1.3 Priority will be given to the Non-profit housing developments. Non-profit Housing Providers can apply for capital incentives up to a maximum of 80 grants for Affordable Rental units or 20 grants for Affordable Ownership units per calendar year (January-December). Relaxation of this requirement is at the discretion of the Executive Director.

6.1.4 Private Sector Developers can apply for capital incentives up to a maximum of 40 grants for Affordable Rental units or 20 grants per Affordable Home Ownership units per calendar year (January-December). Relaxation of this requirement is at the discretion of the Executive Director.

6.1.5 The maximum number of capital incentives available per Project, per calendar year is 80 for Affordable Rental housing projects developed by Non-Profit Housing Providers, 40 for Affordable Rental housing projects developed by Private Sector Developers, 20 for all affordable home ownership projects.

6.1.6 Projects developed by the same Builder can receive a maximum of 80 capital grants per calendar year. Relaxation of this requirement is at the discretion of the Executive Director.

6.1.7 On-Site Support Suite grants approved under Section 6.5 of this Policy are included in calculating grant maximums.

6.1.8 Group Care Facilities and Personal Care Homes are not eligible for capital incentives.

6.1.9 Secondary Rented Units are not eligible for capital incentives.

6.1.10 Secondary Suites are not eligible for capital incentives including a laneway Dwelling Unit or alternative secondary accessory Dwelling Unit.

6.1.11 Capital incentives may be provided in addition to or in lieu of property tax exemption or other in-kind assistance.

6.1.12 Where a person owes taxes or other charges to the City on any properties owned by that person, that person is not eligible to receive capital grant incentives under this Policy. In addition, where a person has received a capital grant incentive and has subsequently failed to pay taxes or other charges owing to the City, any tax exemptions that person is receiving shall be revoked.

6.1.13 Incentives are not provided where a designated heritage building has been demolished.

6.1.14 To be eligible, Units must comply with all applicable laws and policies.
6.1.15 Capital incentives may be used in conjunction with Provincial and Federal programs unless it is determined by the Executive Director that the program duplicates the City’s capital grant program. At the discretion of the Executive Director, exception may be made for Non-profit Housing Providers who can ensure long-term affordability of Units.

6.1.16 Administration may require an Applicant to provide any additional information as deemed necessary to confirm eligibility for incentives under this policy.

6.1.17 The Executive Director, City Planning and Community Development, has discretion to relax the requirement that an Occupancy Permit is issued before grant payments for affordable rental housing applications are disbursed where construction of the project is near completion3 and the applicant has entered into a capital contribution agreement with the City. Requests to relax this requirement will be considered on a case by case basis and may consider the Applicants experience in completing developments in a timely manner.

6.2 **Capital Grant Application General Requirements:**

6.2.1 To be eligible, applications must be made when the development is underway with confirmation from Planning & Development Services that the Project meets all applicable zoning requirements.

6.2.2 Applications will not be accepted retroactively once development is complete and Occupancy Permit has been issued. Relaxation is at the discretion of the Executive Director.

6.2.3 Projects must address the Development and Design Criteria Scorecard, Appendix B in this policy to qualify for the Affordable Capital Housing Incentives.

6.2.4 Applications submitted by Non-profit Housing Providers may be submitted any time between January 1st to July 31st to be considered that year and will be evaluated on a first-come, first serve basis.

6.2.5 Applications submitted by Private Sector Developers must be submitted and deemed complete by Administration before August 1st to be considered for incentives that year. All Applications received will be evaluated and prioritized using the Development and Design Criteria Scorecard found in Appendix B.

6.2.6 Prioritization of funding will be based on Scorecard results with Non-profits given prioritization for funding, on a first come, first serve basis, until July 31st of each year. Private Sector Developer applications will be considered and prioritized based on Development and Design Criteria Scorecard found in Appendix B starting August 1st of each year and based on available funding.

---

3 Generally, a Project may be considered ‘near completion’ once a building has been erected and is fully enclosed with roof, walls, locking doors and windows.
6.2.7 Capital incentives will be awarded after a final Occupancy Permit is issued and the requirements for affordability are met. Temporary Occupancy Permits will only be considered for phased projects.

