

***Town of Bracebridge  
Façade Improvement Loan and Grant Program &  
Signage Improvement Grant Program***



**INFORMATION**

***Primary Contacts:***

Chief Building Official  
or  
Director of Development Services

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The Town of Bracebridge has established a loan and grant program to assist owners of commercial buildings within the Town's Business Improvement Area (BIA) with the renovation, restoration and preservation of their exterior building facades. A façade is that portion of a building that front onto a public street, land or walkway. The BIA is defined in the Community Improvement Plan, June 1 2005, as approved by the Ministry of Municipal Affairs on July 28, 2005.

***What is the purpose of the Loan and/or Grant Programs?***

The Façade Improvement Loan and Grant Program and the Signage Improvement Grant Program are intended to encourage façade and signage improvements in the BIA Community Improvement Project area through the provision of financial assistance to eligible owners. The program is designed to:

- Achieve an attractive, unified and architecturally integrated downtown as assessed against the Town's Architectural Façade Design and Sign Design Guidelines;

- Encourage a strong commercial core through preserving its historic character, maintenance and building improvements, and;
- Encourage community involvement and private investment in downtown Bracebridge.

The Community Improvement objectives are as follows:

- To provide for rehabilitation or improvement of commercial facades, including brickwork, and signage through the use of municipal assisted programs and funding sources;
- To provide an incentive for private investment through the use of municipal assisted programs and funding sources, and;
- To improve the physical and aesthetic amenities of streetscapes in the CBD while stimulating private investment and revitalization.

***What is being offered?***

The Bracebridge Community Improvement Plan consists of the following:

- Façade Improvement Loan and Grant Program:

Under the Façade Improvement Loan and Grant Program, the Town may provide a façade improvement loan and grant, to a specified maximum dollar value, for eligible works on buildings located in the BIA.

- Signage Improvement Grant Program:

Under the Signage Improvement Grant Program, the Town may provide a sign improvement grant, to a specified maximum dollar value, for eligible works to signs on buildings located in the BIA.

***How are the programs being funded?***

The grant and/or loan programs are funded solely by the Town of Bracebridge by municipal capital budget allocations, reviewed annually on an as-required basis, and by fund replenishment through repayment of the loan portion of the loan and grant program.

***Who approves the applications?***

The Façade Improvement and Signage Advisory Committee (FISAC) are responsible for reviewing applications under both programs and making recommendations to Council. It is also charged with reviewing the parameters and overall results of the program and to make an annual report to Council.

The committee shall consist of the Chair of the Development Services Committee, the Chief Building Official or designate, a representative from the BIA, Council's BIA representative and the Director of Economic Development.

***On what basis does the Town approve applications?***

When reviewing applications for façade and/or signage funding, the Town publications *Architectural Façade Guidelines* and *Signage Design Guidelines*, prepared by Moorhead Associates, 1992, shall guide the Façade Improvement and Signage Advisory Committee (FISAC).

Copies are available for review at the Town of Bracebridge Municipal Offices, Development Services Department, 1000 Taylor Court, Bracebridge, Ontario P1L 1R6.

## ***THE FAÇADE IMPROVEMENT LOAN AND GRANT PROGRAM***

### ***What works are eligible for a façade improvement loan and grant?***

- Buildings will be within the BIA Community Improvement Project Area per By-law 2005-033;
- Exterior renovations to the main façade of buildings including the walls fronting onto a side street, laneway, open space or parking lot;
- Restoration or replacement of new brickwork or cladding;
- Restoration or replacement of cornices, eaves, parapets, windows and doors;
- Restoration or replacement of exterior lighting;
- Exterior painting;
- Chemical or other façade cleaning;
- Redesign of storefront or entrance modifications, including provisions to improve accessibility for the disabled;
- Such other similar improvements and repairs that may be necessary to improve the appearance of a building façade exterior as may be approved by the Façade Improvement and Signage Advisory Committee (FISAC) and Town Council.

