

# urban renewal **handbook**

Central Mortgage and Housing Corporation Ottawa, Canada

# urban renewal scheme **preparation handbook**

## **NHA Section 23A**

The proposed amendments will introduce a new flexibility into our National Housing Act, both as to objectives and as to ways in which we should strive to attain these objectives. They will, I hope, influence for the better the lives of many thousands of Canadians, in cities and towns, both large and small in all parts of Canada. Here in the resolution, and of course, in the bill to follow, is the promise of new hope for lower-income families, for elderly persons and for those who are forced to raise their children in slums or near slums. There is also an added measure of help for university students. Finally, there are broad changes designed to assist provinces and, through them, the municipalities, to meet some of their housing and other development needs.

*Honourable John R. Nicholson, P.C., O.B.E.,  
M.P. introducing the 1964 amendments to the  
National Housing Act in the House of Commons.*

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# part one: introduction

## 1. Preamble

The preparation of urban renewal schemes is now recognized as a vital step leading to the successful implementation of civic programs to eradicate blight and improve the environment of our municipalities.

In preparing a scheme detailed proposals are made for the redevelopment, rehabilitation and conservation of specific areas. Such areas may have been earmarked for renewal either as the result of an urban renewal study aided with a grant under Part V of the National Housing Act, or through the preparation of an official community plan.

Under Section 23A of the NHA the federal government assists in the preparation of renewal schemes by sharing half of the cost with the province or municipality.

Preparing an Urban Renewal Scheme entails a series of investigations and studies, involving physical, economic, social and engineering considerations. These investigations lead to a series of actions for the renewal of the area.

Since urban renewal is a complex, long-term process it is important that a municipality assume the responsibility for the initiation, preparation and subsequent implementation of all its urban renewal schemes. In consequence, the appropriate municipal staff (supplemented by consultants where necessary) should participate in and be responsible for preparing any schemes.

The financial assistance and technical guidance available from the senior governments make it of distinct benefit for the municipality to take advantage of the cost-sharing provisions of Section 23A NHA and provincial legislation where applicable. While municipalities are encouraged to take advantage of this assistance, it is possible for them to prepare a scheme on their own.

In either case, the municipality should follow the objectives and considerations set out in this handbook, where applicable, since federal contributions for the implementation of a scheme depend on the acceptability of the scheme to Central Mortgage and Housing Corporation.

## 2. Objectives

The objectives in preparing an urban renewal scheme should be to establish:

- 1) A program of the renewal action relating to redevelopment and rehabilitation, phasing and timing proposed for the area related to other public programs and likely private development.
- 2) An estimate of all the costs and recoveries to the municipality and other agencies in implementing the scheme.
- 3) A program of municipal action to conserve elements in the scheme area which are not blighted or substandard.

These three objectives should be based on an assessment of the nature and extent of blight and the municipality's ability to undertake remedial action. Such an assessment should take into account:

- The changing physical, economic and social characteristics of the area with particular attention to blight and blighting influences.
- An analysis of alternative public and private renewal actions to determine those which will benefit most the area and its people. This determination should be related to the overall development and financial ability of the community.

## 3. CMHC Requirements

The minimum requirements of an urban renewal scheme are set out in Section 23(b) NHA. In preparing a scheme, information must be obtained to fulfill these requirements. Here is the list of exhibits which should be provided (where they apply) to constitute a scheme. Each exhibit should be in map or plan form supported by a written report.

- 1) The precise boundary of the area and the reason for its selection.

- 2) The proposed land uses and street pattern for the area.
- 3) Details of buildings and lands, to be acquired, to be cleared and/or disposed of, for public or private re-use.
- 4) Details of works, services and utilities to be abandoned, improved or constructed.
- 5) A description of the probable effects of the implementation of the scheme on home-owners, tenants and businesses in the area, including specific proposals for rehousing and relocation.
- 6) Proposals for co-ordinating public and private social and welfare assistance during the implementation of the scheme.
- 7) Proposals for the construction or improvement of community facilities such as schools, parks, playgrounds, community buildings and other public facilities.
- 8) A description of the methods proposed for the improvement, rehabilitation or redevelopment of privately owned residential, commercial, industrial and institutional development in the area.
- 9) Proposals for the organization and staff, including public information and counselling services, necessary to implement the scheme.
- 10) Municipal proposals for zoning, building controls and standards of occupancy and maintenance.
- 11) Proposed phasing and timing of renewal action.
- 12) Estimated costs and recoveries in implementing the scheme.
- 13) Evidence that the scheme will be in accordance or in harmony with the official community plan, including, the comprehensive development, renewal objectives and priorities for the community.

## **4. Approach**

### **4.1 Size of Scheme Area**

Many complex factors contribute to blight; sometimes they are separate, often they are inter-related. Blight not only infects a single area but also spreads to adjoining ones. Comprehensive action is therefore essential to counteract these influences. At the same time, to be realistic, the scope and depth of any renewal action must be within the resources of the municipality.

Thus the extent, i.e. the size of the scheme area, must be related to measurable economic, social and/or physical boundaries. In other words, the area of the scheme should be meaningful and the area selected must be related to its surroundings.

For example, an urban renewal scheme dealing with the central business district (CBD) will in most cases include the entire CBD, even though because of its complexity implementation may have to be done in stages. In large metropolitan centres it may be necessary to restrict the scheme to a definite part of the CBD, or where blight is restricted to a portion of the CBD the scheme may be limited to that blighted section. In either case, a scheme for part of the CBD, regardless of size, should in all respects be related to the function of the CBD as a whole.

Similarly, in both predominantly residential or industrial areas, the scheme area should be selected to ensure a comprehensive approach to its renewal.

### **4.2 Method**

In considering the phasing and timing of renewal action, care should be taken to ensure that the proposals can be accomplished within a reasonable time. This should take into account the financial and staff resources of the municipality as well as its other renewal and development commitments.

Particularly in small communities the proposed urban renewal scheme may be simple both to prepare and implement while still being comprehensive in approach. In others, however, the necessary scheme will be complex and time consuming in both preparation and implementation and for these it may take up to 20 years to complete the public renewal action. Such an extended period of time however is beyond the period for which a municipality can make accurate projections of its financial and other resources. Furthermore, the continuing process of change would generally result in detailed surveys becoming inaccurate and misleading. Five years is about the maximum period for which financial projections and detailed surveys are reasonable and reliable.

#### 4. Approach

In view of the probable complexity and/or extended time cycle of many urban renewal schemes it is suggested that their preparation under Section 23A NHA may often best be undertaken in two steps as follows:

- 1) An Overall Scheme for the entire area—consisting of generalized proposals and phasing, supported by the appropriate depth of survey and analysis, followed by,
- 2) Detailed (first) Phase—consisting of detailed survey, analysis and proposals for those areas and essential related elements (e.g. sewers and roads) of the Overall Scheme where public renewal action should and can be implemented in a period of about five years.

Subsequent phases would be developed in the same manner and detail nearer to the intended time of implementation. Items to be investigated should be similar for both steps, but the depth of investigation should vary from the more general as needed for the Overall Scheme to the specific as required for the Detailed (first) Phase. It should be noted, however, that the use of selective sampling techniques for the Overall Scheme may sometimes provide a misleading assessment of the particular situation, particularly if of a socio-economic nature, and might best be undertaken from the outset as a full investigation.

