TORONTO

REPORT FOR ACTION

Amendments to the Business Improvement Area (BIA) Capital Cost-Share Program Guidelines

Date: May 23, 2017
To: Economic Development Committee
From: General Manager, Economic Development and Culture and Executive Director, Financial Planning
Wards: All

SUMMARY

The BIA Capital Cost-Sharing Program represents a successful and long-standing partnership with the City's Business Improvement Areas (BIAs). Through this program the City has cost-shared $39.3 million in streetscape improvements over the past 10 years to beautify, enhance and improve city streets and public spaces. BIAs pay for 50% or more of the cost of projects funded under this Program and 100% of the long-term maintenance.

In response to a presentation by the Toronto Association of BIAs (TABIA) to Economic Development Committee on November 24, 2015, this report provides the results of a review of the Program looking at ways to maximize the amount of funding leveraged from BIAs and support long-term, cost-effective BIA streetscape improvements.

The report concludes that there are opportunities to leverage additional funding from BIAs without increasing City debt targets by amending the Cost-Share Guidelines to provide more consistency and flexibility, introducing a Streetscape Master Plan Funding Program to encourage BIAs to undertake long-term streetscape planning, and pursuing a further review of the policies affecting BIA cost-shared projects with other City divisions.

RECOMMENDATIONS

The General Manager, Economic Development and Culture, and the Executive Director, Financial Planning, recommend that:

1. City Council approve the amended BIA Capital Cost-Sharing Program Guidelines described in this report and set out in Attachment No. 1.

2. City Council establish a new project in the 2018-2027 Capital Plan for Economic Development and Culture (EDC) entitled "BIA Streetscape Master Plan Funding Program" with annual cash flow of $0.100 million, based upon the program guidelines set out in this report and in Attachment No. 2, by reallocating funding from the BIA Equal Share Funding Program, and authorize the General Manager of Economic Development and Culture to enter into agreements with BIAs under the Program.

3. City Council direct the General Manager of Transportation Services, Executive Director of Engineering and Construction Services, and General Manager of Economic Development and Culture undertake a review of project administration charges applied to BIA capital projects and the priority assigned to BIA projects with regard to permits and approvals.

4. City Council direct the General Manager of Economic Development and Culture report annually to Economic Development and Culture Committee on the allocation of BIA Capital Cost-Share Funding, the requests for funding from BIA Cost-Share Programs, and trends in BIA net financial assets, detailed by size of BIA, as reported in BIA Audited Financial Statements.

FINANCIAL IMPACT

There are no immediate financial pressures resulting from the adoption of this report. Funding for the "BIA Streetscape Master Plan Funding Program" with annual cash flow of $0.100 million will be accommodated through reallocation from the BIA Equal Share Funding Program. This will ensure that BIA Capital Cost-Share projects are subject to planning diligence consistent with processes for other City Capital projects. It is anticipated that the proposed adjustments to the BIA Capital Cost-Share Program Guidelines will support increased utilization of funds allocated by BIAs for Capital projects.

The Deputy City Manager & Chief Financial Officer has reviewed this report and agrees with the financial impact information.

DECISION HISTORY

At its meeting of October 30-November 1, 2012, City Council approved revised BIA Capital Cost-Sharing Program Guidelines designed to offer relief to the program's budget pressures created primarily by the steadily-increasing number BIAs in the City and the growing complexity and scope of BIA streetscape improvement projects.
http://app.toronto.ca/tmmis/viewAgendaItemHistory.do?item=2012.EX23.12

At its meeting of January 29-30, 2014, City Council approved the 2014-2023 Capital Plan which included an additional $10.0 million over 10 years for BIA streetscape projects.
http://www.toronto.ca/legdocs/mmis/2014/ex/bgrd/backgroundfile-65967.pdf

At its meeting of July 7, 2015, City Council approved amendments to the BIA Capital Cost-Sharing Program Guidelines to establish caps on the debt contribution to projects funded through the Financed Funding Option and caps on the total amount of financing available to individual BIAs and all BIAs in aggregate.
http://app.toronto.ca/tmmis/viewAgendaItemHistory.do?item=2015.EX7.16