6.2.8 Where an Applicant does not meet the requirements of the Capital Grant program within two years of a Project receiving conditional approval, the Executive Director has discretion to withdraw the City’s funding commitments.

6.2.9 Capital grants for all units in an application will be dispersed in one payment upon completion except for phased projects. Relaxation of this requirement is at the discretion of the Executive Director.

6.2.10 Capital grants may be transferred to a new housing provider or developer where grant payment has not yet been issued provided a new owner enters into a new legal agreement with the City of Regina and meets all requirements of the capital grant.

6.2.11 The Applicant must be the registered owner of the lands being developed in order to enter a capital agreement and receive capital grants under this Policy.

6.2.12 The registered owner of the land must enter into a legal agreement with the City in order to be eligible for a capital contribution.

6.2.13 Authorization from the property owner when an application is made on their behalf.

6.2.14 Capital grants are dispersed to the entity that made the application and entered the capital contribution agreement.

6.3 Affordable Home Ownership Capital Grant Requirements

Subject to the conditions below and set out in Table 2, the Below/Market Affordable Home Ownership Capital grant program provides $10,000 or $15,000 per unit for the creation of new entry level housing units that are sold to households that meet this Policy’s maximum income threshold. Grants are provided to the Applicant who in turn passes it along to the eligible purchaser of the unit as a down payment assistance grant or reduction in the sale price.

6.3.1 Eligible Affordable Housing Ownership Units are those sold to purchasers who are individuals or families who are at or below the Maximum Income Threshold and where the capital grant is transferred to the purchaser. The purchaser cannot currently own a residential property other than the property that is subject to the grant.

6.3.2 Only Non-Profit Housing Providers are eligible for capital grants.

6.3.3 Affordability will be confirmed through confirmation from a member in good standing of an accounting profession recognized pursuant to The Management Accountants Act, The Certified General Accountants Act, 1994 or The Chartered Accountants Act, 1986 a stating that purchaser of
the unit has a household income at or below the Maximum Income Threshold.

6.3.4 The Applicant is responsible for providing signed declarations from each purchaser receiving affordable home ownership capital grants that they comply with the eligibility requirements under this policy.

6.4 Affordable Rental Capital Grant Application Requirements

Subject to the conditions below and set out in Table 2, the Affordable Rental Capital Grant Application provides between $10,000 to $25,000 per unit for the creation of new Purpose-Built Rental Units that are rented to households who meet this Policy’s Maximum Income Thresholds and where rents are provided below this Policy’s Maximum Rental Rates.

6.4.1 Developments are those that provide Dwelling Units to individuals or families whose income is at or below the Maximum Income Threshold requirements and the Units are offered at rental rates that are at or below the Maximum Rental Rate requirements for five years or more.

6.4.2 Beginning on January 1, 2022, Developments approved under this program must be offered at rental rates that are at or below the Maximum Rental Rate requirements for 10 years or more.

6.4.3 Developments must be a two-unit building or more for Non-profit Housing Providers and a four-unit building or more for Private Sector Developers.

6.4.4 Maximum Rental Rates and Maximum Income Thresholds will be confirmed on an annual basis through an affidavit stating that all units in the development are at or below the Maximum Rental Rates and rented to households that meet Maximum Income Thresholds as established by the City of Regina and updated annually. Maximum Income Thresholds must be confirmed for any new tenant.

6.4.5 Affordable Rental Units developed by Private Sector Developers in area 3 are limited to capital grants in the amount of $10,000 per Unit or $15,000 where the Unit is three bedrooms or more.

6.4.6 Affordable Rental Units developed by Non-Profit Housing Providers in all areas may be eligible for capital grants in the amount of $20,000 per Unit or $25,000 where the Unit is three bedrooms or more.

6.4.7 Non-Profit and Private Sector Housing Provider can rent Dwelling Units directly to Support Service Provider provided that the Support Service Provider in turn provides the Dwelling Unit to individuals or families that are at or below the Maximum Income Threshold and Maximum Rental Rates.