Where the municipality considers itself able to complete the entire public renewal action within five years it may be prudent to undertake the detailed survey from the outset. Even in such a case however, it is suggested that the proposals be developed in two steps, (i.e. general and schematic, followed by detailed proposals). This gives all agencies the opportunity to become aware of the principles and alternatives at the earliest opportunity.

For straightforward, easily understood schemes the municipality may decide to adopt a one-step approach, i.e. go direct from survey and analysis to detailed proposals. Here it would still be helpful for the municipality to keep the other agencies of government informed as work progressed. This would reduce the chance of misunderstandings and delays when the scheme proposals were submitted for implementation under Section 23B NHA.

# part two: preparation

## 5. Flexibility

While this guide is based on a two-step approach its basic methodology of survey, analysis and proposals would apply to any other approach to scheme preparation. It is not, however, to be considered a mandatory check list. Each scheme will differ in terms of the questions that will need to be answered, and in the reliability of available information and the subsequent data that must be collected by original surveys.

It must be emphasized that the aim of this suggested scheme preparation technique is to permit an efficient approach to the problems of each scheme area. This can best be achieved by encouraging a flexibility of preparation technique adjusted to suit the peculiarities and problems of each scheme area. The understanding and success of this flexibility of approach will to a large measure depend upon a continuing series of technical meetings. These meetings should be under the chairmanship of the municipal planner or, where none exists, the municipal technical official responsible for the scheme preparation (9.3 Technical Sub-Committee).

## 6. Overall Scheme

### 6.1 General Background

This should consist of the consideration of the general characteristics of the area and their relationship to the surrounding area and to the development and renewal priorities of the municipality as a whole.

These considerations should include:

- 1) the restatement of the urban renewal program as a whole,
- 2) the general renewal problems of the scheme area related to the overall development commitments of the municipality.

As these considerations derive from the continuous process of change within any municipality, their assessment is considered a municipal responsibility and thus not eligible for NHA assistance.

### 6.2 Survey

In conducting any survey of blight and determining the prospects for renewal in a scheme area, it is essential to keep in mind two main considerations:

- 1) The process of continuing change is a characteristic of all urban areas. It therefore follows that the assessment of trends towards change (improving or blighting) is more meaningful than the measurement of existing conditions.
- 2) In the normal renewal process, private renewal action may outweigh in quantitative terms any public activity. Public renewal action should be regarded as the catalyst in a blighted area where private renewal is missing or faltering. It is essential therefore to obtain a measure of the potential private renewal action in the area.

To make an assessment of these two considerations, it is suggested that the blighting and improving aspects of the following social, economic and physical factors should be considered for the scheme area:

- economic viability
- employment opportunities
- family income
- welfare considerations
- ethnic considerations
- levels of education
- age groups
- physical condition of buildings
- adequacy of services and utilities
- adequacy of traffic patterns
- overcrowding in terms of available accommodation
- conflicting uses
- adequacy of community facilities
- functional obsolescence



- environmental deficiencies
- adequacy of municipal planning and other controls.

Since the foregoing list of social, economic and physical factors are in themselves interrelated they do not lend themselves to systematic investigation. It is suggested that the following definitive surveys should provide the basis for an assessment of the problems of the scheme area.

- Changing Economic Conditions and Potential
- Population Characteristics
- Real Estate, Ownership and Occupancy Characteristics
- Existing Land and Building Uses
- Land and Building Conditions
- Densities
- Traffic Patterns
- Services and Utilities
- Community Facilities
- Existing Design Elements
- Existing Municipal Controls

### 6.2.1 Changing Economic Conditions and Potential

This assessment should take into account conditions and trends in the scheme area, and relate these findings to conditions and trends in the larger community. Particular attention should be paid to factors affecting employment and income.

Relevant points will likely be:

- 1) The extent of private development or redevelopment that is expected to take place in the absence of urban renewal action.  
This assessment would take into account:
  - a. known plans for expansion, reduction, or relocation of existing private businesses,
  - b. recent trends in private new investment, and
  - c. recent trends in private maintenance and repair expenditures.
- 2) The volume, structure and nature of business enterprises located in the area, and changing trends that are apparent.  
This should include a brief description of any particular type of enterprise concentrated in the area, its recent history, present and prospective situation.
- 3) The prospects for private development in the area assuming various scales of public renewal action.

The scope and depth of the above investigations will vary with circumstances and particularly with the relationship between the scheme area and the rest of the community and, occasionally, with the region of which it forms a part. In some cases, special studies will be required to assess the total additional requirement for land uses, for the next five to ten years, and to assess the proportion of such requirements which might be reasonably planned for the scheme area.

In addition to the above assessment of economic trends as they pertain to private investment in the area, it will also be helpful to make an assessment of trends in public investment. This may be judged from:

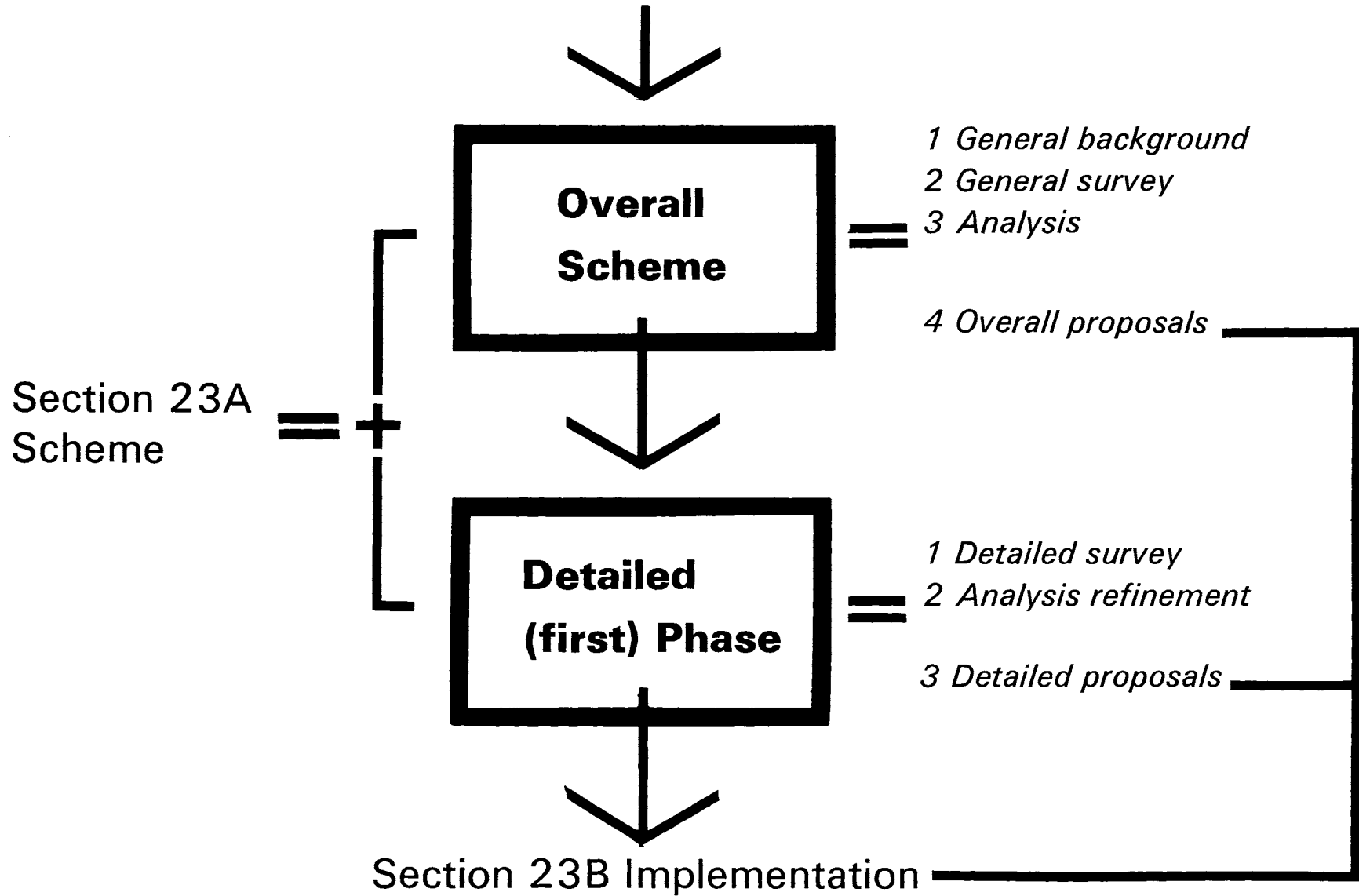
- a. municipal revenues and expenditures in the scheme area over the past five to ten years
- b. other municipal renewal and/or development commitments for the municipality as a whole in relation to the municipal capital budget.