At its meeting of November 24, 2015, Economic Development Committee requested the General Manager, Economic Development and Culture to report to the Economic Development Committee in the second quarter of 2016 on the following:

a. a review of the capital-cost share financial targets, in consultation with the Toronto Association of Business Improvement Areas (TABIA) and Toronto's 81 Business Improvement Areas (BIAs), to maximize the amount of funding that can be leveraged from the BIAs for streetscape improvements;

b. a review of the capital cost-share program, in consultation with TABIA and Toronto's 81 BIAs, to identify program improvement that best leverage BIA investments and assist them in supporting long-term, cost-effective capital projects across the city;
http://app.toronto.ca/tmmis/viewAgendaItemHistory.do?item=2015.ED8.1

COMMENTS

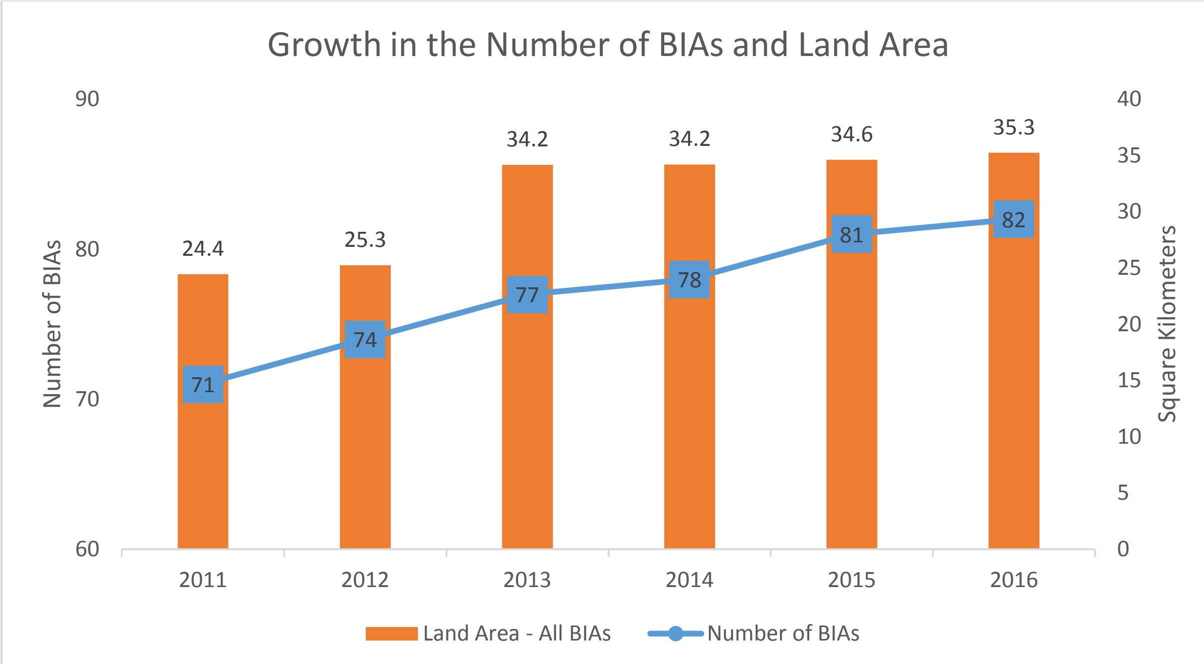
Background

The Business Improvement Area (BIA) is a model that has been adopted world-wide, which enables business and commercial property owners to directly contribute to the improvement of public spaces in the vicinity of their businesses to a higher standard than otherwise provided by the municipality.

Over $39 million has been invested over the past 10 years to improve the identity, appearance and function of public spaces within Toronto's BIAs through the BIA Capital Cost-Share Program. Cumulatively the program has been a major catalyst in revitalizing commercial areas and is one of the main incentives to forming a BIA.

