



**Public Minutes  
HOUSING ADVISORY COMMITTEE MEETING**

**Wednesday, November 27, 2019  
Committee Room B, 2<sup>nd</sup> Floor, City Hall.**

- PRESENT:** Don Mitchell, Citizen-at-Large  
Jim Cannon, Moose Jaw Housing Authority Representative
- ABSENT:** Dorreen Gane-Mowrey, Special Needs Advisory Committee Representative
- ALSO:** Anne-Marie Urgan, Saskatchewan Health Authority  
Myron Gulka-Tiechko, City Clerk/Solicitor  
Michelle Sanson, Director of Planning and Development Services  
Eric Bjorge, Assistant City Planner  
Veronica Blair, Planner 1  
Larissa Kurz, Moose Jaw Express  
Pearl Anderson, Committee Secretary

**PART 1 – NO APPROVAL OF COUNCIL REQUIRED**

**Re: Call to Order**

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The Committee Secretary called the meeting to order at 9:15 a.m.

**PART 2 – NO APPROVAL OF COUNCIL REQUIRED**

**Re: Appointment of Chairperson**

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Jim Cannon nominated Don Mitchell as Chairperson.

Don Mitchell accepted the nomination.

Moved by Jim Cannon  
THAT nominations cease.

Carried.

Don Mitchell was appointed Chairperson of the Housing Advisory Committee for a term of office to conclude December 31, 2019.

**PART 3 – NO APPROVAL OF COUNCIL REQUIRED**

**Re: Adoption of the Agenda**

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Moved by Jim Cannon

THAT the agenda be approved with the following amendment:

- Addition of Part 4 – Review of Advisory Boards, Committees and Commissions and the Remainder of the Agenda Items Renumbered Accordingly

Carried.

**PART 4 - APPROVAL OF COUNCIL REQUIRED**

**Re: Review of Advisory Boards, Committees and Commissions**

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Consideration was given to a report dated October 7, 2019 from the City Clerk/Solicitor's Department presenting a review of the City's Advisory Boards, Committees and Commissions including the recommendation to disband the Housing Advisory Committee.

The City Clerk/Solicitor addressed members of the Committee to present an overview of the review of advisory boards, committees and commissions and the City's use of public consultations and engagement through surveys to obtain citizen input.

Michelle Sanson left the meeting at 9:35 a.m.

Myron Gulka-Tiechko left the meeting at 9:40 p.m.

Moved by Jim Cannon

**THAT the Housing Advisory Committee receive the report dated October 7, 2019 from the City Clerk/Solicitor's Department; further**

**THAT the Housing Advisory Committee recommend to City Council that the City develop a structure, process and policy that includes community partners in future processes for planning of housing projects and initiatives.**

Carried.

**PART 5 - NO APPROVAL OF COUNCIL REQUIRED**

**Re: Review of Bylaws, Resolution Regarding Absenteeism and Conflict of Interest Advice for Boards, Committees and Commissions**

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Committee members reviewed the Bylaws, Resolution Regarding Absenteeism, and Conflict of Interest documents.

Moved by Jim Cannon

THAT Bylaw No. 5376, Housing Advisory Committee Bylaw, Bylaw No. 4381, Code of Ethics Bylaw, the Resolution Regarding Absenteeism and the Conflict of Interest Advisory for Boards, Committees and Commissions be received and filed.

Carried.

**PART 6 – NO APPROVAL OF COUNCIL REQUIRED**  
**Re: Adoption of the Minutes – June 13, 2018**

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Moved by Jim Cannon

THAT the minutes of the Housing Advisory Committee dated June 13, 2018 be received as presented.

Carried.

**PART 7 – APPROVAL OF COUNCIL REQUIRED**  
**Re: New Business**

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**7.1 Housing Incentive and Reserve Account Policy**

Considered was a report dated November 27, 2019 from the Department of Planning and Development Services to present a new Housing Incentive and Reserve Account Policy.

Moved by Jim Cannon

**THAT the Housing Advisory Committee recommend to City Council that the new Housing Incentive and Reserve Account Policy be approved and adopted (as listed in Attachment 1 in the report dated October 25, 2019 from the Department of Planning and Development Services); and further**

**THAT the Housing Advisory Committee recommend to City Council that the Tax Phase-in Policy be amended as shown in Attachment 3 (in the report dated October 25, 2019 from the Department of Planning and Development Services).**

Carried.

**PART 8 – NO APPROVAL OF COUNCIL REQUIRED**  
**Re: Next Meeting and Adjournment**

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The next meeting of the Housing Advisory Committee will be held at the call of the Chairperson.

Moved by Jim Cannon

THAT the meeting now adjourn.

Carried.

The meeting adjourned at 9:56 a.m.

Don Mitchell  
Chairperson

**CITY MANAGER'S COMMENTS:**

Jim Puffalt  
City Manager

**MAYOR'S COMMENTS:**

Fraser Tolmie  
Mayor

<https://citymj.sharepoint.com/sites/Depts/clerks/Shared Documents/5. Boards & Committees/BOARDS & COMMITTEES - 2000/-08 Housing Advisory Committee/2019/Minutes/11.27.19 Housing Minutes.docx>



# City of Moose Jaw

**TITLE:** Housing Incentive and Reserve Account Policy

**TO:** Housing Advisory Committee

**FROM:** Department of Planning and Development Services

**DATE:** October 25, 2019

**PUBLIC:** This is a public document

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## **RECOMMENDATION**

THAT City Council approve and adopt the new Housing Incentive Policy listed as Attachment 1.

THAT the Tax Phase-In Policy be amended as shown in Attachment 3.

## **TOPIC AND PURPOSE**

To provide a new consolidated Housing Incentive Policy for consideration by City Council.

## **BACKGROUND**

A Housing Business Plan Update was completed in 2018.

Recommendations from the 2018 Housing Business Plan Update included:

- Emphasis on diversifying and upgrading the Moose Jaw housing stock for continued growth and a more diverse population.
- Promotion of residential growth in key strategic areas such as the city centre of Moose Jaw to meet community goals.
- Recommendation for a new 'single-intake' City housing incentive program and policy which is based on an 'earned-points' system.
- Recommendation to consolidate and revise the funding mechanism for the City's Housing Reserve accounts.

Planning and Development Services has reviewed current and past incentive policies and proposed a new revised Policy.

At the regular meeting of City Council on June 10, 2019, the following recommendation was adopted:

*"THAT City Council direct Administration to proceed with stakeholder consultation for the proposed Housing Incentive Policy"*

City Administration made the draft Policy available and gathered input from builders, realtors, government partners and other stakeholders within the housing community. The Policy was open for comment from July 4, 2019 to July 31, 2019. Revisions were then made to the policy including follow-up discussion internally and with those who provided comments.

## **DISCUSSION**

*Why invest in housing?* Given that housing supply and price are relatively stable in the City of Moose Jaw, it may seem unnecessary to offer housing incentives at all. Rather than incentivizing supply in general, this Policy is focussed on filling in the gaps in housing types and supporting strategic goals which could provide significant long-term benefit to the City, including infill housing and increased housing in core commercial areas. The City has a dedicated Housing Reserve account with a balance of approximately \$975,000, which will continue to grow as the City sees return on sales of further Saskatchewan Housing units. This Policy will put this account to work.

*Over-supply:* The proposed Policy focusses on diversifying and renewing the existing housing stock, supporting social housing, and encouraging any new construction to locate in infill areas. Therefore, the Policy is not anticipated to negatively affect the housing market by contributing to over-supply.

*Additional bureaucracy:* The City has been administering housing incentives and agreements since 2003, so the processes are already in place. The increase in volume in applications are expected to be marginal. Larger requests which are currently required to obtain Council approval, would also be required to do so under the new Policy. The Policy helps to set expectations and criteria for awarding incentives.

*Provincial jurisdiction:* While housing is traditionally a Provincial responsibility, municipalities are more frequently taking initiative to develop programs which are tailored to the specific community needs and objectives. This Policy takes advantage of the information in the Housing Business Plan and sees the province as a partner in delivering housing programs.

### **Current Housing Incentive and Housing Reserve Account Policy:**

- Incentives found within the Tax Phase-In Policy (Attachment "3")
- Infill and Replacement Housing (5-year 100% exemption for new one- and two-unit dwellings in mature neighbourhoods). Most popular current program, approximately 5 applications approved per year.