6.4.8 Affordable Housing Rental Units must remain rental for a minimum of 15 years after the issuance of the Occupancy Permit and shall not be eligible for conversion to Condominiums during this time.
6.5 **On-Site Support Suite Grant Requirements**

Subject to the conditions set out below and set out in Table 2, private Sector and Non-Profit Housing Providers can receive a capital grant of $10,000 or $20,000 where an Affordable Rental or Affordable Home Ownership Project includes an On-Site Support Suite.

6.5.1 An Applicant must provide evidence that it has partnered with a Support Service Provider to use the Suite.

6.5.2 A Support Suite developed by a Private Sector Developer in Program Area 3 is limited to a capital grant in the amount of $10,000 for that Unit.

6.5.3 The Support Service Provider must have proven experience in the service provision of proposed services and be licenced under the applicable government agency. The Support Service Provider can be an Applicant or an external organization with a contractual partnership with the Applicant.

6.5.4 The Support Suite cannot be used for commercial activity.

6.5.5 Applicants are limited to one On-Site Support Suite where the Project has 1-20 units, two On-Site Support Suites where the Project has 21 to 40 units and three On-Site Support Suites where the Project has 41 or more units.

7.0 **Intensification Levy Rebate Policy**

Subject to the conditions set out below, Private Sector and Non-Profit Housing Providers can apply for an Intensification Levy Rebate as part of their Capital Grant application.

7.1 **Intensification Levy Rebate Eligibility**

7.1.1 The Intensification Levy Rebate is only available for units receiving a Capital Grant under this Policy. No rebate will be provided for market units and non-residential portions of a Project.

7.1.2 The Intensification Levy Rebate must be applied for as part of the Affordable Home Ownership or Affordable Rental Capital Grant application.

7.1.3 Eligibility for the Intensification Levy Rebate is subject to the Applicant satisfying the requirements of the Affordable Home Ownership or Affordable Rental Capital Grant programs.

7.1.4 Payment of the Intensification Levy Rebate will not be made until the Applicant has satisfied the requirements of the Affordable Home Ownership or Affordable Rental Capital Grant programs.

7.1.5 Notwithstanding Section 7.1.4, where a Non-Profit Housing Provider has an established record of completing affordable housing projects in
compliance with this Policy to the satisfaction of the Executive Director, payment of the Intensification Levy Rebate will be provided upon the Applicant entering into a legal agreement with the City.

7.1.6 Intensification Levy Rebate is subject to funding availability. Funding priority will be based on the Scorecard provided in Appendix B.

7.2 Intensification Levy Rebate Requirements

7.2.1 An Applicant must provide an estimate of the Intensification Levy including any credits as part of their Capital Grant Application.

7.2.2 The owner must enter into a legal agreement with the City in order to be eligible for the Intensification Levy Rebate.

8.0 Roles & Responsibilities

The Executive Director in their sole discretion conclusively determines compliance with the eligibility criteria for tax and capital incentives under this policy. The Executive Director is authorized to approve any capital contribution agreements entered into pursuant to this Policy.

As per subsection 262(4) of The Cities Act, all tax exemptions under this policy must be done through a tax exemption agreement authorized by City Council through adoption of a By-law.

Under the Education Property Tax Act and The Education Property Tax Regulations, the Government of Saskatchewan’s approval is required to exempt the education portion of the property taxes where that portion of the taxes is equal to or greater than $25,000 in a single year. If this approval is not granted, the exemption will cover the municipal and library portions of the taxes only.

The maximum yearly expenditure from the Social Development Reserve shall be $2,500,000 but may be reduced or increased by Council through the budget approval process.

Amendments to the Housing Incentives Policy made from time to time require approval by City Council.