### 6.2.2 Population Characteristics

The investigation of the population factors should include an assessment of:

- 1) The total population resident in, employed in, or using, the scheme area.
- 2) The pattern of resident household (family and non-family) structures.
- 3) Employment characteristics of the area.
- 4) Social characteristics.
- 5) Income distributions for household and small businesses in specific sectors of the scheme area where renewal action is physically desirable.

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- 6) Attitudes towards renewal in those sectors where renewal action is physically desirable.
- 7) Past and projected changes in the characteristics of the population of the area over five to ten years.

Sufficient information for the Overall Scheme area can be gained from the Dominion Bureau of Statistics and from local social and welfare agencies. Further investigation may be required for the Detailed (first) Phase.

### **6.2.3 Real Estate, Ownership and Occupancy Characteristics**

This should include an appreciation of:

- 1) basis of assessment
- 2) land, building and business assessments
- 3) a compilation and analysis of market data including property sales, listings and offers in and adjacent to the area
- 4) rental ranges, vacancy rates, net yields for rental properties
- 5) the provincial and municipal procedures leading to expropriation and current practice on compensation as deduced from case law
- 6) supporting evidence on the probable cost of acquisitions
- 7) nature of and public attitudes towards types of land tenure
- 8) lot sizes and pattern of land tenure.
- 9) length of ownerships and occupancies as measures of stability
- 10) sample survey of income and debt factors and a consideration of public attitudes leading to the feasibility of rehabilitation.

The compilation and analysis of this data can be most effectively carried out under the supervision of a qualified appraiser. This information should help in determining the probable cost of property acquisitions, the most satisfactory type of land tenure and the acceptability and feasibility of redevelopment and rehabilitation programs.

### **6.2.4 Existing Land and Building Uses**

This survey will assist in determining:

- 1) such blighting factors as conflicting uses and functional obsolescence, and
- 2) any emerging patterns of change in uses when compared with similar surveys of previous years.

For the purpose of the Overall Scheme the depth of this survey could be on a block-by-block basis. For the Detailed (first) Phase this should be extended to a building-by-building survey. The survey of existing uses should also be related to the zoning for the area.

### **6.2.5 Land and Building Conditions**

This assessment should be based on an external survey of the Overall Scheme to determine the broad pattern of necessary clearance, rehabilitation and conservation action. This should be followed by selective internal survey to assist:

- 1) in determining borderline cases of renewal action not readily apparent from external survey, and
- 2) in determining more realistically the nature and approximate costs of necessary rehabilitation action.

If readily available, the age of buildings may prove to be a useful guide to possible necessary improvements and to the functional stability of the area.

For the purpose of the Overall Scheme the depth of this survey could be mainly on a block-by-block basis for external survey with a representative internal sample survey. For the Detailed (first) Phase, the survey should be supplemented by external building-by-building survey with a larger internal sample survey.

### **6.2.6 Densities**

This assessment of densities should be related to

- 1) persons to floor area or habitable rooms, and,
- 2) building floor area to site area.

The former will give an assessment of the extent of overcrowding while the latter

will indicate areas of under or over development. An assessment of the relationship of these two density factors may give a measure of functional obsolescence.

For the Overall Scheme this survey might rely on existing statistics supplemented by sample surveys. For the Detailed (first) Phase the assessment should be supplemented by either further sampling or 100% survey dependent upon the complexity of the specific scheme area.

#### **6.2.7 Traffic Patterns**

The investigation of traffic patterns should consist of an assessment of the condition of existing streets, sidewalks, parking facilities and street furniture. The assessment of adequacy should be related to the function of the area taking into account the demands generated by existing and proposed development. Information on condition may be available from the municipality or Provincial Department of Highways. The question of adequacy is one of judgement which in the scheme preparation process will, in addition to existing and proposed developments, take account of any change in land use function or intensity embodied in the scheme renewal proposals themselves.

The traffic survey required for the Overall Scheme may be limited to the generalities needed to develop a broad policy and diagrammatic proposals. Traffic considerations cannot be confined to a limited area. In consequence the more detailed survey leading to the Detailed (first) Phase proposals may have to be extended to include the Overall Scheme area.

#### **6.2.8 Services and Utilities**

This investigation should include an assessment of location and condition of existing municipal services, public and private utilities, and their adequacy in relation to the scheme area. Information on location and condition should be available from the offices of the municipality or public and private utilities. The aspects of extent of survey and adequacy will require the same consideration as mentioned for traffic patterns above.

#### **6.2.9 Community Facilities**

This entails an investigation of the adequacy of such community facilities as schools and community centres, etc., and should include an assessment of their adequacy, including location and condition. The survey should be conducted in general terms for the Overall Scheme and may require more consideration for the Detailed (first) Phase.

#### **6.2.10 Existing Design Elements**

This should include an assessment of:

- 1) predominant topographical characteristics of the scheme area
- 2) the dominant environmental character of the area
- 3) the dominant architectural character of the buildings in the area
- 4) existing structures of particular architectural and historic merit which may provide focal points in the renewed layout of the area. The existence of such individual buildings is usually known to the municipality or interested agencies and consequently should not necessitate elaborate first time survey. Of equal importance but less frequently assessed is the architectural merit of groups of existing buildings which may have no outstanding merit individually but collectively present a "streetscape" worthy of retention.
- 5) an assessment of the existing massing characteristics of the buildings likely to remain in the area
- 6) existing landscape elements such as trees and water and their focal significance.

The consideration given to the above design criteria within the scheme area should also be extended to take into account the surrounding area. Investigation of these related considerations should not become an extensive time or cost consideration in the scheme preparations since they involve what are primarily exclusive municipal planning responsibilities.

In general the "survey" of these existing design elements should include a current photographic record.