- Living over the shops (conversion of vacant upper floors of downtown buildings to residential units, 5-year 100% exemption applied to increase in assessment only). This program has not been popular, no recent applications.
- No incentives for affordable housing (Provincial programs such as Rental Construction Incentive and Affordable Home Ownership Program expired in 2016).
- No clear policy regarding utilization of housing accounts.
- Housing Reserve Account \$975,261 balance, currently earning 4.25% interest per year. Income is largely from the sale of Saskatchewan Housing units in which the City of Moose Jaw previously invested. 76 out of 114 housing units have been sold to date. Saskatchewan Housing has indicated they don't intend to sell any more units at this time; however, over the long term it is anticipated that older units will be sold and this account will increase in balance.
- OSERV 2 Capital Account has \$68,196 of uncommitted funds. This account was used to fund projects such as the 2018 Housing Business Plan Update, South Hill and Downtown Local Area Plan, Façade Improvement Pilot Program and Downtown Streetscape Improvement Pilot (in progress).

### Stakeholder Consultation

A total of 8 responses were received in response to the request for comments. The results are attached. The comments that could be addressed through this Policy are summarized as follows:

- Extend one-year deadline for substantial completion for replacement and infill housing.
- Tax Exemptions to be transferrable when a property is sold.
- Additional incentives required to make infill construction more affordable.
- A request that additional funding be provided to cover the substantial increased cost of providing new sewer and water connections for infill development.
- A request that charities and non-profits be eligible for extra incentives.
- Supportive and transitional housing was identified as a need in City of Moose Jaw.
- A comment that the Capital Grant and Property Tax Exemption are not enough to support the construction of affordable housing. Higher levels of capital funding are required.
- A request to consider extending incentives to all units within mixed housing projects i.e.: projects that have a percentage of affordable and market housing.
- A request to consider providing incentives for greenfield market housing developments, specifically secondary suites.

## Proposed Housing Incentive Policy

| <b>Eligible Project</b>                     | <b>Incentive</b>  |
|---|---|
| Approved Federal or Provincial Projects     | Combination of Capital Grant and Tax Exemption at Council Discretion                          |
| Secondary Suites (new or legalize existing) | Capital Grant – Max. \$2,500, up to 50% of project costs.                                     |
| Infill – Multi-Unit New Construction        | Tax Exemption – 5-year Phase In   |
| Infill – Renovation                         | Capital Grant – Max. \$5,000 per unit   |
| Infill – One/Two Unit Dwellings             | Capital Grant – Max. \$5,000 per unit<br>Tax Exemption – 5-year 100%                          |
| Supportive and Transitional Housing         | Council Discretion:<br>Capital Grant – 5% of project costs<br>Tax Exemption – 5-year Phase In |

- Stakeholder comments were incorporated into the new Policy as much as possible.
- Utilize annual interest from the Housing Reserve Account to provide a yearly housing grant allowance through the OSERV 2 account (estimated at \$21,943.37 per year at current rates, minus 2% directed back into the reserve), which may make the account sustainable depending on the level of uptake. The account's starting balance of \$68,196 will also be made available for use. The balance from the Housing Reserve Account may only be used at Council's discretion for special projects.
- Capital Grant is based on an earned-points system. Eligible projects may receive a base Capital Grant of \$2,500 per unit to a maximum of \$5,000 per unit. Administration may provide the project maximum of \$20,000 based on the criteria in the Policy. Additional contributions must be requested through City Council.
- Projects which receive Provincial and Federal support are eligible to apply for City support. The Federal National Housing Strategy is in the process of being rolled out, and the new Policy will allow the City to partner in these projects, without the City having to take on the administration of income screening and verification. Level of incentive at the discretion of City Council.
- Substantial completion deadline may extend past one year as long as construction is on-going.
- All Tax Exemptions to be transferrable upon sale of the property.
- The Policy includes the option to apply directly to City Council to access additional grant funding through the Housing Capital Reserve for larger projects.
- Projects that have at least 50% units which meet the eligibility criteria will be eligible for a tax exemption on the entire project.



- Repeal of all housing related policies found in the Tax Phase-In Policy and reference the new proposed Housing Incentives Policy.
- Annual reporting to Council built into the Policy.

#### Funding Sustainability

- The incentives in the Policy will be mostly funded through the starting balance of the OSERV 2 account, the annual interest on the Housing Reserve investments. 2% of the annual interest must be reinvested back into the reserve to maintain purchasing power. The usable interest from the reserve is estimated at \$21,943.37 per year at current rates.
- It is recognized that Council may wish to provide larger contributions to substantial housing projects, including utilizing the Housing Reserve principal amount. The Policy has been designed to allow these requests to be heard on a case-by-case basis by Council.
- As requests are received to access portions of the Housing Reserve, the interest earned on investments may diminish over time. This may affect the ability to provide funding for smaller housing projects.
- If high levels of uptake are observed through this Policy and contributions from the Housing Reserve are provided, the annual interest alone may not be able to fund the Policy to a functional level.
- In the future, an additional funding source may be needed to continue offering Housing incentives. Common alternatives used in other cities include a percentage of City-owned residential land sales, or an annual contribution from municipal taxation.
- The Policy, as written, may be used in the short term to determine the level of interest in Housing incentives in Moose Jaw. If high uptake is observed, a new version of the Policy may be developed to include a long-term sustainable funding source.

#### **OPTIONS TO RECOMMENDATION**

- Other sources of revenue such as general revenue, or land sales could be used to supplement the annual capital account, which would be \$21,943.37 per year at current balance and interest rate, minus the 2% interest reinvestment. This has been identified as a weakness of the Policy, specifically for affordable housing.
- Further review of the Housing Incentive Policy.
- It has been noted that the Commercial/Industrial Tax Phase-In states that the policy cannot be stacked with other incentive programs. This is an unfortunate conflict, especially in the case of mixed use buildings which may be proposed in

core areas. While this report does not recommend altering this section of the Commercial Tax Phase-In Policy at this time, the City may want to consider making this amendment in the future to promote downtown core development. It is also proposed that the Commercial/Industrial Tax Phase-In Policy be combined with the Tax Phase-In Policy in the future for simplicity's sake.

## **PUBLIC AND/OR STAKEHOLDER INVOLVEMENT**

Stakeholder comments were incorporated into the proposed Policy. If approved, the new Policy will be advertised through email and on the City website.

## **STRATEGIC PLAN**

The Housing Incentive Policy supports the strategic priorities of "sustainable community growth" by addressing the provision of housing, and also "progressive civic administration" by updating housing policies to better serve the community.

## **OFFICIAL COMMUNITY PLAN**

### Residential Land Use and Housing – Objectives

- Housing to include a range of household types and incomes.
- Encourage infill development to meet the needs of a diverse population and to make efficient use of infrastructure (municipal and community).

### Residential Land Use and Housing - Policies

- Future residential subdivision to include attracting young families and a renewed workforce and be suitable for educational and employment opportunities.
- Higher density housing will be allowed in each residential neighbourhood, if no conflict with other densities or uses exists. Same provision for medium density with respect to lower density.
- Supportive housing allowed in all residential neighbourhoods, Zoning Bylaw to be referenced for definitions/densities/guidelines.
- City encourages infill close to downtown and in mature subdivisions.
- Density and character of neighbourhood are the primary considerations for redevelopment. Infill housing must consider household needs for a range of social and economic characteristics, and to make efficient use of municipal and community infrastructure.
- City encourages conservation and renewal of housing stock by participating in federal or provincial programs available for residential owners.
- City encourages and supports a greater residential population within and near the Downtown through flexible development regulations, consideration of rezoning

applications, the provision of residential amenities and the ongoing upgrading of municipal infrastructure.

- City supports commercial and industrial building conversion near the Downtown. City encourages the assembly of land for housing projects in the Downtown.

### **BYLAW OR POLICY IMPLICATIONS**

The proposed Policy supports not only the City's housing goals but also the South Hill and Downtown Local Area Plans.

The proposed Policy would require an alteration to the existing Tax Phase-In Policy.

### **FINANCIAL IMPLICATIONS**

Depending on the level of uptake, the proposed Policy may be self-sustaining. The Policy utilizes the interest from the Housing Reserve Account, property tax exemptions, and the Housing Reserve principal balance at the discretion of Council.

### **PUBLIC NOTICE**

Public Notice pursuant to the Public Notice Policy is not required.

### **PRESENTATION**

VERBAL: X

Michelle Sanson, Director of Planning and Development Services will be speaking to this report.

### **ATTACHMENTS**

1. Housing Incentives Policy with attachments;
2. Stakeholder Responses; and
3. Tax Phase-In Policy with proposed amendments.