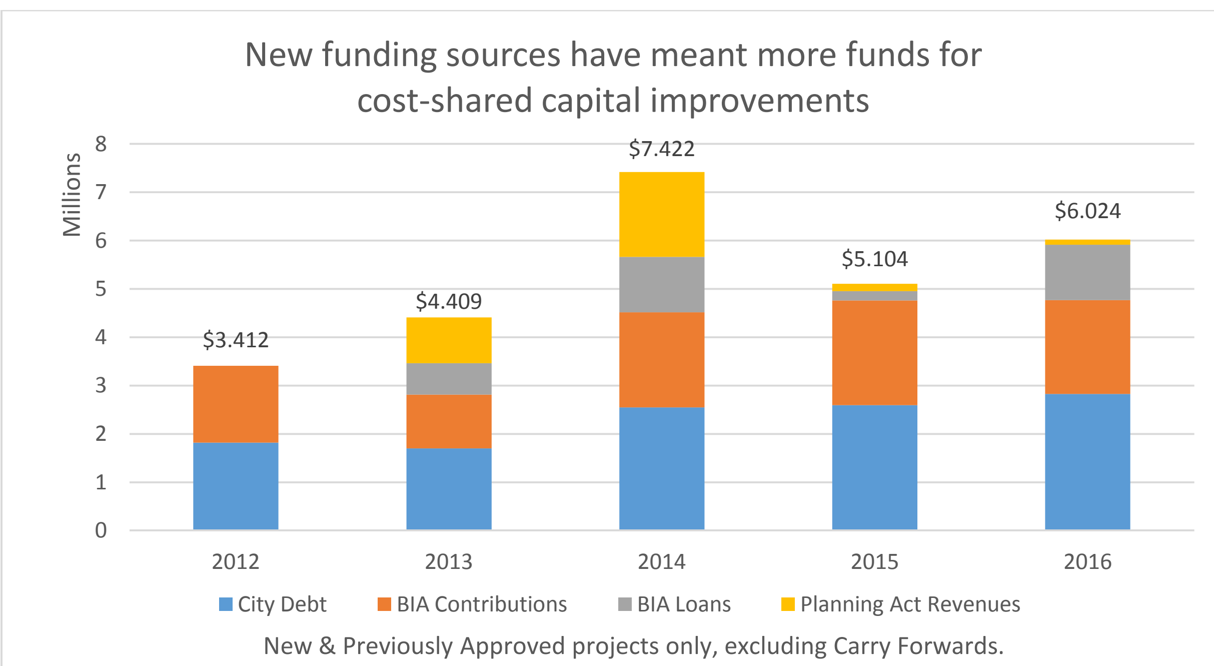
From a City building perspective, by leveraging funding from business and property owners through their BIA, the City is able to improve and beautify highly-visible streets at less than half of the cost of undertaking such improvements on its own. In reality, without the support of the BIA Capital Cost-Share Program, most of the City's commercial area streetscape improvement projects of the past decade would simply have not happened.

As businesses and property owners, and Council, have seen the merits of forming new BIAs, the number has grown from 60 in 2007 to 82 in 2017. Over the same period, the levies raised by BIAs have more than doubled from $14.5 million in 2007 to $30.3 million in 2017. With this growth in revenue there has been a corresponding growth in the scope and complexity of cost-shared projects planned and undertaken by BIAs.



To address the growing demand for capital cost-share funding, Council established new financing options for BIA capital projects in 2012, including an option for BIAs to finance streetscape improvements through loans provided by the City.

In the 2014-2023 Capital Plan, City Council approved an additional commitment of $10.0 million over 10 years to address the growing backlog of capital funding. These funds have been sufficient thus far to meet the demand for priority "A" projects under the Cost-Share Guidelines.