### 6.2.11 Existing Municipal Controls

This should consist of an assessment relative to the scheme area of the extent, adequacy, status and enforcement of such municipal directions and controls as:

- 1) the community plan (official or otherwise)
- 2) zoning by-laws
- 3) building controls, and
- 4) maintenance and occupancy by-laws.

### 6.3 Analysis

Following the survey of the factors listed under the preceding 6.2 Survey, the next step should be analysis to establish:

- 1) their inter-action and direct contribution to blight,
- 2) an appreciation of the rate of change (acceleration or deceleration) of these factors, and
- 3) the relative intensity of their blighting influence as a guide to establishing priorities of action.

In most circumstances a range of alternatives will result from the assessment of this information. The alternatives may differ in the amount of public clearance and redevelopment that is involved, in the amount of private relocation of households and businesses, in the potential for the privately initiated responses to these various publicly initiated actions and in their effect on municipal finances.

The recommended choice among these alternatives should provide the most desirable balance of benefits relative to the costs involved. Some of these benefits and costs relate to municipal revenues and expenditures, others to the more efficient functioning of the community. Many, though not all, of these kinds of results can be estimated in dollar terms. A second category of results will take the form of benefiting some groups in the community to the exclusion of others, perhaps between those of low-income and those of higher income. A third group of results may take the form of such important effects as the replacement of a drab physical environment by one which is imaginative and inspiring.

The appropriate choice between the several combinations of the three main variables (economic, social and physical), involves value judgements which are not the prerogative of any particular profession, but are, in the final analysis, determined by the community and its elected representatives. The Technical sub-committee (9.3) should however consider the various alternatives and try to reach agreement on a recommended course of action.

While, therefore, subjective judgements must be made to arrive at a specific recommendation, it is essential that as full a description as possible be provided of the probable results of the recommended action. This description will always include, but not be limited to, the probable effects of the proposed actions on the municipality's financial structure, and on the home-owners, the tenants, and the business enterprises in the scheme area.

Where a program of public implementation will extend beyond five years for the Overall Scheme, the first phase should have the objective of achieving the most beneficial scheme-wide improvements. Such implementation areas should undergo comprehensive renewal, i.e. elimination of all substandard conditions. In line with this objective it may be desirable to undertake renewal in the form of several implementation areas and separate essential related elements, (e.g. sewers and roads), all within the context of the Overall Scheme area.

### 6.4 Overall Proposals

The Overall Scheme should include general proposals relating to all the requirements as listed in "3. CMHC Requirements." In addition, it should include detailed cost estimates for the preparation of the detailed proposals for the then known Detailed (first) Phase. The Technical and Co-ordinating Committee should review these Overall Scheme Proposals. The main value of such a review would be to advise the municipality whether its Overall Scheme was likely to be acceptable to the Province

and CMHC, if and when application for implementation assistance was made under Section 23B NHA.

## **6.5 Summary of Suggested Plans and Written Material for the Overall Scheme**

The Overall Scheme proposals should consist of a series of plans supported by written material co-ordinating the plan data and expanding on those aspects which do not lend themselves to plan presentation. This should include as applicable:

### **6.5.1 Plans**

- \* 1) The Overall Scheme area boundary defined on a topographical map.
- 2) A plan showing existing uses by block.
- 3) A plan showing existing land and building condition by block.
- \* 4) A plan of the Overall Scheme land use proposals.
- \* 5) A phasing and timing plan of the Overall Scheme proposals.
- \* 6) A generalized plan or plans showing private and public buildings and land to be
  - a. acquired, retained and improved, and
  - b. acquired and demolished.
- \* 7) A traffic plan. This should show in one or more simple (diagrammatic) drawings:
  - a. existing vehicular and pedestrian ways
  - b. existing streets to be closed
  - c. existing streets in private ownership
  - d. existing streets to be improved
  - e. proposed new streets
  - f. existing, improved and proposed parking facilities and whether in municipal or private ownership
- \* 8) A services and utilities plan. This should show in one or more generalized (diagrammatic) drawings: sewer, water, including fire hydrants, hydro (electric), gas, telephone, street lighting and other utilities:
  - a. to be retained
  - b. to be abandoned
  - c. to be relocated
  - d. to be improved
  - e. new installations
  - f. whether in municipal or private ownership.
- 9) Landscape plan. This should show in one or more generalized (diagrammatic) drawings: parks, playgrounds, trees, water and other landscape features:
  - a. to be retained
  - b. to be abandoned
  - c. to be improved
  - d. new proposals

### **6.5.2 Written Material**

- 1) A description of the Overall Scheme boundary and the reason for its selection.
  - 2) A description of the categories of condition of land and building uses.
  - \* 3) A description of the methods planned for municipal direction and control of the use of land in the area, including zoning, building controls, and standards of occupancy and maintenance of buildings in the area.
  - 4) A general description of the methods planned for the improvement, rehabilitation or redevelopment of privately-owned facilities, including housing accommodation, that will continue in the area.
  - 5) A general description of the proposals for the improvement or construction of community facilities.
  - 6) A general description of the municipal organization and staff anticipated for the implementation of the scheme.
  - 7) A general description of the nature and types of social and welfare assistance and the methods to be used to ensure their co-ordinated implementation.
  - 8) A general description of the methods planned for a public information service
- \*Items required to support any subsequent Sec. 23B NHA application for implementation assistance (**10.3**).

to help people in the area adjust to the implementation of the scheme. Plans may provide for public meetings, literature, local committees, etc., with special attention to linguistic and other ethnic problems.

- 9) A description of the phasing and timing of the implementation of the scheme.
- 10) A summary of the findings of any special studies which may have been necessary for the preparation of the scheme.
- \*11) A summary of the costs of implementing the scheme, including recoveries from the disposal of lands.
- \*12) A statement with regard to the scheme being in accordance or in harmony with the community official plan.
- 13) A detailed cost estimate for the preparation of the first phase detailed proposals.

### 7. Detailed (first) Phase

Having completed the Overall Scheme the next step should be to consider the Detailed (first) Phase area in the detail necessary to lead to an application for Section 23B NHA implementation assistance. This requires developing the first phase public proposals to a stage just short of actual working drawings. It involves three basic steps, namely, detailed survey, analysis refinement and detailed proposals.

#### 7.1 Detailed Survey

This survey of blight and prospect for renewal should be conducted in depth but be restricted to those items of the Overall Scheme Survey (6.2.1—6.2.11) as may apply to the Detailed (first) Phase areas and any essential related elements.

#### 7.2 Analysis Refinement

The analysis of the detailed survey should follow the steps outlined previously (6.3) and lead to the refinement of the Overall Scheme analysis as it applies to the Detailed (first) Phase area.

#### 7.3 Detailed Proposals

The Detailed (first) Phase proposals should be expanded and developed in all detail necessary to lead to Section 23B NHA implementation assistance. They should cover in detail, and as applicable, all the requirements listed in "6.4 Overall Proposals."