Respectfully Submitted By,

Eric Bjorge  
Eric Bjorge, MCIP, RPP  
Assistant City Planner

Michelle Sanson  
Michelle Sanson, MCIP, RPP,  
Director of Planning & Development  
Services

# Attachment "1"

## HOUSING INCENTIVE POLICY CITY OF MOOSE JAW

|   |   |
|---|---|
| <b>POLICY:</b><br><b>HOUSING INCENTIVE POLICY</b>           | <b>EFFECTIVE DATE:</b>                                      |
| <b>SECTION:</b><br><b>PLANNING AND DEVELOPMENT SERVICES</b> | <b>APPROVED BY</b><br><br><b>Council Resolution # _____</b> |

### 1) Purpose:

The City of Moose Jaw offers incentives for projects that address the housing needs in the community. Strategic housing objectives are identified by the City of Moose Jaw on an on-going basis. In order to address the ongoing needs for quality, affordability, and availability of housing in Moose Jaw, the objectives of this Policy are:

- a) While housing is a Provincial responsibility, the purpose of this policy is to build upon provincial housing incentives and offer additional incentives that meet the specific needs of Moose Jaw;
- b) To encourage the construction of transitional and supportive housing;
- c) To diversify the housing options in all areas of Moose Jaw;
- d) To accommodate and encourage housing for low and moderate-income households;
- e) To align Moose Jaw's Housing program with the priorities contained in the National Housing Strategy and the Saskatchewan Housing Corporation to leverage funding for new projects;
- f) To increase the range of affordable and market housing within key areas of strategic importance to Moose Jaw (Downtown and South Hill Core Areas).
- g) To attract private sector support for housing projects that offer supportive housing options;
- h) To promote innovation in the housing market to fully address the continuum of housing needs in the city;
- i) To rejuvenate established neighbourhoods and renew housing stock;
- j) To encourage efficient use of existing infrastructure through the promotion of infill development

### 2) Definitions:

- a) Residential Portion – that portion of a housing development that provides direct physical services to residents, including rooms, housing units, common

areas, and common facilities accessible by residents, but not including any office space or other facilities not directly required for the housing of household occupants.

- b) Secondary Suite – any dwelling unit that meets the definition of a secondary suite according to the City of Moose Jaw Zoning Bylaw.
- c) Approved Project – is a housing development which has been approved by Administration, via application, for one or more of the incentives identified within this Policy. An approved project may include more than one site in different locations of the city.
- d) Downtown Housing – any new dwelling unit that is located within the Downtown area as defined in the City of Moose Jaw Downtown Local Area Plan, as designated by Appendix A.
- e) Infill Housing – any new dwelling unit that is constructed within an established area of Moose Jaw where development has previously existed, as designated by Appendix B.
- f) South Hill Housing – any new dwelling unit that is located within the neighbourhood of South Hill and is zoned C2 – High Density Commercial District, as designated by Appendix C.
- g) Substantial Completion – a project or dwelling unit is considered substantially complete once a City Building Official has issued an Occupancy Permit.
- h) Supportive Housing – housing projects operated by a non-profit or public authority which provide supportive care through social services and structured programming to individuals struggling with mental illness, addiction, or other challenges to stable housing.
- i) Transitional Housing – housing projects operated by a non-profit or public authority which provides temporary accommodation, and 24-hour outreach or supportive services to vulnerable sectors such as youth, women fleeing violence, or those struggling with mental health and addiction issues.
- j) Increased Assessed Value – the increased value, if any, as determined by Saskatchewan Assessment Management Agency (SAMA) following an expansion, improvement, or renovation project.
- k) Good Standing – Properties and/or property owners which have no outstanding charges owing to the City of Moose Jaw. This may include property taxes, permit/license fees, local improvement charges, levies, or other charges. The property must also have no outstanding orders or conditions of non-compliance, as deemed by a Building Official.

### **3) General Criteria and Provisions:**

- a)** Requests for City of Moose Jaw financial support must be made via application to the Department of Planning and Development Services.
- b)** The City of Moose Jaw will only offer financial incentives to projects located within city limits.
- c)** The property (i.e. land and building) shall pay full property taxes or an equivalent grant-in-lieu, unless abated or exempted under this or other programs, policies or legislation.
- d)** Construction must not commence prior to successful application under this program. Retroactive applications will not be considered.
- e)** Housing Incentives provided under this Policy shall cease if the Building Permit for the subject project expires.
- f)** Corporations applying for City of Moose Jaw financial support must be registered corporations in the Province of Saskatchewan.
- g)** The project must maintain the approved eligibility status and comply with the terms of this policy and any agreements entered into under this policy for the duration of the incentive period (5 years for both tax exemptions and capital grants), or the City may seek reimbursement of incentives by any means of legal recourse.
- h)** Priority will be given to projects that include the following characteristics:
  - i) Incorporate multiple housing and municipal objectives, as outlined in Appendix D;
  - ii) Are inclusive and integrated with the surrounding community;
  - iii) Align with the priorities under the National Housing Strategy and are eligible for funding through this strategy.
- i)** Incentives offered under this Policy shall only apply to the residential portion of any project. Commercial and industrial developments will be considered under the Commercial / Industrial Tax Policies, as amended by City Council from time to time.
- j)** Eligibility for incentive is contingent on the compliance of the property with all applicable bylaws and regulations.
- k)** Any requests that are outside of the scope of this policy shall be reviewed by City Council, and may be provided financial support to a greater degree than is stated in this Policy.

- I) Properties and/or property owners must remain in good standing throughout the duration of the incentive. Eligibility for incentive ceases if the property and/or property owner fail to remain in good standing.

#### **4) Incentive Options**

Approved projects are eligible to receive the following incentives:

##### **a) Capital Grant**

- i) The Capital Grant is a lump sum payment provided to the property owner upon substantial completion of the approved project. Eligible projects shall receive a base grant of \$2,500 per unit.
- ii) Applicants may increase the amount of the Capital Grant by incorporating multiple municipal objectives, as outlined in Appendix D, to a maximum of \$5,000 per unit.
- iii) City Administration may approve a Capital Grant of up to \$5,000 per unit, to a project maximum of \$20,000 (subject to available funds). Proponents may request access to additional Grant funding through an application to City Council.
- iv) Capital Grants shall generally be funded from the Housing Capital (OSERV-2) account. Funding to replenish the Housing Capital (OSERV-2) account will be annually contributed by the annual interest earned from Housing Reserve investments, minus 2% interest to be directed back into the Housing Reserve account to maintain purchasing power.
- v) The Capital Grant shall only be provided as the sufficiency of the Housing Capital account (OSERV-2) allows, utilizing the annual allotment described above, and any funds carried over from the previous year. Requests to access additional funding utilizing the principal balance of the Housing Reserve will be considered by City Council on a case-by-case basis.
- vi) Any registered non-profit organizations may request to have the Capital Grant provided prior to construction, to assist with land purchase.
- vii) Grant payments will not be made in whole or in part until units are approved for occupancy by a City Building Official, unless previously requested by a non-profit organization. Grant payments may be made in phases if some units or phases in a project are complete before other units.
- viii) The Capital Grant is paid to the individual(s) or corporation that own the property on the date that each dwelling unit is approved for occupancy, unless previously requested by a registered non-profit organization.

- ix) An agreement is required for all projects which have been approved for the Capital Grant incentive. The agreement must be signed prior to the issuance of a building permit for the proposed work.

**b) Property Tax Exemption**

- i) A property Tax Exemption incentive is available to eligible projects beginning January 1<sup>st</sup> of the year immediately following the substantial completion of the project. The incentive is in the form of a 5-year Tax Phase-In, unless otherwise stated. The exemption phase-in is as follows:
  - (1) Year 1: 100%
  - (2) Year 2: 80%
  - (3) Year 3: 60%
  - (4) Year 4: 40%
  - (5) Year 5: 20%
- ii) For any addition project, the Tax Exemption shall solely apply to the increased assessed value, if any, of the residential portion, unless otherwise stated in Section 5.
- iii) The Tax Exemption ceases if the property/property owner fails to remain in good standing with the City of Moose Jaw.
- iv) The Government of Saskatchewan requires the City of Moose Jaw to apply on a case-by-case basis for exemption of the education portion of the property taxes where a property's annual education portion is equal to \$25,000 or more. Where the Government of Saskatchewan does not approve the exemption of the education portion of the property taxes, or if they reduce the amount of the education property taxes approved for exemption, the property owner is liable for the balance of the education portion of the property taxes.

**5) Eligible Projects:**

**a) Approved Federal and Provincial Projects**

- i) Any project which creates new housing units or beds and has been approved for financial or other support under a Federal or Provincial housing-related program may be eligible for incentive at the discretion of City Council. It is at the discretion of Council to decide what level of incentive, if any, to provide to the project.
- ii) City Council may provide conditional approval for projects which require municipal support as criteria for Federal / Provincial support.