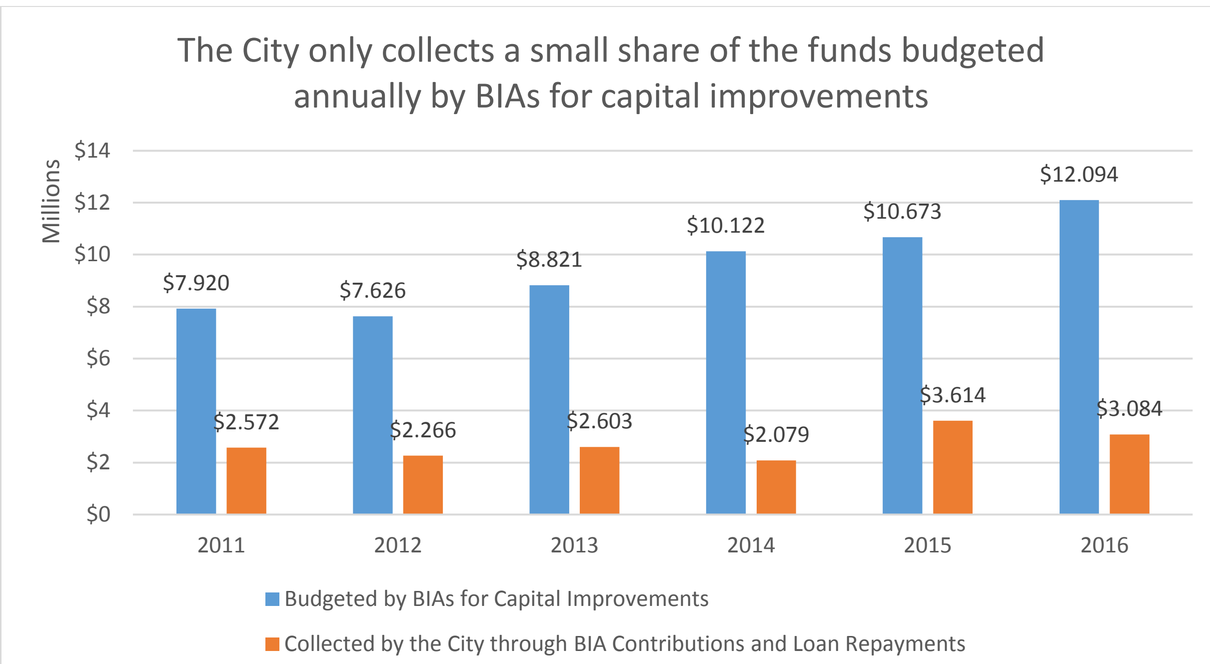


On November 24, 2015, Economic Development Committee received a presentation from the Toronto Association of Business Improvement Areas (TABIA) concerning the state of Toronto's BIAs. The General Manager of Economic Development and Culture was directed to report back on means of maximizing the amount of funding leveraged from BIAs for streetscape improvements and program improvements that might assist BIAs in developing long-term, cost-effective capital improvements.

Opportunities to Leverage Investment from BIAs

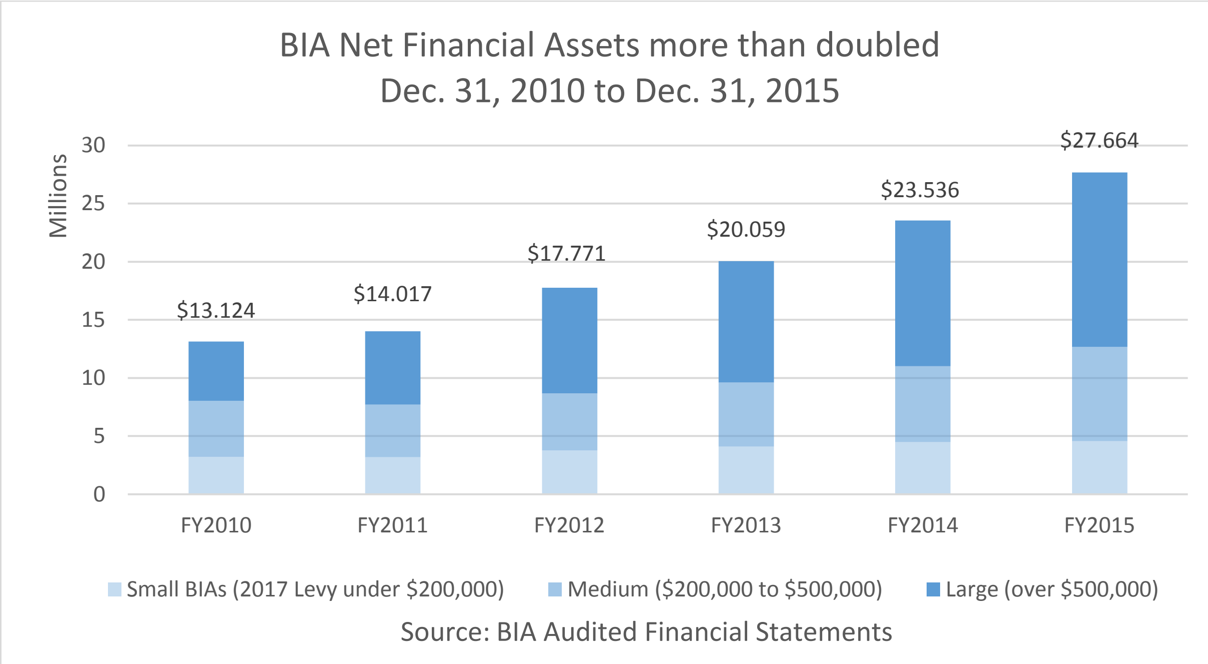
In 2016 the combined Operating Budgets of all 82 BIAs were $40.4 million. Capital improvements were the largest budget category totalling $12.1 million or 30 percent of overall budgeted expenditures.

However, only $3.1 million or 25% of the funds budgeted by BIAs for capital improvements in the year were applied to City project cost-share billings or loan repayments. While some of the remaining funds went to non-cost shared capital projects undertaken independently by the BIA, the vast majority were simply not spent and became part of the BIA's accumulated surplus (cash and investments).