#### 7.4 Summary of Suggested Plans and Written Material Comprising the Detailed (first) Phase

The Detailed (first) Phase proposals should consist of a series of plans supported by written material co-ordinating the plan data and expanding on those aspects which do not lend themselves to plan presentation. They should be restricted to the Detailed (first) Phase area and mainly cover the same items, but in greater detail, than that required for the Overall Scheme area. This should include, as applicable:

##### 7.4.1 Plans

- \* 1) A plan showing the Detailed (first) Phase area(s) boundary.
- 2) A plan showing existing uses by building.
- 3) A plan showing existing condition by building.
- \* 4) A detailed plan of land use proposals.
- \* 5) A plan or plans showing private and public buildings and land to be:
  - a. acquired, retained and improved, and
  - b. acquired and demolished.
- \* 6) A traffic plan. This should show in one or more drawings:
  - a. existing vehicular and pedestrian ways
  - b. existing streets to be closed
  - c. existing streets in private ownership
  - d. existing streets to be improved
  - e. proposed new streets
  - f. existing, improved and proposed parking facilities and whether in municipal or private ownership.

This information should be in all detail except engineering working drawings.

- \* 7) A service and utilities plan. This should show on one or more drawings; sewer, water including fire hydrants, electricity, gas, telephone, street lighting and other utilities indicating those

- a.** to be retained
- b.** to be abandoned
- c.** to be relocated
- d.** to be improved
- e.** to be installed
- f.** in municipal or private ownership.

This information should be in all detail except engineering working drawings.

\* 8) Landscape plan. This should show parks, playgrounds, treed areas, water and other landscape features:

- a.** to be retained
- b.** to be abandoned
- c.** to be improved
- d.** proposed

This information should be in all detail except working drawings.

9) Urban design plan. In expansion of the survey of existing design elements (6.2.10) in the Overall Scheme the urban design considerations of building massing, architectural character and spatial relationships should be developed where applicable for the Detailed (first) Phase area(s). This should be expressed in perspective sketches and/or appropriate models.

#### **7.4.2 Written Material**

- 1) A description of the Detailed (first) Phase area(s) boundary and the reason for its selection.
- 2) A description of the categories of condition of land and building uses.
- \* 3) A rehousing program for the families and persons displaced in the Detailed (first) Phase. This should include data on the number and sizes of such families, incomes and circumstances which are likely to be a problem. Means of rehousing should also be given in terms of public housing, housing by non-profit corporation, private rental, home ownership, hostel etc. In the case of public housing or hostels, the location and availability of such accommodation should be reported.
- \* 4) A description of the methods planned to encourage the improvement, rehabilitation or redevelopment of privately-owned facilities including housing accommodation, that will continue in the First Phase area(s).
- \* 5) A description of the proposals for the improved or construction of community facilities.
- \* 6) A description of the municipal organization and staff anticipated for the implementation of the First Phase. This may include staff for acquisition, counselling, public information and possible on-site office for the convenience of the persons affected by the implementation.
- \* 7) A detailed description of the types and method of co-ordination of the social and welfare assistance to be given in the area by both public and private agencies.
- \* 8) A description of the methods planned for a public information service to assist area occupants to adjust to the implementation of the First Phase. Also included will be plans to assist in the relocation of persons dispossessed of accommodation. Plans may provide for public meetings, literature, local committees, etc.
- \* 9) A description of the detailed timing of the implementation of the phase one, including the timing of the acquisition, clearance, redevelopment, rehabilitation, public improvements of all kinds, conservation controls and public information programs.

\*Items required to support any subsequent Sec. 23B NHA application for implementation assistance (10.3).



\*10) Estimated eligible cost, with supporting data attached, of implementing the scheme, including recoveries from the disposal of lands as suggested below:

**Item 1) Acquisition and Clearance**

**a. Purchase of properties**

• Residential	\$
• Commercial	\$
• Industrial	\$
• Institutional	\$
• Vehicular & Pedestrian way \$ /sq. ft.	\$
• Other municipally-owned Properties	\$
• Vacant Land	\$
	<hr/>
	\$

**b. Payments for Business Disturbance and Leasehold Interests**

\$ 

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**c. Clearance**

• Demolition of Buildings	\$
• Grading and soil tests for re-use purposes	\$
	<hr/>

Estimated Total Cost of Acquisition and Clearance \$ 

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**Item 2) Municipal Services, Utilities & Works**

**a. Abandonment, relocation and/or Removal of Existing Services and Works**

• Municipal Services and Utilities listed as appropriate and costed individually	\$
• Commutation of outstanding local improvement charges	\$
	<hr/>
	\$

**b. Proposed Services, Utilities and Works (prorated where necessary)**

• Road Pavement	\$
• Curbs and Gutters	\$
• Sidewalks	\$
• Storm Sewers	\$
• Sanitary Sewers	\$
• Water Mains	\$
• Tree Planting and Landscaping	\$
• Landscaping of Public Open Spaces	\$
• Other	\$
	<hr/>

Estimated Total Cost of Services, Utilities and Works \$ 

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**Item 3) Organization and Staffing**

• Site Office & Equipment	\$
• Salaries of Staff engaged in acquisition negotiations, public information, design services	\$
• Fees for Professional Services (appraisal, legal and other fees) for acquisition of properties	\$
• Moving Costs	\$
• Other	\$
	<hr/>

Estimated Total Organization and Staffing Costs \$ 

---

ESTIMATED GROSS COST (Items 1, 2, and 3) \$ 

---

**Item 4) Recoveries**

● Salvage Value of Buildings	\$
● Net Revenue for Properties pending demolition	\$
● Revenue from Disposal of Cleared Land:	
● Public Housing at \$ /unit	\$
● Private Residential	\$
● Commercial	\$
● Industrial	\$
● Institutional	\$
● Vehicular & Pedestrian way at \$ /sq. ft.	\$
● Other Land for Municipal use at \$ /sq. ft.	\$
● Other (specify)	\$
	<hr/>
Estimated Total Recoveries	\$
	<hr/>
ESTIMATED NET COST	\$
	<hr/>
Net Federal (CMHC) Share	\$
Net Provincial Share	\$
Net Municipal Share	\$

**Note:** In order to ascertain the total cost to the municipality, the municipality should list the public costs of implementing the scheme in addition to those to which contributions are made by CMHC and the Province.

\*Items required to support any subsequent Sec. 23B NHA application for implementation assistance (**10.3**).

# part three: administration

## 8. Application

In the event a municipality wishes to make application for assistance under Section 23A NHA for the preparation of an Urban Renewal Scheme, it should direct its enquiries to the appropriate Department of the Provincial Government.

The Province will arrange for discussions with municipal officials. Depending on the policy of the Province, the discussions may be held with CMHC alone, or the Province alone, or with both in attendance. In any case, all parties will be kept fully informed.

Regardless of whether the municipality conducts the investigation exclusively with its own staff or augments its staff resources by the employment of consultants, it is desirable that all parties involved become familiar with the preceding information to avoid misunderstandings.

### 8.1 Municipal Resolution

If, after full discussion, the municipality decides to apply for assistance, a Resolution (in triplicate) and Application (6 copies) as indicated below, should be forwarded to the Province.

While no form of Resolution is prescribed, it is important that it include:

- a description of the area for which the Urban Renewal Scheme is to be prepared.
- the estimated cost of preparing the scheme.
- the names of the municipal director and any consultants associated with the preparation of the scheme.
- a request to the appropriate Provincial Minister for approval to make application to CMHC for assistance under Section 23A NHA.
- a request to CMHC for assistance under Section 23A NHA.
- If applicable a request for Provincial contributions to the preparation of the scheme.