- iii) Mixed housing projects which include a minimum of 50% affordable or supportive housing units, may be eligible for a Tax Exemption for the entire project.

**b) Secondary Suites**

- i) The installation of new secondary suites or the legalization of existing suites in one-unit dwellings are eligible for a maximum Capital Grant of \$2,500.
- ii) The criteria and definition of a secondary suite is as described in the City of Moose Jaw Zoning Bylaw.
- iii) The Capital Grant shall never exceed 50% of the total project costs.

**c) Infill and Replacement Housing**

- i) Replacement and infill housing must be located within existing and previously developed Infill areas as described in Appendix B. The determination of infill areas is at the discretion of Administration.
- ii) Infill projects are eligible for the Capital Grant or Tax Exemption incentive based on the nature of the project:
  - (1) New construction projects including additions which add dwelling units are eligible for the Tax Exemption incentive.
  - (2) Renovation projects are eligible for the Capital Grant incentive. Must be addition of new units, or conversion of vacant/commercial space to housing units.
  - (3) The construction of one- and two-unit dwellings in infill areas are eligible for both the Tax Exemption incentive and the Capital Grant. The Tax Exemption shall be in the form of a 5-year 100% exemption.
- iii) Eligible infill projects may be rental or ownership units.
- iv) Ready-to-Move and Modular Homes are also eligible.
- v) Mobile Homes are not eligible for incentive under this Policy.

**d) Supportive and Transitional Housing**

- i) The project must meet one of the following definitions:
  - (1) Supportive Housing – housing projects operated by a non-profit or public authority which provides supportive care through social services and structured programming to individuals struggling with mental illness, addiction, or other challenges to stable housing.
  - (2) Transitional Housing – housing projects operated by a non-profit or public authority which provides temporary accommodation, and 24-hour outreach or supportive services to vulnerable sectors such

as youth, women fleeing violence, or those struggling with mental health and addiction issues.

- ii) Supportive and Transitional Housing projects are eligible to receive a grant of up to 5% of total project costs and a Tax Exemption incentive, both at the discretion of City Council.
- iii) Applications for Supportive or Transitional Housing projects shall include a business plan to demonstrate that the project will be viable for a period of at least 5 years following completion of the incentive. Adequate and appropriate management strategies must be demonstrated to prove viability.

**6) Responsibilities:**

**a) Administration**

- i) Review applications for housing incentives offered by the City of Moose Jaw. Arrange for tax exemptions if eligible, and approve grant applications up to \$5,000 per unit, to a project maximum of \$20,000.
- ii) Approve or deny applications for housing incentives based on the project's adherence to this Policy.
- iii) Determine the value of a Capital Grant incentive based on the inclusion of municipal objectives, as outlined in Appendix D.
- iv) Facilitate the signing of an agreement with the owners of the property if necessary.
- v) Facilitate awareness of this program to encourage innovative additions to and enhancement and preservation of the City's housing stock.
- vi) Facilitate discussions with other public funding agencies to monitor and identify housing needs in the community.
- vii) Annually advise City Council on the achievement of the objectives in this Policy.

**b) City Council**

- i) Review requests which are at the discretion of City Council according to this Policy, or which do not meet the criteria or are outside the scope of this Policy and determine the appropriate level of incentive, if any.
- ii) Review any requests to utilize the principal balance of the Housing Capital Reserve.

# Downtown Housing Eligibility - 2019



City of Moose Jaw, Esri, Callada, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, USDA, AAFC, NRCan

## Legend

 Downtown Housing Eligibility

0 50 100 200  
Meters



**GIS**

City of Moose Jaw  
Information Technology Dept.

13/05/2019 11:24 AM



# Infill Housing Eligibility - One and Two Unit Dwellings - 2019

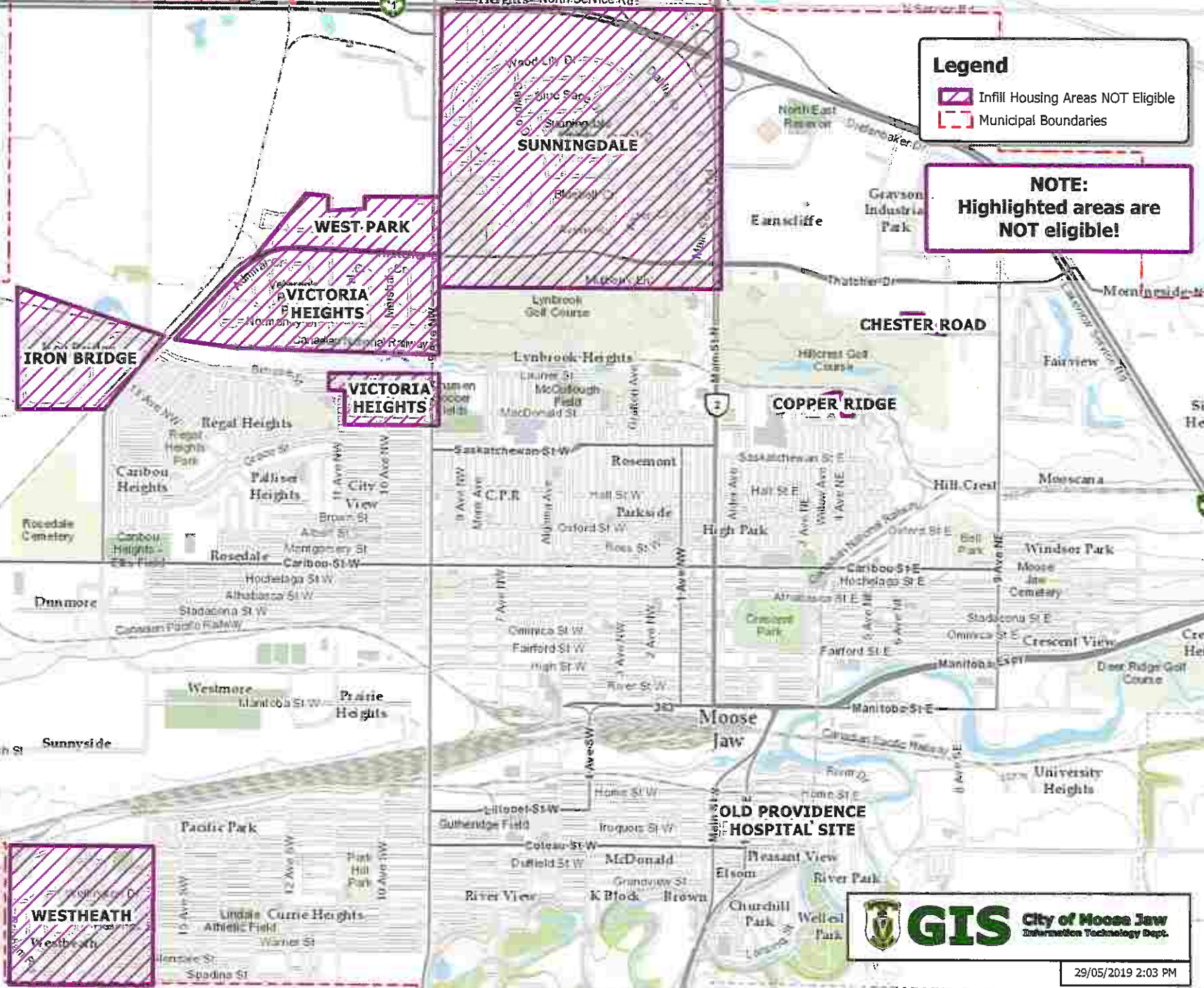
City of Moose Jaw, Saskatchewan, Esri, HERE, Garmin, INCREMENT P, Intermap, USGS, METI/NASA, EPA, USDA, AAFC, NRCan



## Legend

- Infill Housing Areas NOT Eligible
- Municipal Boundaries

**NOTE:**  
Highlighted areas are  
NOT eligible!



**GIS**

City of Moose Jaw  
Information Technology Dept.

29/05/2019 2:03 PM



# South Hill Commercial Area Housing Eligibility - 2019



City of Moose Jaw, Esri, Canada, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, USDA, AAFC, NRCan

## Legend

 South Hill Commercial Area

C2

0 30 60 120  
Meters



**GIS**

City of Moose Jaw  
Information Technology Dept.