9.0 Related Forms

An application should be made by completing one of the following application forms:

- Housing Incentives Policy: Tax Exemption Application for Market Rental and Ownership
- Housing Incentives Policy: Tax Exemption for Rental Repair
- Housing Incentives Policy: Tax Exemption for Secondary Suites
- Housing Incentives Policy: Tax Exemption Application for Affordable Ownership Units
- Housing Incentives Policy: Tax Exemption Application for Affordable Rental Units
- Housing Incentives Policy: Capital Incentives Application

10.0 Reference Material
This policy supports objectives and policies established by Council through *Design Regina: The Official Community Plan Bylaw No.2013-48 (OCP)* including inner-city revitalization, growth management and economic development, below market and special needs housing, compatible infill, and cost effective, sustainable development.

The City of Regina acknowledges a Consultant’s Final Report, *The Comprehensive Housing Strategy*, submitted to the City of Regina in February 2013 and its recommendations regarding revisions to the Housing Incentives Policy.

### 11.0 Revision History

<table>
<thead>
<tr>
<th>Date</th>
<th>Description of Change</th>
<th>(Re)-Approval Required (y/n)</th>
</tr>
</thead>
<tbody>
<tr>
<td>31-03-2021</td>
<td>Minor Amendment (see Report TBD)</td>
<td>Yes</td>
</tr>
<tr>
<td>15-04-2020</td>
<td>Minor Amendment (see Report CM20-8)</td>
<td>Yes</td>
</tr>
<tr>
<td>29-01-2020</td>
<td>Major Amendments (see Report CR20-11)</td>
<td>Yes</td>
</tr>
<tr>
<td>29-05-2017</td>
<td>Minor Amendments (see Report CR17-59)</td>
<td>Yes</td>
</tr>
<tr>
<td>26-10-2015</td>
<td>Major Amendments (see Report CR15-125)</td>
<td>Yes</td>
</tr>
<tr>
<td>29-06-2013</td>
<td>Major Amendments (see Report CR13-110)</td>
<td>Yes</td>
</tr>
</tbody>
</table>
APPENDIX A
Program Areas for Housing Incentives Policy

Map 1 – Program Areas

Program areas identified on this map dictate eligibility for tax exemptions and capital grants. Detailed maps for Area 1 and Area 2 are included in Appendix D.
APPENDIX B
Score Card – Design and Development Criteria

All applications to the Housing Incentive Policy must complete this Score Card and submit it with an application for Capital Incentives. Criteria are drawn from the Design and Development Criteria of the Housing Incentives Policy (November 2013) as well as relevant policies of Design Regina: The Official Community Plan Bylaw No. 2013-48 (OCP). In addition, redeveloped school sites are subject to the “School Site Re-Use Guidelines” (Appendix B of the OCP). Prioritization of funding will be based on Scorecard results with Non-profit Housing Providers receiving first priority until July 31st of each year. Non-profit housing providers will be evaluated for approval on a first come, first serve basis. Should applications exceed allocated funds, Scorecard criteria will be used to evaluate applications for existing funding. For each criterion, partial credit cannot be applied unless specified within the criteria. Applicants may be asked for further information or documentation to prove that they meet the requirements set out below. While the applicant is asked to fill out and submit this form with its application, the final evaluation and determination of the points for each category shall be conclusively determined by the Executive Director.

<table>
<thead>
<tr>
<th>DEVELOPMENT FEATURES</th>
<th>POTENTIAL POINTS</th>
<th>EARNED POINTS¹</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Housing Needs</strong> (45 points)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50% of units are either: 1) Modest housing (units equal to or less than 500 Square Feet) or 2) Large units for families (3 BR or more). 50% of units must be either unit type to receive points.</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td><strong>Targeted at vulnerable populations:</strong> 1. The housing is owned and/or operated by an Aboriginal organization, First Nation, or service provider and is intended to serve Aboriginal tenants (or) 2. The applicant has partnership(s) in place with community-based organization(s) to provide addictions counselling, independent living assistance, or other significant support services to tenants 3. The housing provider has partnered with women’s shelter(s) to house women, and women with children, who have utilized women’s shelter services, or are fleeing intimate partner violence.</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>Accessible, barrier free design principles (wheelchair accessible buildings, units and bathrooms) of 10% or more of units (5% is required for multi-unit rental as per The Uniform Building and Accessibility Standards Regulations)</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>On-site Support Suite included (e.g.: counselling, day care)</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td><strong>Building and Urban Design Elements</strong> (13 points)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Street level activity/pedestrian comfort/safety:</strong> three points if one of the following is met: a) porches or programmed amenity space (e.g. benches, play equipment, bike racks, etc.); b) there is interface with the street such as low or no fences; c) ground floor commercial development has been included or retained in mixed-use building</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td><strong>Façade design:</strong> Building design includes variation in massing, materials or colour and avoids use of blank walls that are visually prominent.</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td><strong>Open site design:</strong> three points will be earned if either is met: a) there is continuity of the existing street and lane grid; b) the development’s front facades do not turn back on adjacent houses, street or other buildings</td>
<td>3</td>
<td></td>
</tr>
</tbody>
</table>