### ***Who is eligible to apply for a Façade Improvement loan and grant?***

- Applicants for the Façade Improvement Loan and Grant Program must be the registered owner(s) of the subject property;
- Town staff will review property tax records and property owners who are in arrears of property taxes, local improvement charges or any other municipal accounts receivable on the subject property are not eligible to receive the loan and grant;
- The owner(s) must match the Town's contribution as set out in Section 1.6, for a façade improvement loan or grant;
- Outstanding work orders (building, fire, zoning, etc.) must be satisfied prior to funding approval;
- Only commercial properties are eligible for street level façade improvement funding;
- Town contributions will be issued only after the project is completed and approved;
- Proposed works must comply with all applicable by-laws, codes and guidelines.

### ***What are the terms of the Façade Improvement Loan and Grant Program?***

The Town may provide 50% of the cost of the approved ground floor façade improvement project by providing an equally apportioned interest free loan and grant to a maximum municipal contribution of \$5,000. The maximum municipal contribution for the ground floor would be a \$2,500 interest free loan and a \$2,500 grant.

In accordance with the above noted terms, second storey façade improvements are also eligible to a maximum municipal loan and grant contribution of \$2,500. The maximum municipal contribution for the second storey would be a \$1,250 interest free loan and a \$1,250 grant.

Similarly, third storey façade improvements are eligible for a maximum municipal loan and grant contribution of \$1,000. The maximum municipal contribution for the third storey would be a \$500 interest free loan and a \$500 grant.

The maximum combined municipal contribution for ground floor, second and third storey façade improvements will be \$8,500 per property consisting of a \$4,250 loan and \$4,250 grant.

For a single building with more than one street address and/or storefront, the maximum municipal contribution for any combination of ground floor, second and third storey façade improvements will be \$15,000 for that building consisting of a \$7,500 loan and \$7,500 grant.

Note that the minimum municipal contribution for any project may be \$1,000 (50% loan and 50% grant). This requires the construction project to have total eligible expenditures of at least \$2,000.

The loan will be reflected on the tax roll and will be registered and discharged by the Town in accordance with S. 32(2) of the Planning Act. The loan will be interest free with a maximum amortization period of 5 years. The loan is fully open and may be repaid in full at any time prior to the end of the term of the loan.

***What are the repayment terms on the Façade Improvement Loan and Grant Program?***

Repayments of the loan will be calculated on a maximum 5-year amortization period commencing on the first anniversary of the approval of the Financial Assistance Agreement between the Town and the owner(s) and annually on the anniversary date thereafter until paid in full.

Full payment may be made at any time with no penalty. The loan is also transferable to successors in title provided the new owner meets the eligibility criteria and agrees to the terms and conditions of the loan.

***How does the Façade Improvement Loan and Grant Program application and approval process work?***

- The Chief Building Official and building section support staff manage the process;
- Interested owners are encouraged to contact the Chief Building Official to discuss the program and review the design parameters, application and approvals processes;

- Three (3) copies of the application form and three (3) copies of the proposed façade design and accompanying plans are to be submitted to the Chief Building Official accompanied by a minimum of two (2) estimates for the work or works to be undertaken;
- Relevant building permit fees apply and the Town shall refund such fees from the capital reserve account for this program after the work is completed and approved for municipal financial assistance;
- The Façade Improvement and Signage Advisory Committee (FISAC) will review applications upon receipt of comments from Development Services Building Section, Public Works and the District of Muskoka, if applicable;
- The Façade Improvement and Signage Advisory Committee (FISAC) will submit its recommendation to Town Council;
- If approved, the owner will be required to enter into a Financial Assistance Agreement with the Town that sets out the terms and conditions of the municipal financial assistance and loan repayment plan;
- When the façade work is completed, a statement with supporting invoices shall be submitted to the Town upon which the work will be inspected by the Town and, if approved, notice of completion will be issued upon which the financial assistance will be initiated;
- Funding approval will lapse if a notice of completion is not issued within eight months of the date of execution of the Financial Assistance Agreement. The Façade Improvement and Signage Advisory Committee (FISAC) may grant an extension of up to four months following receipt of a written request by the owner setting out the reasons for the extension and providing a new date of completion.