### 8.2 Provincial Approval

Provincial approval of the municipality's application to CMHC is a prerequisite to the consideration of assistance under Section 23A NHA. As indicated above, discussions will have been held with Provincial officials who will be familiar with the proposals. It is necessary, however, to process the formal application through the Province in the manner previously mentioned. The Province, if it approves the application, will forward two copies of the Resolution, five copies of the Application and two copies of the Approval Letter to the appropriate CMHC office. In the event further discussions are necessary to clarify certain aspects of the application, these will be arranged by the Province.

### 8.3 The Application

In addition to the municipal resolution, a further explanation in narrative form is to be made, outlining the objectives of the scheme preparation, the reasons why the particular area was selected, the proposed staff to undertake the work (whether by municipal staff alone or a combination of municipal staff and consultants), the estimated time for the preparation of the scheme, the relationship to the official community plan, and a breakdown of cost estimates. The municipality is encouraged to provide any further information regarding the studies or investigations it proposes to make in the preparation of the scheme.

### 8.4 Cost Estimates of Scheme Preparation

#### 1) Overall Scheme

In determining the cost of preparing the Overall Scheme it is suggested that the form of estimate illustrated on page 9 be used. Cost estimates should be related to items of work calculated in accordance with the time and salary/fee schedule indicated for municipal employees and consultants. In addition, estimates of items of General Expense may be determined in the manner shown.

If another method is used in the preparation of the scheme, appropriate modifications would, of course, be required.

## 2) Detailed (first) Phase

At the time of application for contributions toward the cost of preparing the scheme the area(s) of the first phase of implementation may not have been determined, in which case it will not be possible to provide a detailed estimate of the cost of preparation. Therefore, it is suggested that a provisional sum be indicated for this work. On completion of the Overall Scheme (when the phasing is known) a cost estimate of the Detailed (first) Phase similar in format to that for the Overall Scheme should be prepared. This should be then submitted to the Province for consideration and recommendation to CMHC.

## 9. Preparation

### 9.1 Agreements

Attached as Appendix 12 is a copy of a typical Agreement to be entered into between the municipality and CMHC. The terms may be altered to conform to the particular situation and to the method of scheme preparation.

It is anticipated that all municipal staff likely to be involved, and consultants, will be given copies of the Agreement to ensure complete understanding of the contract between the municipality and CMHC. It is also important that the contract between the municipality and its consultants reflect the terms of the CMHC Agreement. Some Provinces contributing to the preparation of the scheme may require to be a party to this Agreement. Other Provinces might enter into a separate Agreement.

### 9.2 Co-ordinating Committee

It is required that a Co-ordinating Committee, consisting of a municipal representative (appointed by Council), a provincial representative (appointed by the appropriate Provincial Department), and the manager of the appropriate CMHC office be established. The municipal representative will be the chairman.

The role of the Co-ordinating Committee is to:

- Seek from their principals answers to policy questions that may arise.
- Ensure that the terms of the agreement are being followed.
- Review the progress of the scheme preparation as reported by the Technical Sub-Committee.
- Assist in formulating policy on publicity and public relations.
- Advise on progress payments and claims under the Agreement.
- Hold regular meetings not less frequently than monthly and report to their principals through minutes of the meetings.
- Undertake such other functions as are deemed necessary to help the scheme achieve its objectives.
- Receive and review the prepared scheme.

### 9.3 Technical Sub-Committee

The Technical Sub-Committee should consist of one standing member from each of the three levels of government—Municipal, Provincial and Federal. Its purpose should be to advise the Co-ordinating Committee on all technical problems arising out of the scheme preparation. This advisory technical service should be available to any consultants involved in the scheme preparation. Similarly the consultants should respond to any questions this sub-committee may have. The standing members of this sub-committee should be the municipal planner (chairman), provincial planner and CMHC Branch Planner or their representatives. These members should be responsible for ensuring that other personnel representing such disciplines as architecture, engineering, economics, property appraisals, sociology, etc. are available as advisors whenever necessary. The chairman should be responsible for calling meetings, recording sub-committee deliberations and reporting recommendations to the co-ordinating committee.

Meetings should be convened as necessary in the municipality during the preparation of the scheme. A minimum of three meetings should be held:

- 1) At the outset of the scheme preparation.
  - to review the intended procedure, techniques, work program and initial technical problems.
- 2) At the completion of the Overall Scheme (but before presentation to municipal council).

**SCHEME PREPARATION—COST ESTIMATES**

WORK BREAKDOWN	MUNICIPAL STAFF		CONSULTANT(S) STAFF		TOTAL
	Professional	Non Professional	Professional	Non Professional	
<b>A. Overall Scheme</b>					
*SURVEY					
Physical	—	—	—	—	—
Social	—	—	—	—	—
Economic	—	—	—	—	—
(or other appropriate subdivision)					
*ANALYSIS	—	—	—	—	—
*OVERALL PROPOSALS (subdivided if feasible)	—	—	—	—	—
GENERAL EXPENSES					
Base Maps					—
Reproduction					—
Travel					—
Information					—
Other Charges					—
<b>B. Detailed (first) Phase</b>					
*PROVISIONAL SUM (Subject to detailed estimate as for Overall Scheme prior to commencement of work)					—
<b>A plus B</b>					—

\*Above items are to be based on multiple of average daily or weekly rates and time.

- This meeting should undertake to discuss and review the Overall Scheme proposals particularly in the light of the alternative courses of action which the Director of the scheme and/or his consultants considered.
- 3) At the completion (but before final presentation) of the First Phase Detailed Proposals.
- This meeting should undertake to review and discuss the first phase implementation proposals.

It is desirable that informal technical meetings be held between the technical representatives to discuss such matters as the terms of reference, the probable techniques to be followed, consultants to be used and scheme preparation cost estimates.

#### **9.4 Progress Payments**

Progress payments may be made to the municipality during the course of preparation of the scheme in accordance with the agreement. They should normally be discussed by the Co-ordinating Committee to ensure the work accomplished is reflected in the cost. These discussions should be based on the recommendations of the Technical Sub-committee where applicable.

#### **9.5 Scheme Presentation**

On completion it is recommended that the Co-ordinating Committee, prior to presentation to Council and the senior governments, review the scheme.

It should be remembered that to receive assistance for implementation under Section 23B of the Act, the urban renewal scheme must be approved by the Province and accepted by CMHC.

### **10. Implementation**

#### **10.1 Section 23B Assistance**

Section 23B of the NHA outlines the assistance which can be provided for the implementation of an acceptable Urban Renewal Scheme.

Contributions may be made within the Detailed (first) Phase for the acquisition and clearance of land and buildings, the replacement, improvement or installation of services and utilities, roads and car parking (except buildings) and development of parks and open space. Moving expenses of dislocated persons or families, the cost of a site office, the cost of consultant services and staff, as agreed upon, are also eligible. Staff includes those employed to assist the relocation of dislocated persons, provide information to all affected, perform a public relations function, and generally carry out the implementation of the scheme.

The construction of major municipal works and services, forming part of the first phase implementation proposals and designed to serve a larger part of the municipality will receive financial assistance under Section 23B NHA. This assistance will be directly proportional to the specific needs of and benefits to the urban renewal scheme area.

#### **10.2 Other Aids**

Attention is drawn to the other facilities of the NHA which may be useful in implementing an Urban Renewal Scheme.