13/05/2019 10:55 AM

## Appendix D – Additional Capital Grant Incentives

All projects applying for a Capital Grant under Section 4 of this Policy shall be eligible to receive an additional grant increase based on the inclusion of multiple municipal objectives. Maximum contribution shall not exceed \$5,000 per unit to a project maximum of \$20,000. (Projects shall not be eligible for additional grant funding for the category under which they are initially approved). Proponents who wish to request additional Grant funding shall apply to City Council.

| City of Moose Jaw Objectives   | Criteria   | Amount of Additional Grant Funding |
|--|--|------------------------------------|
| Base Grant   | Projects which meet the requirements of one of the Eligible Projects under Section 5 of this policy.   | \$2,500                            |
| Leveraging Funding or Other Support from Additional Levels of Government | Secured funding or other support from either the Federal or Provincial governments under a housing-related program   | \$1,000                            |
| Significant Private Partnership Support                                  | In-kind support, donation, and/or on-going investment from a private donor, faith-based group or service club.   | \$1,000                            |
| Accessible Housing   | At least 5% of housing units meet barrier free standards.  | \$1,000                            |
| Infill and Replacement Housing   | Project develops on an infill property, as defined in Section 2.   | \$1,000                            |
| Mixed Income Development   | Project has a mix affordable and market units  | \$1,000                            |
| Downtown or South Hill Housing   | New Housing is located within the Downtown or South Hill areas, as defined in Section 2.   | \$1,000                            |
|  | The development contains a Mixed-Use component.  | \$1,000                            |
| Supportive/Transitional Housing  | <u>Supportive Housing</u> – housing projects operated by a non-profit or public authority which provides supportive care and structured programming to individuals struggling with mental illness, addiction, or other challenges to stable housing. | \$1,000                            |

|  |  |         |
|--|--|---------|
|  | <p><u>Transitional Housing</u> – housing projects operated by a non-profit or public authority which provides temporary accommodation, and 24-hour outreach or supportive services to vulnerable sectors such as youth, women fleeing violence, or those struggling with mental health and addiction issues.</p> |         |
| Innovative Housing                     | Project uses innovative design, construction technique, materials or energy saving features.   | \$1,000 |
| Innovative Tenure                      | Innovative Housing tenures such as Rent to Own, Life Lease, Land Trust, Sweat Equity, Co-op Housing or Co-Housing.   | \$1,000 |
| Secondary Suites                       | The addition or legalization of a secondary suite.   | \$1,000 |
| Adaptive Re-Use of a Heritage Building | Projects which develop new dwelling units within a designated heritage building.   | \$1,000 |
| Non-Profit Developers                  | An organization recognized as a non-profit by <i>The Non-Profit Corporations Act, 1995</i> .   | \$1,000 |
| Service Connection Assistance          | Replacement or installation of new service connections for One- and Two-Unit dwellings in infill areas as shown in Appendix B  | \$2,500 |

## Attachment "2"



# HOUSING INCENTIVES POLICY CONSULTATION FORM

### Proposed Housing Incentives Policy:

In 2018, the City of Moose Jaw completed an update to the Housing Business Plan, which identifies the housing needs in the community. Generally, the Housing Business Plan recommends increasing the diversity and renewal of the housing stock in Moose Jaw. The following categories are recommended for incentive through a new Housing Incentives Policy:

- Projects approved for financial support under another government program (Provincial or Federal housing incentive programs)
- The installation or legalization of secondary suites
- Infill and replacement housing
- Strategic Market housing – Downtown and South Hill commercial area
- Supportive and Transitional housing projects – non-profit or public authority

These projects would be eligible for a 5-year 100% Property Tax Incentive, Capital Grant, or some combination of both. The proposed policy will be administered by the Department of Planning and Development Services.

### Consultation:

The City of Moose Jaw is currently seeking input from stakeholders on a draft version of the Housing Incentives Policy (see proposed policy attached). Please answer the following questions and return the form to [planning@moosejaw.ca](mailto:planning@moosejaw.ca) by **July 31<sup>st</sup>, 2019**. Your input will be considered when the proposed policy is taken to City Council for final consideration.

1. Do the proposed eligible housing types (ex: supportive housing, downtown housing, etc.) adequately reflect the housing needs in Moose Jaw? If not, please explain why.

**Yes -** Moose Jaw is currently struggling to ensure safe, affordable housing to all our residents. The demographic of those in need has shifted over the past decade to include: young adults, those with mental health and addiction concerns - adults and youth alike.

Housing options for those leaving relationships, leaving treatment centres, or correctional facilities are in strong demand and short supply.

A safe, affordable, and supportive home is the first step toward a new start for those on a journey of recovery and/or rehabilitation. Secure, staffed multi-unit housing development is a must to address this need in Moose Jaw.





## HOUSING INCENTIVES POLICY CONSULTATION FORM

2. Are the proposed incentives (ex: 5-year 100% tax exemption, etc.) enough to promote the development of these housing types? If not, please suggest alternative incentive options.

The proposed incentives are great! I don't see a need to alter them in any way.

3. Of the proposed incentives (tax exemption vs capital grant), which would be the most valuable for the development of housing in Moose Jaw?

I believe the tax exemption would be the most valuable for housing development here in Moose Jaw.

The capital grant is stated to not exceed a maximum of \$35,000 - if funding allows. This may not be as significant in the long run for projects as the 5 year tax exemption.

4. Please provide any additional comments that you believe are relevant to the development of this policy.

This policy may be instrumental in the development of supportive housing - ensuring that everyone in Moose Jaw, no matter who they may be.

Moose Jaw has always been very welcoming. Neighbors have looked after one another and felt secure in their homes. Safe and supportive housing may certainly be the way to create safe neighborhoods once again.

Development of these properties in the downtown area would be extremely beneficial to those who will occupy them, as well as the current property owners.

Vacant lots and structures can cause problems to those living near them - creating new structures and bringing new life the area would help eliminate vagrancy and property damage.



## HOUSING INCENTIVES POLICY CONSULTATION FORM

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1. Do the proposed eligible housing types (ex: supportive housing, downtown housing, etc.) adequately reflects the housing needs in Moose Jaw? If not, please explain why.

So long as there is flexibility for proponents to identify and present any additional need and demand (i.e., by demographic group, or housing type) they see in the community, then it will be adequate. Language throughout policy seems to allow for this, for example indicating intentions for promoting innovation, address need across the continuum of housing, supporting low-to-moderate income households, encouraging diversity of housing options, increase range of housing options



## HOUSING INCENTIVES POLICY CONSULTATION FORM

2. Are the proposed incentives (ex: 5-year 100% tax exemption, etc.) enough to promote the development of these housing types? If not, please suggest alternative incentive options.

The tax abatement is very important and helpful; however, the upper limit of \$5K per unit or \$35K per project is prohibitive. Costs of building and financing affordable housing are often the same as for market housing; however, the rents charged for affordable housing are lower and there may also be increased costs (i.e., added maintenance, costs of providing supportive services). Many groups see challenges when these added costs do not justify delivering affordable housing from a financial perspective. The \$5K/unit and \$35K caps are not sufficient to attract investment in affordable housing. Some municipalities use % caps + a tax abatement, such as the City of Saskatoon. The City of Regina's cap is \$20K/unit or higher in some scenarios + a tax abatement.

In a mixed income development the ratio of affordable to market units might be 1 to 10. For example,

3. Of the proposed incentives (tax exemption vs capital grant), which would be the most valuable for the development of housing in Moose Jaw?

Both are required. The current capital grant maximum offered by the City of Moose Jaw on its own would not be enough to incentivize housing development. The same could be said of the Tax Abatement - on its own, it will not encourage new affordable or mixed use housing to be built. The costs of building and operating affordable housing are very high and even higher when projects include additional supports.

4. Please provide any additional comments that you believe are relevant to the development of this policy.

Do not underestimate the costs of delivering affordable housing; it is not a revenue generating endeavor and many groups struggle to balance op costs and budgets amid the lower rents that are charged (and higher support costs, maintenance costs, etc). Extending incentives to all units where projects also include mixed housing (i.e., affordable, supportive, and market units) can help proponents deliver quality housing projects with supports.

Consider adding reference to CMHC's Mortgage Loan Insurance Flexibilities for affordable housing to the Priority "Leveraging Funding Provided by Other Levels of Government" criteria as CMHC's program in this regard is very useful for affordable housing developers.

Provide better definition of what is meant by "Private Partnership" Priority on Page 11 - this needs clarity - For example, there is a difference between in-kind, donations, and private partnership. Some may understand this to mean ongoing private investment, whereas you may mean support group service delivery partnership.



August 2, 2019

Eric Bjorge  
Assistant City Planner / Development Officer  
Planning and Development Services  
City of Moose Jaw  
228 Main St. N  
Moose Jaw SK  
S6H 3J8

Dear Eric:

I have the following comments regarding the "Housing Incentive Program":

The City used to provide new sewer and water connections to new infill homes at a discounted rate of about \$5,000 (5 years ago). This rate has dramatically increased with no corresponding increase to the incentive.