The accumulated surplus of each BIA must be analyzed individually over the years following to determine how they are ultimately applied to capital projects. However, this information could indicate missed opportunities, planning and coordination issues, or in part just the increase size of BIAs intended projects. The numbers may also indicate that many of the projects budgeted by BIAs are simply not achievable. More coordinated capital planning should be undertaken to ensure that BIA budgets include "shovel-ready" projects that have been designed and costed within the framework of a long-term plan.

The pattern of under-expenditure in the area of capital improvements is further illustrated by BIA Audited Financial Statements, which show that net financial assets (cash and investments) of all BIAs combined more than doubled in the 5 year period between December 31, 2010 and December 31, 2015. In the same period the land area included in BIAs has increased by approximately 45%.



These figures show that the Capital Cost-Share Program is not keeping pace with growing reserves held by BIAs for streetscape improvements. The most direct means to unlock these funds held by BIAs would be to increase funding to the BIA Capital Cost-Share Program. However, in the context of limited City debt targets, new strategies will be necessary to better manage funding pressures. This may mean, in some instances, financing and managing capital projects for which the costs are fully recovered from BIAs, through some combination of a loan from the City, BIA reserves and levies.

Assuming sustainable expansion of the BIA program, the growth in net financial assets should fall roughly in line with the growth in BIA levies. While BIA levies have grown 42% over the 5 year period from FY2010 to FY2015, net financial assets have grown 111%. Had an additional $9 million been leveraged from BIAs over the same 5 year period, net financial assets would have grown at the same pace as levies.

Another impact of the growing financial means of BIAs will be the continuation of a trend towards larger and more complex streetscape projects. Flexible and consistent funding mechanisms will be required to assist BIAs to implement these projects. Improved support will also be needed to forecast and undertake preliminary planning for these projects.

Growing demand and limited City debt funding will mean more competition for funding. Prioritization of projects will become all the more important to ensure the projects funded are those that have significant impacts, are part of a cohesive long term strategy, and are undertaken in a cost-effective manner within the time line planned.

Streetscape Master Plans

Encouraging all BIAs to have a long-term Streetscape Master Plan is an important step to ensure that limited BIA Capital Cost-Share Program resources are allocated to projects with long-term benefits and implemented in a cohesive and cost-effective manner.

Although many BIAs have commissioned streetscape plans at their own expense, more support is needed to encourage all BIAs to have a plan and to ensure that these plans are adequate in scope to identify realistic and affordable projects which can be implemented over a 5-10 year period. To further encourage BIAs to undertake sound long term capital planning, higher priority should be assigned to BIA cost-share requests that are part of a comprehensive plan.

The development of a Streetscape Master Plan is an important exercise for a BIA. A plan looks at different options and timing of improvements within the context of work scheduled by other City Divisions and Agencies. The process also has an important element of consultation with various City Divisions and Agencies as to the feasibility of planned improvements and with members of the BIA and the community at large to seek input. The adoption of Streetscape Master Plans will bring BIA Capital Cost-Share projects forward with pre-planning consistent with City processes for capital project development.

Without the guidance of a streetscape plan, experience has shown that BIAs can be drawn into one-off projects that tie up financial resources while other greater opportunities may be lost.

Streetscape Master Plan Funding Program

Currently, Streetscape Master Plans are specifically excluded from funding under the Capital Cost-Share Guidelines. As mentioned, many BIAs have completed plans at their own expense, but it can be difficult to persuade a new BIA to invest limited resources in commissioning a plan while other capital improvements are cost-shared on a 50:50 basis. This discrepancy encourages BIAs to undertake streetscape improvements without the benefit of a long term vision.

It is recommended that a new project be established within existing EDC debt affordability targets, entitled the BIA Streetscape Master Plan Funding Program, to provide financial support to BIAs to prepare Streetscape Master Plans. The program would be available exclusively to BIAs and would provide funding for 50% of the cost of commissioning a Streetscape Master Plan, or updating an existing plan, up to a maximum amount of $25,000 per BIA. BIAs would be eligible to apply for funding every

5 years to update an existing plan. The application form, program guidelines and terms and conditions are contained in Attachment 2.

To receive support under the Program a number of criteria would need to be met to ensure that the plan:
- is long-term in scope;
- identifies priorities, costing and timing of proposed improvements;
- identifies funding opportunities and opportunities to partner with other City Divisions and Agencies;
- takes into consideration potential development;
- identifies maintenance implications;
- differentiates between City standard and non-standard streetscape elements;
- includes a process to consult with City staff, BIA members, local associations, residents and others; and
- is developed with a proper process of BIA Board and subcommittee approvals.