## ***SIGNAGE IMPROVEMENT GRANT PROGRAM***

### ***What works are eligible for the Sign Improvement Grant?***

- Signs will be on buildings within the B.I.A. Community Improvement project area per By-law 2005-033;
- Per the Town's Sign By-law, as amended, signs are described as any device located outside of any building which is used for the purpose of identifying, advertising or attracting attention to any business, enterprise, organization or project, product or service located on any premises by means of painting on or attaching bills, letters, numerals, pictorial matter or electric or other devices in such a way as to be visible to the public, including legal ground signs and wall signs as defined in the Town's Sign By-law.

### ***Who is eligible to apply for a Signage Improvement Grant?***

- Applicants for the Signage Improvement Grant Program may be the registered owner(s) of the subject property or tenants, on approval;
- Town staff will review property tax records and property owners or owners who apply on behalf of their tenants who are in arrears of property taxes, local improvement charges or any other municipal accounts receivable on the subject property are not eligible to receive the grant;
- The owner(s) or tenant must match the Town's contribution;
- Outstanding work orders (building, fire, zoning, etc.) must be satisfied prior to funding approval;
- Only commercial properties are eligible for signage improvement grant funding;
- Town contributions will be issued in accordance with the general terms of the grant program;
- Proposed works must comply with all applicable by-laws, codes and guidelines.

### ***What are the terms of the Signage Improvement Grant Program?***

The Town may provide 50% of the cost of signage improvement or replacement in the form of a grant to a maximum municipal contribution of \$1,500 paid to the owner or tenant over a three-year term. One third of the grant shall be paid upon notice of completion by the applicant and subsequent approval by the Town. The Town shall pay the balance of the grant over two years in two equal instalments, beginning on the first anniversary of completion and approval of the work.

For buildings with multiple street addresses or storefronts, the maximum combined signage improvement or replacement will be a \$4,000 grant.

Note that the minimum municipal contribution for any signage improvement or replacement project shall be \$500.

***How does the Signage Grant Program application and approval process work?***

- The Chief Building Official and Building Section support staff shall manage the process;
- Interested owners or tenants are encouraged to contact the Chief Building Official to discuss the program and review the design parameters, application and approvals processes;
- Three (3) copies of the application form and three (3) copies of the proposed signage design and accompanying plans are to be submitted to the Chief Building Official accompanied by a minimum of two (2) estimates for the work or works to be undertaken;
- Relevant sign fees apply and the Town shall refund such fees from the capital reserve account for this program after the work is completed and approved for municipal financial assistance;
- The Façade Improvement and Signage Advisory Committee (FISAC) will review applications upon receipt of comments from Development Services Building Section, Public Works and the District of Muskoka, if applicable;
- The Façade Improvement and Signage Advisory Committee (FISAC) will submit its recommendation to Town Council;
- If approved, the owner(s) or tenant will be required to enter into a Financial Assistance Agreement with the Town that will set out the terms and conditions of the municipal financial assistance plan;
- When the signage work is completed, a statement with supporting invoices will be submitted to the Town upon which the work will be inspected by the Town and, if approved, notice of completion will be issued upon which the financial assistance will be initiated;
- Funding approval will lapse if a notice of completion is not issued within eight months of the date of execution of the Financial Assistance Agreement. The Façade Improvement and Signage Advisory Committee (FISAC) may grant an extension of up to four months following receipt of a written request by the owner setting out the reasons for the extension and providing a new date of completion.

Please note that the Town reserves the right to promote the programs in partnership with the BIA and also reserves the right to use approved and funded projects as examples in promotional programming.

Application forms and further information are available at the Town of Bracebridge Development Services Department, 1000 Taylor Court, Bracebridge Ontario P1L 1R6. Telephone 705-645-5264.