The incentive was put in place to make the program work and encourage homeowners to upgrade their own infrastructure.

About 2 months ago I presold a home taking into consideration this history. 2 weeks ago, I contact the City only to find out I am 21<sup>st</sup> on the list and the sewer and water connection won't be done until next year since they are currently working on last year's backlog. In the last month, I presold another home and was told they would not even accept anymore applications. I was given a list of 5 private contractors who were approved by the City to do the work.

- Craig Lewis – says they have never done this type of work on behalf of the City
- Tollifson Cable – says they have never done this type of work on behalf of the City
- Jordon Excavating – will not answer or return calls (Regina company)
- C & E Mechanical – will not return calls
- Triple K Inc – is too busy with City working on cast iron replacement

I believe I have a huge dilemma on my hands while in conversation with our plumber (Richard Acott). He has stated that he and Armstrong Construction (Excavators), have done a number of these connections for Habitat for Humanity. Are they being treated differently, or is this a case of other departments within the City not communicating with each other?



The "one year substantial completion" clause does not work either when a contractor needs to wait for months for the City to complete the sewer and water connection. The appeal process does not work and is basically a farce as I have challenged this clause in the past. Our company went over the substantial completion date by a few weeks and was denied the tax break upon appeal. I was in attendance with all counsellors and a number of administration staff. I was given 10 minutes to address the audience. I did so, and then a discussion began with the other attendees asking each other questions. I took considerable time to compile the relevant historical information pertaining to this case. I presented it in booklet form for all attendees weeks prior to the appeal. Many of the answers were in the literature I provided and obviously very few bothered to read. I asked the chairperson if I could point out the answers and clarify the circumstances. I was told I already had my 10 minutes to speak and was not permitted any response. I believe our firm is of no importance.

Our company was essentially treated like the guy off the street who wanted to voice his concerns to City Council. Much the same as that person, I was listened to and that was the end. How can Administration say they are business friendly and encourage progress when this happens?

The exemption ceases if the property is sold. Why? Why should this not be carried forward? Obviously, a new home in an old area carries a burden as far as maintaining it's value. It appears again that the city simply wants to do everything possible to get taxes that they have potentially waived.

Regards,

Norm Hales  
President

## Eric Bjorge

---

**From:** Shawn Robinson <shawn@homesbyrobinson.com>  
**Sent:** August-02-19 4:37 PM  
**To:** Eric Bjorge; Michelle Sanson; Chris Warren; Brian Swanson; Dawn Luhnig; Fraser Tolmie; Scott McMann; Crystal Froese; Heather Eby; Moose Jaw Chamber of Commerce (Contact)  
**Subject:** Re: Reminder: Draft Housing Incentive Policy Feedback

---

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Good Afternoon Eric and others, I'll try to make this short, all housing incentives are great but most of them fall short in creating any kind of Momentum due to the target audience not benefiting. We have used the infill incentive once or twice out of 80 plus builds. With the reason why we don't pursue infill builds is that the asking price for the land is generally too high. The cost to tear down a derelict house and install a new sewer connection is somewhere in the 20-\$25,000 range, couple that with an overall lower property value compared to somewhere like West Park it's a losing situation. As a builder I don't see the financial gain of 5 years tax free on infill housing in a way that I would see a free sewer connection tie ins or a dump fee credit. These derelict properties remain derelict because there is no incentive for people to get aggressive in selling them due to insanely cheap taxes on them. In my opinion this goes hand in hand with our taxation policy's where we need to penalize properties that either don't have active utilities or are under a taxable value amount \$\$ to see any change.

It is also my opinion that the only way to aggressively Incentivise housing in the province of Saskatchewan which has the LOWEST forecasted housing numbers over the next five years is to bring back the five year tax free policies we had 10 years ago which effectively built up Sunningdale to what it is today. The Area of Sunningdale Now brings in large amounts of Taxes in comparison to the infill areas due to this policy. If my memory serves me once you sold a house no mater how long after the second buyer wasn't eligible for the tax free break even after a year.

In closing as someone who has built houses in the City for the last five years the forecast has never looked so bad as it does now. Rising Construction and land Cost coupled with The Government's decision to charge PST on Home sales has made it a real struggle. I Would be happy to meet and weigh in on Meeting regarding New housing going forward.

Sincerely,



homesbyrobinson.com





---

**From:** Eric Bjorge <EBjorge@moosejaw.ca>  
**Date:** Monday, July 29, 2019 at 5:22 PM  
**To:** Eric Bjorge <EBjorge@moosejaw.ca>  
**Subject:** Reminder: Draft Housing Incentive Policy Feedback

Good afternoon,

This email is a reminder that the deadline for comments on the proposed Housing Incentive Policy is July 31<sup>st</sup>. We would greatly appreciate and welcome any comments. We intend to take any comments received along with the policy forward for Council's consideration at the regular meeting on August 12.

Thank you,



**Eric Bjorge, MCIP, RPP**

Assistant City Planner / Development Officer

Planning and Development Services

T: 306.694.4429 F: 306.691.0292 E: [ebjorge@moosejaw.ca](mailto:ebjorge@moosejaw.ca)

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---

**From:** Eric Bjorge  
**Sent:** July-04-19 5:28 PM  
**To:** Undisclosed Recipients ([ebjorge@moosejaw.ca](mailto:ebjorge@moosejaw.ca)) <[ebjorge@moosejaw.ca](mailto:ebjorge@moosejaw.ca)>  
**Cc:** Michelle Sanson <[MSanson@moosejaw.ca](mailto:MSanson@moosejaw.ca)>; Veronica Wallace <[VWallace@moosejaw.ca](mailto:VWallace@moosejaw.ca)>  
**Subject:** Draft Housing Incentive Policy

Good afternoon,

At City Council's direction, Planning and Development Services is updating and consolidating existing housing incentive programs into a new Housing Incentive Policy.

You are receiving this email because you have been recognized as a stakeholder in housing development in the City of Moose Jaw.

The new draft policy is designed to build on the success of existing programs, repeal programs that were not being utilized, and create new incentives which support approved policy documents such as the Housing Business Plan, Downtown Local Area Plan, and South Hill Local Area Plan.

Eligibility categories for the proposed incentive program are:

- Infill housing (new one and two unit dwellings within established neighborhoods, new multi-unit infill buildings at the discretion of Council)
- Strategic market housing (new housing units within the downtown and South Hill commercial areas)

- Secondary suites (new or legalizing existing suites)
- Supportive and transitional housing (operated by a non-profit or charity)
- Approved Housing (for projects that receive support from Federal or Provincial programs, through the National Housing Strategy for example).

Projects that fit the eligibility requirements are proposed to be eligible for a 5 year 100% tax incentive and/or up to \$2500 per door capital grant depending on the details of the project.

We want to hear your comments and suggestions by July 31, 2019, prior to taking the policy back to City Council for consideration. The policy and consultation form are attached for your reference. Please feel free to share this email with anyone who may be interested.

Thank you for your time.

Sincerely,



**Eric Bjorge, MCIP, RPP**

Assistant City Planner / Development Officer

Planning and Development Services

T: 306.694.4429 F: 306.691.0292 E: [ebjorge@moosejaw.ca](mailto:ebjorge@moosejaw.ca)

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**Eric Bjorge**

---

**To:** dddd  
**Subject:** FW: Draft Housing Incentive Policy

**From:** Darrick Muth <darrick@newrockhomes.ca>  
**Sent:** July-11-19 2:56 PM  
**To:** Eric Bjorge <EBjorge@moosejaw.ca>  
**Subject:** RE: Draft Housing Incentive Policy

---

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Hi Eric,

Thank you for clarifying. Other municipalities have offered incentive for basement suite dwellings, regardless of location, as they help provide cost effective rental accommodations. Being newly constructed, it also ensures that these suites are built to current codes, rather than people buying existing homes and putting in basement suites themselves 'under the table'.

I'm not sure how the development levies compare for new areas vs existing areas, and how this benefits higher density in new areas over existing areas. I'm just not too familiar with it. I'm away until Sunday, but I might call you next week to discuss further. I was just looking for clarification if any of the initiatives being offered by the City would apply to our land, but it doesn't sound like they will.