As a condition of funding, EDC staff would provide support and guidance through-out the development of the plan, including the formation of a City Staff Working Group to provide advice and input to the proposed design and would supply information such as property data maps, tree inventories, utility locates and topographic surveys to assist the work of the consultant.

While it would be possible for EDC staff to engage consultants to prepare plans on behalf of the BIAs, the intent is that the BIA Board and membership ultimately take ownership of the plan. BIAs have an interest in advocating for unique and innovative streetscape designs that incorporate flexibility while adhering to City standards.

The current capital request prioritization criteria in the BIA Capital Cost-Share Program Guidelines assign "B" Rank priority to projects which implement a comprehensive streetscape program. However, projects which are not identified in a plan are granted higher priority if they represent the second phase (or greater) of a multi-phase project or if they utilize the Financed Funding option.

Amendments to the Prioritization Guidelines are recommended to assign higher priority to improvements identified in a Streetscape Master Plan.

Recognizing the City's Commitment to BIAs

BIAs are "City boards" within the terms of the City of Toronto Act and are appointed by Council under Chapter 19 of the Municipal Code. With regard to streetscape improvements, BIAs are empowered by Council to "oversee the improvement, beautification and maintenance of municipally-owned land, buildings and structures in the business improvement area beyond City standard."

In the presentation to Economic Development Committee, TABIA expressed their ongoing frustration that although BIAs are effectively "an arm of City Council", they tend to be viewed by City Divisions and Agencies as a third-party or private entity.

It is recommended that Council formally recognize the special status of BIAs, and direct City Divisions to assign priority to BIA streetscape projects with regard to charges, permits and approvals consistent with that applied to City Divisions.

It is also recommended that a statement of the goals and objectives of the BIA Capital Cost-Share Program be incorporated into the Capital Cost-Share Guidelines to clarify Council's commitment to BIA streetscape projects which are implemented in a timely and cost-effective manner.

Project Administration Charges on BIA Streetscape Projects

In its presentation to Economic Development Committee, TABIA spoke to additional "overhead fees" which are now applied to BIA streetscape projects. TABIA requested clearer and more consistent standards for "overhead fees" that are more closely tied to the market rate for such projects.

It is recommended that the General Manager of Economic Development and Culture, General Manager of Transportation Services and Executive Director of Engineering and Construction Services undertake a review of project administration charges applied to BIA streetscape projects to ensure that they are consistently applied and fairly reflect the cost of the service provided to BIAs.

Project Funding Options

In 2012, Council expanded the range of funding options available to BIAs under the BIA Capital Cost-Share Guidelines:

	Equal Share Funding	Financed Funding - With City Contribution	Financed Funding – with No City Contribution	BIA Full Funding
Maximum Project Costs	$600,000	Not Specified	Not Specified	Not Applicable
Minimum Project Costs	Not Specified	$200,000	$200,000	Not Applicable
Cost-Sharing	50% City; 50% BIA	35% City; 65% BIA	100% BIA	100% BIA
Maximum City Share	$300,000; $900,000 over any 5 year period	$350,000; $350,000 over any 10 year period	No City Contribution	No City Contribution

	Equal Share Funding	Financed Funding - With City Contribution	Financed Funding – with No City Contribution	BIA Full Funding
BIA Share Financed by	BIA Contributions	BIA Contributions; or City Loan	BIA Contributions; or City Loan	BIA Contributions
Loan Financing from City	Not Available	$2 million limit per BIA	$2 million limit per BIA	Not Available
Loan Repayment	Not Applicable	Repaid with interest over 3-10 year period.	Repaid with interest over 3-10 year period.	Not Applicable
Loan Balance	BIA not eligible if there is an outstanding loan balance	BIAs with loan balance are eligible	BIAs with loan balance are eligible	BIAs with loan balance are eligible

Based on experience with these funding options over the past four years a number potential improvements have been identified to address gaps or inconsistencies.

According to the criteria, projects costing in excess of $600,000 are no longer eligible for the first option, Equal Share (50:50) Funding, and they would have to be considered under the second option, Financed Funding - With City Contribution, whether or not the BIA in fact requires a loan. Looking ahead, based on the growing reserves of BIAs, many will be in a position to undertake large-scale projects without the need for a loan from the City.