¹ Partial points are not permitted unless otherwise noted.
**Active/weather-compatible amenity space and landscaping:** one point if either of the following is met:  
a) 15% or more amenity space (minimum of 10% required as per Zoning Bylaw No. 9250) for 20 or more units (includes amenities for children, families, seniors, etc.); 
b) landscape improvements in excess of minimum requirements (significant addition or conservation of trees, hedges, bushes, shrubs)

Construction uses and skill development and training initiatives recognized by the Saskatchewan Apprenticeship and Trade Certification Commission or under a Ministry of Economy Labour Market Development Program

<table>
<thead>
<tr>
<th>Parking Facilities (5 points)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Parking/vehicular access is by the rear lane. Where no rear lane exists, any front yard parking is screened by the residential buildings or landscaping.</td>
<td>1</td>
</tr>
<tr>
<td>Enclosed or covered bicycle parking in excess of 10% of units (5% is required for multi-unit as per City of Regina Zoning Bylaw No. 9250)</td>
<td>1</td>
</tr>
<tr>
<td>On-site Car Share or Bicycle Share for tenants²</td>
<td>3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Adaptive Re-use/Infill (7 points)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Building Adaptive Re-use for conversion of a non-residential building to residential use</td>
<td></td>
</tr>
<tr>
<td>Infill on a previously developed vacant or brownfield site in an established residential or mixed-use neighbourhood.</td>
<td>5</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Complete Neighbourhoods⁴ (22 points)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to nearby public transit (within 400 m of a transit stop)³</td>
<td>5</td>
</tr>
<tr>
<td>Access to nearby licensed child care (within 1000 m of licenced child care centre).</td>
<td>5</td>
</tr>
<tr>
<td>Access to nearby employment opportunities or shopping facilities (within 1000 m of commercial district)</td>
<td>5</td>
</tr>
<tr>
<td>Access to nearby green public space (within 500 m to a public park)</td>
<td>2</td>
</tr>
<tr>
<td>Access to nearby leisure facilities (within 1000 m of a public leisure centre)</td>
<td>2</td>
</tr>
<tr>
<td>Access to nearby schools (within 500 m of an elementary, secondary or high school)</td>
<td>2</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sustainable Design (8 points)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>On-site renewable energy generation</td>
<td>2</td>
</tr>
<tr>
<td>One point is earned for outdoor landscaping or irrigation systems that meet one of the following requirements: (a) an irrigation system that uses grey water (b) an irrigation system equivalent for water capture, storage and reuse; or (c) permeable pavement</td>
<td>1</td>
</tr>
<tr>
<td>Energy Efficiency (25% better than National Building Code)</td>
<td>5</td>
</tr>
<tr>
<td>Green roof or passive solar design</td>
<td>1</td>
</tr>
</tbody>
</table>

**TOTALS** 100

**MINIMUM TO QUALIFY FOR CAPITAL INCENTIVES** 40

**CITY EVALUATION** completed by staff

---

² For a car share, an agreement with Regina Care Share or equivalent is required; for a bike share program documents including a program description, membership requirements and other operational details are necessary to receive points.