Thanks,

**Darrick Muth**  
*Manager of Operations*  
Cell: 306 717 0864  
Dir: 306 974 4500  
Fax: 306 974 4501  
Email: [darrick@newrockhomes.ca](mailto:darrick@newrockhomes.ca)

**NEWROCK**  
DEVELOPMENT

**From:** Eric Bjorge <[EBjorge@moosejaw.ca](mailto:EBjorge@moosejaw.ca)>  
**Sent:** July 11, 2019 2:32 PM  
**To:** Darrick Muth <[darrick@newrockhomes.ca](mailto:darrick@newrockhomes.ca)>  
**Subject:** RE: Draft Housing Incentive Policy

Hello Darrick,

Under the City Zoning Bylaw, secondary suites may only be within a one-unit dwelling. So the duplex design below would be classed as a 4-unit dwelling. Creating a property line down the middle of the lot causes an issue only because we don't have a good definition in our bylaw, it essentially becomes a "semi-detached duplex" which we don't have a definition for. It would require a Zoning Amendment to add the definition to the R2 zone, but I don't see an issue with adding this to the bylaw as it meets the intent of this zoning district, but it does take 2-3 months to complete the change and is at the discretion of City Council. The servicing would also have to be set up for that type of development (individual servicing connections for each building I'm assuming).

Under the proposed housing incentive policy, the intent was that secondary suites would only be eligible in infill areas. This was not made clear in the draft, but it will be adjusted. As this example makes clear, it doesn't make sense to offer incentive for a suite, when other multi-unit developments such as the one you are proposing are not eligible. I would point out that the incentive for density in new areas is essentially the existing development levy rates (being a flat per acre rate provides a built-in incentive for high density). Do you agree?

Let me know if you have any further questions or if you would like to chat more about making the zoning amendment.

Sincerely,



**Eric Bjorge, MCIP, RPP**

Assistant City Planner / Development Officer

Planning and Development Services

T: 306.694.4429 F: 306.691.0292 E: [ebjorge@moosejaw.ca](mailto:ebjorge@moosejaw.ca)

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**From:** Darrick Muth <[darrick@newrockhomes.ca](mailto:darrick@newrockhomes.ca)>

**Sent:** July-10-19 3:00 PM

**To:** Eric Bjorge <[EBjorge@moosejaw.ca](mailto:EBjorge@moosejaw.ca)>

**Subject:** RE: Draft Housing Incentive Policy

---

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---

Hi Eric,

We are considering an attached duplex design with each unit having a full basement suite, similar to the picture below. We are considering this plan for Parcel D, north of Bradley Street.

1. Can you confirm that this would be eligible for the basement suite 5 year tax abatement or capital grant program?
2. We might also considering the option of subdividing the parcel so that each side of the duplex is individually titled, thus eliminating the requirement for a condo board and condo fees. Do you see any issues with this from a planning perspective?

Thank you.



**Darrick Muth**

*Manager of Operations*

Cell: 306 717 0864

Dir: 306 974 4500

Fax: 306 974 4501

Email: [darrick@newrockhomes.ca](mailto:darrick@newrockhomes.ca)

**NEWROCK**  
DEVELOPMENTS

From: Eric Borge <[EBorge@moosejaw.ca](mailto:EBorge@moosejaw.ca)>

Sent: July 9, 2019 6:36 PM

To: Darrick Muth <[darrick@newrockhomes.ca](mailto:darrick@newrockhomes.ca)>

Subject: RE: Draft Housing Incentive Policy

Hi Darrick.

The New Rock lands would not be eligible as infill, because I believe it would be classed as a greenfield development (vacant land on the fringe of the city never serviced or developed before). However, if the projects were supported through other levels of government as affordable housing for example, then they would be eligible for incentive.

Also an update on the list of outstanding items from our discussion last year. I have briefed our new people in the Engineering Department and am in the process of getting them up to speed. They will review all the info you have provided (particularly the storm outfall, adjustments to the storm-water plan, and easements), and we will provide you with response and confirmation. Realistically, you can expect a response within two weeks.

Let me know if you have any further questions.

Thanks,

Eric



**Eric Bjorge, MCIP, RPP**

Assistant City Planner / Development Officer

Planning and Development Services

T: 306.694.4429 F: 306.691.0292 E: [ebjorge@moosejaw.ca](mailto:ebjorge@moosejaw.ca)

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**From:** Darrick Muth <[darrick@newrockhomes.ca](mailto:darrick@newrockhomes.ca)>

**Sent:** July-05-19 2:55 PM

**To:** Eric Bjorge <[EBjorge@moosejaw.ca](mailto:EBjorge@moosejaw.ca)>

**Subject:** RE: Draft Housing Incentive Policy

---

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---

Hi Eric,

Thank you for this information. Just curious, would our lands on Bradley Street be a eligible for the infill program?

Have a great weekend.

**Darrick Muth**

Manager of Operations

Cell: 306 717 0864

Dir: 306 974 4500

Fax: 306 974 4501

Email: [darrick@newrockhomes.ca](mailto:darrick@newrockhomes.ca)



**From:** Eric Bjorge <[EBjorge@moosejaw.ca](mailto:EBjorge@moosejaw.ca)>

**Sent:** July 4, 2019 5:28 PM

**To:** Eric Bjorge <[EBjorge@moosejaw.ca](mailto:EBjorge@moosejaw.ca)>

**Cc:** Michelle Sanson <[MSanson@moosejaw.ca](mailto:MSanson@moosejaw.ca)>; Veronica Wallace <[VWallace@moosejaw.ca](mailto:VWallace@moosejaw.ca)>

**Subject:** Draft Housing Incentive Policy

Good afternoon,

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Thank you for your time.

Sincerely,



**Eric Bjorge, MCIP, RPP**

Assistant City Planner / Development Officer

Planning and Development Services

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Habitat For Humanity – Fern Paulhus, Construction Manager

Recorded from in-person meeting, July 29, 2019

- The 5 year tax exemption is good but always goes to the homeowner, it would be nice to have a capital contribution to the build from the City. In the past the City has contributed land or sewer and water connections.
- Consider providing contribution for them (particularly non-profits or charities) in the form of permit fee rebates, landfill rebates, sewer and water connection rebate.

## Eric Bjorge

---

**From:** Phillips, Lana SS <Lana.Phillips@gov.sk.ca>  
**Sent:** July-30-19 11:56 AM  
**To:** Eric Bjorge  
**Subject:** RE: Reminder: Draft Housing Incentive Policy Feedback

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Thanks for the reminder Eric. I read through the Incentive Policy and believe that it is thorough and straight forward. It should be easy for developers to understand and for administration to apply. I have not had time to consider potential update but overall would support the approach recommended.

Lana Phillips, MA  
Government of Saskatchewan  
Consultant Project Development  
Housing Development and Real Estate, Ministry of Social Services  
11th Floor, 1920 Broad Street  
Regina, Canada S4P 3V6  
Bus. 306-787-4995  
Cell. 306-536-3312

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**From:** Eric Bjorge <EBjorge@moosejaw.ca>  
**Sent:** Monday, July 29, 2019 5:22 PM  
**To:** Eric Bjorge <EBjorge@moosejaw.ca>  
**Subject:** Reminder: Draft Housing Incentive Policy Feedback

Good afternoon,

This email is a reminder that the deadline for comments on the proposed Housing Incentive Policy is July 31<sup>st</sup>. We would greatly appreciate and welcome any comments. We intend to take any comments received along with the policy forward for Council's consideration at the regular meeting on August 12.

Thank you,





**Eric Bjorge, MCIP, RPP**

Assistant City Planner / Development Officer  
Planning and Development Services

T: 306.694.4429 F: 306.691.0292 E: [ebjorge@moosejaw.ca](mailto:ebjorge@moosejaw.ca)

City of Moose Jaw | 228 Main St. N | Moose Jaw SK | S6H 3J8 | [www.moosejaw.ca](http://www.moosejaw.ca)



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**From:** Eric Bjorge

**Sent:** July-04-19 5:28 PM

**To:** Undisclosed Recipients ([ebjorge@moosejaw.ca](mailto:ebjorge@moosejaw.ca)) <[ebjorge@moosejaw.ca](mailto:ebjorge@moosejaw.ca)>

**Cc:** Michelle Sanson <[MSanson@moosejaw.ca](mailto:MSanson@moosejaw.ca)>; Veronica Wallace <[VWallace@moosejaw.ca](mailto:VWallace@moosejaw.ca)>

**Subject:** Draft Housing Incentive Policy

Good afternoon,

At City Council's direction, Planning and Development Services is updating and consolidating existing housing incentive programs into a new Housing Incentive Policy.

You are receiving this email because you have been recognized as a stakeholder in housing development in the City of Moose Jaw.

The new draft policy is designed to build on the success of existing programs, repeal programs that were not being utilized, and create new incentives which support approved policy documents such as the Housing Business Plan, Downtown Local Area Plan, and South Hill Local Area Plan.