The reduction in the City's share under the Financed Funding - With City Contribution option from 50% to 35% can create discrepancies. Firstly it serves as a disincentive to BIAs wanting to use City loan financing for projects in the $200,000 to $600,000 range. A $300,000 project would receive $150,000 under the Equal Share option, but only $105,000 under Financed option. Secondly, for projects in the $600,000 to $850,000 range, the 35% limit means in some cases a larger project, which exceeds the funding limit of the Equal Share option may receive less funding than a smaller project. For example, a $700,000 project under the Financed Funding option would receive $245,000 in cost share funding, while a $600,000 project under the Equal Share option would receive $300,000.

In the spirit of providing more flexible financing mechanisms to BIAs and supporting cost-effective projects with long term impacts, there should be no disincentive to making use of the City-financed loan option. Quite often opportunities for a BIA to undertake major streetscape improvements occur once every 15-20 years when the major infrastructure improvements are planned by Transportation Services or other City Divisions and Agencies. The option of a loan from the City ensures BIAs can take advantage of these opportunities when they arise.

City loan funding also makes sense as a means to undertake improvements, such as pedestrian lighting, in one single project, rather than splitting the project into multiple phases as BIA finances allow. In terms of making the best use of limited City resources it makes sense to remove any disincentives to making use of the Financed (loan) option.

The third funding option, Financed Funding – with No City Contribution, has not been used. Financed projects currently received the highest ("A") priority, meaning it is highly likely that they would receive cost-sharing under the second, "With City Contribution", option.

The fourth option, BIA Full Funding should be explored further, given the growing financial assets of BIAs and City debt targets which remain relatively static. To support BIAs in achieving their streetscape objectives there is a need to look at financing options which do not involve City debt contributions. If cost-share funding is not adequate to meet the BIA's request, the City could provide the option to budget, coordinate and manage projects on the basis of 100% cost-recovery from BIAs.

Based on these considerations, it is recommended that the four funding options be amended as follows:

	Funding Option 1: Equal Share	Funding Option 2: Equal Share Loan	Funding Option 3: Hybrid	Funding Option 4: City Managed
Eligibility	Small and medium-sized projects	Medium-sized projects requiring City loan	Large projects	Projects that, based on prioritization criteria, do not receive City funding under Options 1, 2 or 3
Project Costs	Up to $700,000	Up to $700,000	Over $700,000	Any

	Funding Option 1: Equal Share	Funding Option 2: Equal Share Loan	Funding Option 3: Hybrid	Funding Option 4: City Managed
Cost-Sharing	50% City; 50% BIA (from BIA contri-butions)	50% City; 50% BIA (from some combination of BIA contri-butions and City loan)	$350,000 City; Remainder BIA (from some combi-nation of BIA contributions and City loan)	100% BIA (from some combination of BIA contri-butions and City loan)
Maximum Combined City Contribution	Up to $350,000 annually per BIA, $1,050,000 per BIA over any 5 year period			No City funding
Minimum Loan	Not applicable	$200,000	$200,000	$200,000
Maximum Loan	Not applicable	$2,000,000 per BIA total City loans outstanding at any one time, subject to $10,000,000 program limit	$2,000,000 per BIA total City loans outstanding at any one time, subject to $10,000,000 program limit	$2,000,000 per BIA total City loans outstanding at any one time, subject to $10,000,000 program limit
Loan Repayment	Not applicable	Repaid with interest over 3-10 year period.	Repaid with interest over 3-10 year period.	Repaid with interest over 3-10 year period.
BIAs with Outstanding Loan Balance	Eligible based upon prioritizatio n criteria	Eligible up to the maximum loan amount above	Eligible up to the maximum loan amount above	Eligible up to the maximum loan amount above

The first option, similar to the existing Equal Share Funding Option, would provide 50:50 cost-share funding for projects up to $700,000. Maximum project cost have been increased in light of inflationary increases in the cost of construction.

Projects up to $700,000 requiring City loan financing would fall into the second, Equal Share Loan Funding Option. Projects involving City loans require a separate funding option as they each involve individual loan agreements between the City and the BIA.

The BIA may also opt to contribute part of its share through an up-front payment, i.e. 'a down payment'.

The third option, Hybrid Funding, is for larger projects, in excess of $700,000. The City's contribution to these projects will be capped at $350,000 per project. The financing arrangements under the Hybrid Option would be tailored to the BIA's needs. If the BIA has the funds to pay for its share, the contribution will be collected after work is completed through a BIA recovery invoice. If the BIA requires a City loan for all or part of its share a loan agreement will be reached and the BIA may opt to contribute part of its share through an up-front contribution.