³ Project is eligible if the subject property is within 400m of a planned transit stop in an approved Concept Plan.

⁴ Based on the travel distance of a pedestrian using existing sidewalks or public pathways.
APPENDIX C
Summary of Housing Incentives By Area

Area 1 – Tax Exemption

<table>
<thead>
<tr>
<th>Unit Type</th>
<th>Tax exemption</th>
</tr>
</thead>
<tbody>
<tr>
<td>Market Rental Unit developments:</td>
<td></td>
</tr>
<tr>
<td>• 2-unit building minimum</td>
<td>5 years, 100%</td>
</tr>
<tr>
<td>Market Ownership Unit developments:</td>
<td></td>
</tr>
<tr>
<td>• 4-unit building minimum</td>
<td>3 years, 100%</td>
</tr>
<tr>
<td>Secondary Suite</td>
<td></td>
</tr>
<tr>
<td>• Secondary Suite added to a new or existing house</td>
<td>5 years, 25%</td>
</tr>
<tr>
<td>• Includes a 2-unit rental in an R1 zone</td>
<td></td>
</tr>
<tr>
<td>• Council approved laneway or garden suites only</td>
<td></td>
</tr>
<tr>
<td>Affordable Housing rental developments</td>
<td></td>
</tr>
<tr>
<td>• Units must be eligible for capital grants to qualify</td>
<td>5 years, 100%</td>
</tr>
<tr>
<td>Affordable Housing Ownership developments</td>
<td></td>
</tr>
<tr>
<td>• Units must be eligible for capital grants to qualify</td>
<td>5 years, 100%</td>
</tr>
<tr>
<td>• Not available for Private Sector Developers</td>
<td></td>
</tr>
<tr>
<td>Repair of Existing Rental Units</td>
<td>The lesser of: 50% of the actual Eligible Costs incurred; the financial commitment made by CMHC through the National Housing Co-Investment Fund or the total property taxes payable for 5 years</td>
</tr>
</tbody>
</table>

Area 1 – Capital Grants

<table>
<thead>
<tr>
<th>Unit Type</th>
<th>Capital Grant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable rental developments</td>
<td>$20,000/unit</td>
</tr>
<tr>
<td>• 2-unit building minimum for Non-profit Housing Providers</td>
<td>$25,000 for 3 Bedrooms or more</td>
</tr>
<tr>
<td>• 4-unit building minimum for Private Sector Developers</td>
<td></td>
</tr>
<tr>
<td>• Maximum Rental Rates and Income Thresholds apply</td>
<td></td>
</tr>
<tr>
<td>Intensification Levy Rebate</td>
<td></td>
</tr>
</tbody>
</table>
| Affordable ownership developments – Non-Profit Housing Provider | $10,000/unit  
| | $15,000 for 3  
| | Bedrooms or more  
| | Intensification Levy  
| | Rebate  

| Affordable ownership developments – Private Sector Developer | None  

### Area 2 – Tax Exemption

<table>
<thead>
<tr>
<th>Unit Type</th>
<th>Tax exemption</th>
</tr>
</thead>
</table>
| Market Rental Unit development  
| • 2-unit building minimum | 5 years, 100%  
| Market Ownership Unit development | None  
| Secondary Suite  
| • Secondary Suite added to a new or existing house  
| • Includes a 2-unit rental in an R1 zone  
| • Council approved laneway or garden suites only | 5 years, 25%  
| Affordable Housing rental developments  
| • Units must be eligible for capital grants to qualify | 5 years, 100%  
| Affordable Housing ownership developments  
| • Units must be eligible for capital grants to qualify  
| • Not available for Private Sector Developers | 5 years, 100%  
| Repair of Existing Rental Units  
| • Project must be eligible under National Housing Co-Investment Fund or similar program | The lesser of 50% of the actual Eligible Costs incurred; the financial commitment made by CMHC through the National Housing Co-Investment Fund; or the total property taxes payable for 5 years  