Eligibility categories for the proposed incentive program are:

- Infill housing (new one and two unit dwellings within established neighborhoods, new multi-unit infill buildings at the discretion of Council)
- Strategic market housing (new housing units within the downtown and South Hill commercial areas)
- Secondary suites (new or legalizing existing suites)
- Supportive and transitional housing (operated by a non-profit or charity)
- Approved Housing (for projects that receive support from Federal or Provincial programs, through the National Housing Strategy for example).

Projects that fit the eligibility requirements are proposed to be eligible for a 5 year 100% tax incentive and/or up to \$2500 per door capital grant depending on the details of the project.

We want to hear your comments and suggestions by July 31, 2019, prior to taking the policy back to City Council for consideration. The policy and consultation form are attached for your reference. Please feel free to share this email with anyone who may be interested.

Thank you for your time.

Sincerely,



**Eric Bjorge, MCIP, RPP**

Assistant City Planner / Development Officer

Planning and Development Services

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**Eric Bjorge**

---

**From:** [REDACTED]  
**Sent:** July-31-19 3:35 PM  
**To:** Eric Bjorge  
**Subject:** Re: Reminder: Draft Housing Incentive Policy Feedback

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---

I do not have anything to add but I do support and appreciate the draft policy and the incentives it provides

Sent from my iPhone

On Jul 29, 2019, at 5:22 PM, Eric Bjorge <[EBjorge@moosejaw.ca](mailto:EBjorge@moosejaw.ca)> wrote:

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**Planning and Development Services**  
**T: 306.694.4429 F: 306.691.0292 E: [ebjorge@moosejaw.ca](mailto:ebjorge@moosejaw.ca)**  
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<image002.png> <image003.png> <image004.jpg>

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**Cc:** Michelle Sanson <[MSanson@moosejaw.ca](mailto:MSanson@moosejaw.ca)>; Veronica Wallace <[VWallace@moosejaw.ca](mailto:VWallace@moosejaw.ca)>  
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<image002.png> <image003.png> <image004.jpg>

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<Draft Housing Incentive Policy 2019.pdf>

<Housing Consultation Form Fillable.pdf>

## Attachment "3"

# CITY OF MOOSE JAW TAX PHASE-IN POLICY

|  |   |  |
|--|---|--|
| <b>POLICY TITLE:</b><br><i>Tax Phase-In Policy</i>           | <b>ADOPTED BY:</b><br><i>City Council Resolutions #694<br/>and #695</i> | <b>EFFECTIVE DATE:</b><br><i>September 25, 2007</i><br><b>AMENDED:</b> |
| <b>ORIGIN:</b><br><i>Economic Development<br/>Commission</i> | <b>PREPARED BY:</b><br><i>City Manager</i>                              | <b>PAGE NUMBER:</b><br><i>1 of 4</i>                                   |

### 1. PURPOSE & OBJECTIVE

The purpose of this policy is to attract and retain business through the re-use of existing infrastructure and new construction.

### 2. ELIGIBILITY REQUIREMENTS

The following criteria must be met in order to be eligible for a tax phase-in:

- a) The applicant/business must be a legally incorporated corporation.
- b) The applicant/business must meet a minimum of *one* of the following criteria:
  - i. Create a minimum of 15 full time, or full time equivalent, jobs by the start of year three, including five new, or five full time equivalent, jobs at start-up.
  - ii. Re-develop an existing building, including structural reconstruction, updating mechanical and electrical, in a manner that will extend the commercial economic life of the building by at least 25 years, and increase the assessment on the property by at least 30% excluding additions. Conversions to condominiums or apartment blocks qualify providing the building has been vacant or used for another purpose for the past five years.
  - iii. Conversion of building with a municipal heritage designation from a residential to commercial use, and an increase to the taxable assessment by at least 30%.
  - iv. (*remove*) Applicants for the Replacement Housing Incentive Program must demonstrate they are demolishing an existing house and constructing an entirely new house on the same location. The construction of a new home to replace an older home (minimum 60 years old) destroyed by fire qualifies if constructed by the owner of the property at the time of the fire. Home construction methods must conform to the National Building Code, including Ready-to-Move homes. Demolition and building permits must normally be approved simultaneously and construction must be substantially completed within twelve months. In order to receive maximum benefits under the

# CITY OF MOOSE JAW

## TAX PHASE-IN POLICY

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| <b>ORIGIN:</b><br><i>Economic Development<br/>Commission</i> | <b>PREPARED BY:</b><br><i>City Manager</i>                              | <b>PAGE NUMBER:</b><br><i>2 of 4</i>                                   |

program, supplementary taxes incurred in the first year will be levied and are the responsibility of the property owner.

- v. *(remove)* Development of upper floor(s) of existing vacant space in buildings for the purpose of residential accommodation within the Moose Jaw Downtown Business Improvement District.
- c) The applicant/business must be involved in at least **one** of the following markets as their primary business to qualify under the Job Creation category:
  - i. Manufacturing – making a product by machinery or large-scale fabricating.
  - ii. Processing – the subjecting of objects or things to a series of actions on a continuous operation or treatment.
  - iii. Communication and Research – includes data processing, call centres, software development, and research and development.
  - iv. Tourism – the development of a tourism destination project.
  - v. Transportation Warehousing Distribution
- d) The applicant shall not commence renovation/construction prior to submitting a tax phase-in application and final disposition of the application. Retroactive applications will not be considered.

### 3. **TAX PHASE-IN**

The tax exemption is by calendar year beginning on January 1 of the year immediately following substantial completion.

#### a) ***Job Creation***

#### ***Five-Year Phase-In***

- |                  |                          |
|------------------|--------------------------|
| i. 15 – 29 jobs* | 100 – 80 – 60 – 40 – 20  |
| 30 - 44 jobs     | 100 – 100 – 75 – 50 – 25 |

*Tax phase-in applied to increased taxable assessment only.*

- |                  |                            |
|------------------|----------------------------|
| ii. 45 - 59 jobs | 100 – 100 – 100 – 100 – 50 |
|------------------|----------------------------|

# CITY OF MOOSE JAW

## TAX PHASE-IN POLICY

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| <b>ORIGIN:</b><br><i>Economic Development Commission</i> | <b>PREPARED BY:</b><br><i>City Manager</i>                          | <b>PAGE NUMBER:</b><br><i>3 of 4</i>                                   |

Over 60 jobs

100 – 100 – 100 – 100 – 100

*The incentive provided is the greater of the tax phase-in applied to the increased assessment or 50% of the total tax bill.*

\*Jobs are defined as full time (40 hours/week) or full-time equivalent.

**b) *Re-Use of Existing Buildings***

***Five-Year Phase-In***

|   |                             |
|---|-----------------------------|
| 30-49% increase in taxable assessment   | 100 – 80 – 60 – 40 – 20     |
| 50-99% increase in taxable assessment   | 100 – 100 – 75 – 50 – 25    |
| 100-149% increase in taxable assessment | 100 – 100 – 100 – 75 – 50   |
| 150% + increase in taxable assessment   | 100 – 100 – 100 – 100 – 100 |

*Note: Tax phase-in is applied on the increased taxable assessment.*

**c) *Conversion of Buildings with Municipal Heritage Designation***

|                                       |                             |
|---------------------------------------|-----------------------------|
| 30-49% increase in taxable assessment | 100 – 80 – 60 – 40 – 20     |
| 50-99% increase in taxable assessment | 100 – 100 – 100 – 50 – 50   |
| 100% + increase in taxable assessment | 100 – 100 – 100 – 100 – 100 |

*Note: Conversion must be for a commercial use*

**d) *(remove) Neighbourhood Renewal/Replacement Housing Program***

Five Year 100% tax exemption applied to the total tax bill.

**e) *(remove) Living Over The Shops (LOTS)***

Five Year 100% tax exemption is applied to the increased taxable assessment relating to the development of existing vacant upper floors of downtown buildings to residential accommodation.

# CITY OF MOOSE JAW

## TAX PHASE-IN POLICY

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| <b>ORIGIN:</b><br><i>Economic Development<br/>Commission</i> | <b>PREPARED BY:</b><br><i>City Manager</i>                              | <b>PAGE NUMBER:</b><br><i>4 of 4</i>                                   |

#### 4. APPROVAL PROCESS

- a) The applicant/business must complete the tax phase-in application form and submit the form and all supporting documentation to the City Manager.
- b) The City Administration will process the application and advise the applicant of their tax phase-in eligibility as per the approved Tax Phase-In Policy.
- c) A tax exemption agreement will be entered into with the approved applicants.
- d) The Financial Services Department will manage the Tax Exemption Agreements, and will also ensure the applicant/business maintains their eligibility during the term of the tax phase-in period.