Some of these are:

##### **Loans to Provinces and Municipalities (Section 23C)**

Under this section loans of up to two-thirds of the provincial and municipal share of the cost of implementation as determined by CMHC are available, if desired. The repayment term is for a maximum of 15 years.

##### **Loans for Existing Real Estate (Section 23D)**

In Urban Renewal Scheme areas loans may be made on existing residential properties when these areas are so designated as eligible for loans by CMHC. These loans may be up to 85% of their lending value, providing the properties meet the NHA Minimum Property Standards for Existing Residential Buildings, or are improved to meet these standards. The repayment term is based on the remaining useful life of this property and in any case will not exceed 25 years.

##### **Home Improvement and Extension Loans (Section 24)**

Chartered Banks may make loans up to \$4,000.00 for a period not exceeding 10 years for the purpose of improving properties.

#### Public Housing (Section 35A or 35D and E)

Public Housing, subsidized to provide accommodation for low-income people, may be needed in connection with urban renewal. Section 35A provides for joint Federal-Provincial Projects while Sections 35D and E authorize loans to Public Housing Agencies.

#### Loans to Non-Profit Corporations (Section 16A)

Long term, low interest loans are available to non-profit or municipal (or provincial) organizations and may be helpful in providing housing of various kinds.

#### Student Housing (Part VIA)

Long term, low interest loans are available to provinces, municipalities or their agencies, and hospitals, school boards, universities, colleges, co-operative associations and charitable corporations for the purpose of assisting in the provision of residential accommodation for students and their families. The province must approve the making of such loans to the municipalities and other organizations listed above.

#### Loans for Municipal Sewage Treatment Projects (Part VIB)

Loans for sewage treatment plants and trunk sewers are available. It is possible that these may be useful to a municipality in conjunction with urban renewal.

Detailed information on these and other aids available under the National Housing Act can be obtained from your local CMHC Office.

### 10.3 Section 23B Application

The purpose of the preparation of an Urban Renewal Scheme as covered by this Handbook is to prepare an action-program for the municipality to eliminate blight and substandard conditions in an orderly fashion.

In the event of a lengthy interval between the completion and approval of the detailed implementation proposals and a decision by the municipality to proceed with renewal action, it may be necessary for the municipality to reassess the entire urban renewal scheme in the light of any significant physical, social and economic changes which might have occurred during this period.

The municipal application for implementation assistance under Section 23B NHA will include in appropriate written and plan form the general renewal proposals for the overall scheme and the detailed and specific proposals for the areas selected for the First Phase of implementation. This supporting material should consist of copies of the plans and written material marked with an asterisk in the preceding lists (6.5.1, 6.5.2, 7.4.1, 7.4.2).

In addition to the requirements mentioned above, a Resolution of the municipality requesting contributions under Section 23B NHA is required. The application is sent to the appropriate Provincial Department, which, if it approves of the application, will forward the application to CMHC with evidence of Provincial approval.

# appendix i

## 11. Extract From the National Housing Act

### PART III.

#### URBAN RENEWAL.

Rep. and New. 1964, c. 15, s. 7.

Definitions.  
Rep. and  
New. 1964,  
c. 15, s. 7.  
"Urban  
renewal  
area."

"Urban  
renewal  
scheme."

#### 23. In this Part,

- (a) "urban renewal area" means a blighted or substandard area of a municipality for which the government of the province in which the area is located has approved the implementation of an urban renewal scheme; and
- (b) "urban renewal scheme" means a scheme for the renewal of a blighted or substandard area of a municipality that includes
  - (i) a plan designating the buildings and works in the area that are to be acquired and cleared by the municipality in connection with the scheme and for making available to persons dispossessed of housing accommodation by such acquisition or clearance, decent, safe and sanitary housing accommodation at rentals that, in the opinion of the Corporation, are fair and reasonable having regard to the incomes of the persons to be dispossessed,
  - (ii) a plan describing the proposed street pattern and land use for the area, and the program for the construction or improvement in the area of municipal services, schools, parks, playgrounds, community buildings and other public facilities,
  - (iii) a description of the methods planned for municipal direction and control of the use of land in the area, including zoning, building controls and standards of occupancy of buildings in the area;
  - (iv) a description of the methods planned for the improvement, rehabilitation or replacement of privately owned facilities, including housing accommodation, that will continue in the area, and the techniques planned for retarding such facilities from becoming substandard, and
  - (v) the estimated costs of the scheme and that will be developed in accordance or in harmony with an official community plan.

Contributions  
for prepara-  
tion of an  
urban  
renewal  
scheme.  
New. 1964,  
c. 15, s. 7.

23A. The Corporation may, with the approval of the Governor in Council, enter into an agreement with any province or municipality whereby the Corporation will contribute one-half of the cost of the preparation of an urban renewal scheme, including the cost of all economic, social and engineering research and planning necessary therefor.

Contributions  
for imple-  
menting  
an urban  
renewal  
scheme.  
New. 1964,  
c. 15 s. 7.

23B. (1) Where an urban renewal scheme has been approved by the province in which the scheme is to be carried out and is acceptable to the Corporation, the Corporation may, with the approval of the Governor in Council, enter into an agreement with that province or with the municipality in which the scheme is to be carried out providing for the payment of contributions equal to one-half of the actual cost, as determined by the Corporation, of

- (a) acquiring and clearing lands and buildings in the urban renewal area, including costs of condemnation proceedings and the costs of disposing of lands so acquired and cleared;



(b) installing municipal services or works, other than public buildings, in the urban renewal area; and

(c) employing persons

(i) in connection with the acquisition and clearance of land in the urban renewal area,

(ii) to assist owners of property affected by the urban renewal scheme to adjust to the implementation of the scheme, and

(iii) to assist the relocation of persons dispossessed of housing accommodation by the implementation of the urban renewal scheme.

(2) Every agreement entered into pursuant to subsection (1) shall provide that the province or municipality will pay to the Corporation Payment to Corporation where land disposed of. New. 1964, c. 15, s. 7.

(a) one-half of any moneys received from the sale, lease or other disposition of land in the urban renewal area in respect of which the Corporation has contributed towards the acquisition and clearance thereof; and

(b) an amount equal to one-half of the value, as determined in the manner provided in the agreement, of land in the urban renewal area retained by the province or municipality for public purposes and in respect of which the Corporation has contributed towards the acquisition and clearance thereof.

**23C.** (1) In addition to the contributions made by the Corporation pursuant to sections 23A and 23B, the Corporation may, with the approval of the Governor in Council, make a loan to a province or municipality described in section 23B to assist in the implementation of those parts of an urban renewal scheme in respect of which the Corporation could, pursuant to paragraphs (a) to (c) of subsection (1) of section 23B, make a contribution. Loans for urban renewal scheme. New 1964, c. 15, s. 7.

(2) A loan made under the authority of this section shall

(a) bear interest at a rate prescribed by the Governor in Council; Conditions under which loans may be made. New. 1964, c. 15, s. 7.

(b) not exceed two-thirds of the actual cost, as determined by the Corporation, of implementing those parts of the urban renewal scheme referred to in subsection (1) after deducting therefrom all federal grants made or to be made in connection with that scheme;

(c) be for a term not exceeding fifteen years;

(d) be secured by debentures issued by the province or municipality; and

(e) be repayable in full during the term thereof with interest payable not less frequently than annually.