## Area 2 – Capital Grants

<table>
<thead>
<tr>
<th>Unit Type</th>
<th>Capital Grant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable Housing rental developments</td>
<td>$20,000/unit</td>
</tr>
<tr>
<td>• 2-unit building minimum for Non-profit Housing Providers</td>
<td>$25,000 for 3 Bedrooms or more</td>
</tr>
<tr>
<td>• 4-unit building minimum for Private Sector Developers</td>
<td>Intensification Levy Rebate</td>
</tr>
<tr>
<td>• Maximum Rental Rates and Income Thresholds apply</td>
<td></td>
</tr>
<tr>
<td>Affordable ownership developments – Non-Profit Housing Providers</td>
<td>$10,000/unit</td>
</tr>
<tr>
<td></td>
<td>$15,000 for 3 Bedrooms or more</td>
</tr>
<tr>
<td></td>
<td>Intensification Levy Rebate</td>
</tr>
<tr>
<td>Affordable ownership developments – Private Sector Developer</td>
<td>None</td>
</tr>
</tbody>
</table>

### Area 2 Special Policy Area – Tax Exemptions

<table>
<thead>
<tr>
<th>Unit Type</th>
<th>Tax exemption</th>
</tr>
</thead>
<tbody>
<tr>
<td>Market Ownership Unit developments:</td>
<td>3 years, 100%</td>
</tr>
<tr>
<td>• No Project minimum</td>
<td></td>
</tr>
</tbody>
</table>

## Area 3 – Tax Exemption

<table>
<thead>
<tr>
<th>Unit Type</th>
<th>Tax exemption</th>
</tr>
</thead>
<tbody>
<tr>
<td>Market Rental Unit developments</td>
<td>None</td>
</tr>
<tr>
<td>Market Ownership Unit developments</td>
<td>None</td>
</tr>
<tr>
<td>Secondary Suite</td>
<td>5 years, 25%</td>
</tr>
<tr>
<td>• Only available for laneway or garden suites through Council approved pilot projects</td>
<td></td>
</tr>
<tr>
<td>Secondary Suite to a new or existing house.</td>
<td>None</td>
</tr>
<tr>
<td>Affordable Housing rental developments</td>
<td>5 years, 100%</td>
</tr>
<tr>
<td>• Units must be eligible for capital grants to qualify.</td>
<td></td>
</tr>
<tr>
<td>Affordable Housing ownership developments</td>
<td>5 years, 100%</td>
</tr>
<tr>
<td>• Units must be eligible for capital grants to qualify</td>
<td></td>
</tr>
<tr>
<td>• Not available for Private Sector Developers</td>
<td></td>
</tr>
<tr>
<td>Repair of Existing Rental Units</td>
<td>The lesser of 50% of the actual Eligible Costs incurred; the</td>
</tr>
</tbody>
</table>
### Area 3 – Capital Grants

<table>
<thead>
<tr>
<th>Unit Type</th>
<th>Capital Grant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable Housing rental developments</td>
<td>$20,000/unit; $25,000 for 3 Bedrooms or more for Non-Profit Housing Provider; $10,000 for Private Sector Developers; $15,000 for 3 Bedrooms or more Intensification Levy Rebate</td>
</tr>
<tr>
<td>• 2-unit building minimum for Non-profit Housing Provider</td>
<td></td>
</tr>
<tr>
<td>• 4-unit building minimum for Private Sector Developers</td>
<td></td>
</tr>
<tr>
<td>• Maximum Rental Rates and Income Thresholds apply</td>
<td></td>
</tr>
<tr>
<td>Affordable ownership developments – Non-Profit Housing Providers</td>
<td>$10,000/unit; $15,000 for 3 Bedrooms or more Intensification Levy Rebate</td>
</tr>
<tr>
<td>Affordable Housing ownership developments - Private Sector Developers</td>
<td>None</td>
</tr>
</tbody>
</table>
APPENDIX D
Detailed map of Area 1
Detailed map of Area 2

Legend
- Road
- Community Associations

PROGRAM AREAS
- AREA 2 - Inner City and Established Neighbourhoods
- 2 - Inner City & Established Neighbourhoods Special Policy Area