The City's contribution under the three "funded" options would be capped at $350,000 annually per BIA and $1.050 million per BIA over any 5 year period.

The fourth option, City Managed Funding, would be for projects carried in the EDC Capital budget and financed entirely by BIA sources or City loan (no City Debt/CFC contribution). This option would be primarily targeted to projects which would not be considered a high priority under the prioritization criteria (i.e. not tied to work by other City Divisions or Agencies or not minor in nature). These are none-the-less valuable and impactful projects which can be included in the EDC capital budget, managed by BIA Office staff and financed by some combination of BIA cash and investments, BIA levy contributions and City financing (loan).

BIAs will continue to have the option to execute projects on their own outside of the scope of the Capital Cost-Sharing Guidelines.

These four funding Options present more fluid and consistent guidelines for financing projects.

Capital Request Evaluation and Prioritization Criteria

The prioritization of cost-share funding requests should be revised to align with the following basic concept:

> Priority "A" – Projects tied to work included in Capital Plans of other City Divisions and Agencies, or minor projects.
> Priority "B" – Projects which implement a Streetscape Master Plan or other City Initiatives/Priorities
> Priority "C" – All other projects

Currently, priority "A" is also given to projects which take advantage of the loan financing option. This criteria was intended to encourage more BIAs to make use of loans to implement projects in a single phase, instead of financing the project in numerous phases. Priority "A" is also given to projects which represent the second phase (or greater) of multi-phase projects. From experience these criteria can have the effect of advancing projects that are not part of a long-term comprehensive plan.

The evaluation criteria give priority to one minor project per BIA of gross cost no greater than $10,000. This is intended to spread the benefit of the Cost-Share Program to as many BIAs as possible and allow new BIAs to receive funding for smaller projects, such as street signs or banners in their first or second year of existence. However, $10,000 is in most cases not adequate to make an impact. It is recommended that the limit for minor projects be increased to $40,000 and the criteria be amended to allow multiple projects up to that limit.

It should also be clarified in the Guidelines that technical design for future projects is not considered a minor project. Technical designs such as engineering drawings or electrical design should be evaluated as part of overall project design and construction costs and be assigned priority on that basis.

The current guidelines establish a set of secondary criteria to assign precedence amongst Priority "A" projects. However typically all priority "A" projects receive funding as well as some Priority "B" projects. It is recommended that a separate category be created for Secondary Criteria which will be used to differentiate amongst "A", "B" or "C" projects as appropriate.

Maintenance

The growth in the BIA Capital Cost-Share Program means an increase in the number of assets owned and maintained by BIAs. Beyond requiring that BIAs are responsible for 100% of maintenance and operating costs of streetscape improvements, the BIA Capital Cost-Share Program Guidelines provide few specifics in terms of BIA maintenance obligations.

It is recommended that the Guidelines be amended to specify that BIAs must:

1. Complete a sign-off form to acknowledge the short- and long-term maintenance obligations of any project before a contract is awarded;

2. Include the maintenance obligations identified in the sign-off in the BIA's annual operating budget; and

3. Provide a schedule in the BIA's annual operating budget identifying maintenance budgets, expenditures and reserves associated with each streetscape asset owned by the BIA.

Consultation with TABIA

The proposed amendments to the BIA Capital Cost-Share Program Guidelines have been developed in consultation with Financial Planning and Legal Services Divisions. The Toronto Association of Business Improvement Areas (TABIA) was consulted by way of a meeting with the Executive Director and a meeting of the TABIA-Interdepartmental Committee.

Conclusion

The BIA Capital Cost-Share Program represents a beneficial partnership which has been instrumental in the growth and success of the BIA model in Toronto. Thanks in part to this partnership, BIA businesses and property owners will levy themselves for a total of $30.3 million in 2017 for streetscape improvements, maintenance, promotion, communication, events and other initiatives for the improvement and revitalization of Toronto's neighbourhoods.

Through a review of the BIA Capital Cost-Share Program a number of amendments have been identified which would lead to better planning of BIA projects that are cost-effective, coordinated and provide long-term impacts. Amendments to the Guidelines will allow EDC to leverage additional investment from BIAs and cope with the growth and complexity of BIA requests.

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ATTACHMENTS

Attachment No. 1 - Amended BIA Capital Cost-Share Program Guidelines
Attachment No. 2 - BIA Streetscape Master Plan Funding Program