**23D.** (1) A loan made by an approved lender to the owner of a housing project located in an urban renewal area is insurable if Loans for housing projects in urban renewal area insurable. New. 1964, c. 15, s. 7.

(a) the housing project meets the requirements, or when repaired or improved will meet the requirements, of an urban renewal scheme acceptable to the Corporation for that area;

(b) the housing project meets the housing standards prescribed by the Corporation;

- (c) the loan bears interest at a rate prescribed by the Governor in Council;
- (d) the loan does not exceed eighty-five per cent of the lending value, as determined by the Corporation, of the housing project or of the housing project as improved; and
- (e) the loan is secured by a first mortgage upon the housing project in a form prescribed by regulation and is repayable in equal monthly instalments of principal and interest over a term not exceeding the useful life of the housing project, as determined by the Corporation, and in any case not exceeding twenty-five years.

Insurance  
fee.  
New. 1964,  
c. 15, s. 7.

(2) The insurance fee for a loan described in subsection (1) shall be two per cent of the amount of the approved loan or an instalment thereof, less the insurance fee component of the approved loan or the instalment thereof.

Fees to be  
paid to  
Mortgage  
Insurance  
Fund.  
New. 1964,  
c. 15, s. 7.

(3) All insurance fees received by the Corporation under this Part shall be paid into the Mortgage Insurance Fund established by the Corporation under subsection (1) of section 10.

## 12. Model Urban Scheme Preparation Renewal Agreement

B E T W E E N:

OF THE FIRST PART:

OF THE SECOND PART:

26

1. The Municipality shall cause to be prepared for the area in accordance with its application to the Corporation dated the
- for contributions under the Act, an urban renewal scheme in the form of plans supported by a written report (hereinafter referred to as the "scheme") consisting of general and detailed proposals for the implementation of the scheme, and shall include, as applicable:
- (1) the precise boundary of the area and the reason for its selection;
  - (2) the proposed land uses and street patterns for the area;
  - (3) the details of lands and buildings, to be acquired, cleared and/or disposed of, for public or private re-use;
  - (4) the details of works, services and utilities to be abandoned, improved or constructed;
  - (5) a description of the probable effects of the implementation of the scheme on home-owners, tenants and businesses in the area, including specific proposals for re-housing and relocation;
  - (6) proposals for co-ordinating public and private social and welfare assistance during the implementation of the scheme;
  - (7) proposals for the construction or improvement of community facilities such as schools, parks, playgrounds, community buildings and other public facilities;
  - (8) a description of the methods proposed to be used for the improvement, rehabilitation or redevelopment of privately-owned residential commercial, industrial and institutional development in the area;
  - (9) proposals for the organization and staff, including public information and counselling services, necessary for the implementation of the scheme;
  - (10) municipal proposal for zoning, building controls and standards of occupancy and maintenance;
  - (11) the proposed phasing and timing of renewal action;
  - (12) the estimated costs and recoveries in implementing the scheme;
  - (13) evidence that the scheme will be in accordance or in harmony with the official community plan, including the comprehensive development and renewal objectives and priorities for the community.

2. The preparation of the scheme shall be carried out in two steps as follows:
  - (1) the preparation of general proposals arising from a general survey and analysis of the overall area, followed by
  - (2) the preparation of detailed proposals arising from a detailed survey and a refinement of the analysis for those parts of the overall area capable of implementation within approximately five years from the date of acceptance of the scheme by the Corporation.
3. The Municipality shall in a manner satisfactory to the Corporation conform generally, where applicable, with the requirements of the scheme set forth in clause 1, provided, however that with respect to those parts of the overall area capable of implementation within approximately five years from the date of acceptance of the scheme by the Corporation, the Municipality shall conform with the said requirement in such detail as may be satisfactory to the Corporation.
4. The boundaries of the area shall not be considered to be rigid and may, with the approval of the Corporation, be revised if after a more careful analysis a revision of the boundaries is considered to be necessary or desirable.
5. The preparation of the scheme shall be under the direction of the municipal planner or the municipal technical officer responsible for the work in connection with the scheme, augmented where necessary by the advice of consultants engaged by the Municipality.
6. The Corporation shall pay to the Municipality one-half of the actual total cost of carrying out the work described in clause 2, provided that any expenditure which would have the effect of making the total contribution by the Corporation exceed  
  
shall be submitted to and approved by the Corporation prior to being incurred. The Corporation shall pay its share of the actual total cost as aforesaid by making periodic contributions to the Municipality upon receipt of statements of accounts in accordance with clause 8.
7. The Municipality shall submit to the Corporation, immediately upon completion of the general proposals referred to in paragraph (1) of clause 2. an estimate of the cost of preparation of the detailed proposals referred to in paragraph (2) of clause 2.
8. The Municipality shall in the first instance pay all items forming part of the total cost of carrying out the work described herein and shall, at intervals of not more than three months

from the date hereof, prepare and submit to the Corporation a statement of account in a form satisfactory to the Corporation and supported by such books, records or other data as the Corporation may require, showing all amounts so expended by the Municipality.

9. The Municipality shall keep proper and detailed accounts of all costs incurred and shall retain and preserve all receipts, vouchers, accounts, records and other documents for a period of 7 years following completion of all reports referred to in this agreement and shall at all reasonable times permit inspection and audit of all such records and documents by the Corporation.

10. The Municipality shall submit periodically to the Corporation at the Corporation's request, the Municipality's written report of the progress made in the preparation of the scheme.

11. There shall be constituted a Co-ordinating Committee made up of three persons representing respectively the Corporation, the Municipality and the Province, which shall meet at regular intervals and at least monthly to review the progress made in the preparation of the scheme.

12. The Co-ordinating Committee may appoint one or more technical sub-committees to assist it in an advisory capacity.

13. Except for such specific information as the parties hereto agree is of a confidential nature, the Corporation may, in its absolute discretion, print, publish, or otherwise reproduce in whole or in part, any report prepared pursuant to this agreement, or distribute any said report to any person, persons, corporation, firm or association, or otherwise use any said report in any manner in which the Corporation may in its absolute discretion determine. The Municipality shall retain ownership and possession of all supporting data including, without limitation, surveys and analysis used in the preparation of any said report provided that the Municipality shall at all reasonable times permit perusal of said data by the Corporation and permit any reproduction or other use thereof by the Corporation as the Corporation may in its absolute discretion determine.

14. The Municipality undertakes to complete the preparation of the work referred to in clause 2 hereof by

15. It is expressly understood and agreed between the Corporation and the Municipality that any contribution by the Corporation for the implementation of the scheme shall be conditional upon

- (1) approval of the scheme by the Province and acceptance thereof by the Corporation;
- (2) entry into an agreement with the Corporation pursuant to section 23B of the Act containing such terms and conditions as may be satisfactory to the Corporation and the Municipality, and
- (3) with respect to those parts of the overall area not capable of implementation within approximately five years as aforesaid, the submission to the Corporation from time to time of detailed proposals arising from a detailed survey and analysis for those parts of the overall area for which further renewal action is proposed and, following approval of the detailed proposals by the Province and acceptance thereof by the Corporation, entry into an agreement with the Corporation as referred to in paragraph (2) of this clause.

IN WITNESS WHEREOF the parties hereto have hereunto affixed their corporate seals as witness the hands of their proper officers in that behalf.

CENTRAL MORTGAGE AND HOUSING CORPORATION

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For President

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For Executive Director

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