

## **PROGRAM GUIDELINES FOR THE CITY OF WOODSTOCK DOWNTOWN AREA FAÇADE IMPROVEMENT PROGRAM**

These guidelines are to be used by persons wishing to apply for Façade Improvement Program funding offered under the Downtown Area Community Improvement Plan by the City of Woodstock.

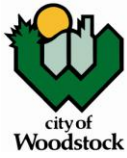
The Applicant is required to provide appropriate answers to all questions on the application form. If all prescribed information is not provided, the application will not be accepted.

### **SUBMISSION OF APPLICATION:**

Please submit the completed application form and other information as set out herein to:

City of Woodstock  
Economic Development Office  
P.O. Box 1539  
500 Dundas Street  
Woodstock, ON N4S 0A7

Attention: Brad Hammond, Economic Development Officer  
Phone: 519-539-2382 Ext. 2113  
[bhammond@cityofwoodstock.ca](mailto:bhammond@cityofwoodstock.ca)



## **FACADE IMPROVEMENT PROGRAM GUIDELINES**

### **1.0 Purpose**

The Façade Improvement Programs grant/loans are intended to:

- assist property owners with the identified community improvement project area with street front facade improvements;
- assist the property owner in retaining a professional service designer to develop the project concept; and,
- bring participating buildings and properties within the identified community improvement areas into conformity with the City of Woodstock Property Standards By-law.

Where possible, applicants are also encouraged to apply for an Awning, Signage and Decorative Lighting grant or the Non-Street Front Façade Improvement loan in conjunction with the Façade Improvement Program to ensure a comprehensive improvement to the building's exterior. In doing so, the applicants are required to pre-consult with the City's Development Commissioner or designate to evaluate appropriate funding options.

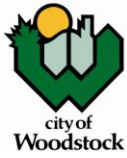
### **2.0 Funding**

Grant or loan commitments will be provided subject to funding availability within the supporting reserve fund. Should there not be adequate funding to meet demand for the program, applications will be held and processed in chronological order of their application date as funding becomes available. Design fees can be applied for prior to the application submission and can be applied for at anytime of the year as funds are available. Please note that applicants risk disqualification if they undertake work before receiving and signing an Approval Letter. Projects will not be funded retroactively.

### **3.0 Eligible Areas**

The Façade Improvement Program applies to:

- All properties within the 'Central Area' as defined on Schedule W-2 of County Official Plan as shown on Figure 1 in the Downtown Area CIP.



## 4.0 Eligible Program Improvements

Eligible facade improvements would include:

- exterior street front renovations including entrances and display windows as part of a larger restoration program, the repair and re-pointing of façade masonry and brickwork, façade painting and cleaning treatments, and other similar repairs/improvements consistent with the Woodstock Central Area Design Guidelines;
- professional fees at the discretion of the Development Commissioner.

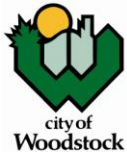
Improvements not eligible through this program include:

- the replacement of entrances or display windows in isolation.

## 5.0 Eligibility for Grant/Loan (owner)

To be eligible for the Façade Improvement Program, the applicant must meet all conditions detailed in this program description including:

- the owner must submit a complete application;
- the owner must be the registered owner of the property for which the application is being submitted;
- all mortgages and charges, including the Façade Improvement Loan, must not exceed 90% of the post rehabilitation appraised value of the property;
- the owner must provide sources of government and/or non-profit organization funding (Federal, Provincial, County, CMHC, Federation of Canadian Municipalities, etc.) that can be applied against the eligible costs are anticipated or have been secured, and must be declared as part of the application;
- all City of Woodstock taxes must be paid in full when the loan is issued and remain so for the lifetime of the loan;
- the facade improvements will have regard to the Woodstock Central Area Design Guidelines to the satisfaction of the City of Woodstock. No grant or loan shall be issued until such time as the eligible works are deemed to be complete by the City;
- there must be no other outstanding debts to the City of Woodstock;
- outstanding work orders for the City's Building Department or Fire Department and requests to comply must be addressed prior to approvals being granted;
- the owner must not have defaulted on any City-sponsored grant/loan program in the past;
- where a building erected or improved with a program loan is demolished or otherwise not maintained in a state of repair consistent with City by-laws (including



the Zoning By-law) to the satisfaction of the City, the loan will be forfeited and recovered by the City;

- the owner must sign an agreement which will identify the terms and conditions of the grant or loan;
- payments will be made on the basis of the actual cost of the eligible work and will be approved at the sole discretion of the City; and
- where a façade improved with a program loan is demolished or otherwise not maintained in a state of repair consistent with City by-laws (including the Zoning By-law) to the satisfaction of the City, the loan will be forfeited and recovered by the City.

### **5.1 Eligibility for Grant/Loan (Structure)**

Eligible structures for the Façade Improvement Program would include:

- occupied or vacant structures;
- any discrete building held in one ownership in the identified program area. Within a contiguous group of buildings, a discrete building will be interpreted as any structure which is separated from other structures by a solid party wall. The entirety of a multi-unit building, which contains separate units with condominium status, will be considered one building for the purpose of this program;
- Each discrete building on each property is eligible for multiple loans provided the loans do not exceed the maximum amount allowable under program guidelines. Separate applications must be submitted for each discrete building on a single property;
- There must be no City of Woodstock Building Department or Fire Department orders or deficiencies when the grant/loan is issued.

## **6.0 General Terms of the Grant/Loan**

The loan will be interest free and will be amortized over a 10 year period.

### **6.1 Grant Amount**

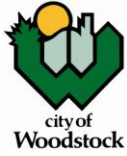
The grant shall be on a one (1) time basis up to:

- \$10,000 per store front; or
- \$30,000 per corner building fronting onto 2 public streets.

### **6.2 Loan Amount**

Loans will be issued up to:

- \$25,000 per building.



The total of available funds will equate up to 50% of the value of eligible works.

In addition, 50% of the professional service design fees (exclusive of HST), to a maximum of \$1,500 may also be applied for per property.

While more than one building on a single property may be eligible for a loan, loans will not exceed 50% of the cost of the eligible works that related to each discrete building.

### **6.3 Loan Security**

Loans will be secured through the registration of a lien placed on title for the total amount of the loan. Liens will be noted on the tax roll and will be registered and discharged by the City.

The Development Commissioner or designate may postpone the lien which is given as security for the Facade Loan in circumstances where any of the registered mortgages are being replaced, consolidated or renewed and the total value of all mortgages and charges (including the City's lien) against the property does not exceed 90% of the appraised value of the property.

### **6.4 Grant/Loan Disbursement**

The grant/loan will be paid to the property owner upon receipt of invoices for completed work and inspection of the completed improvements by the staff of the City of Woodstock Building Department.

Prior to the advancement of funds, the grant/loan agreement will be signed only when the work is completed.

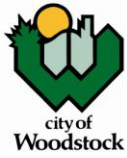
There will be no progress payments.

### **6.5 Loan Repayment Provisions**

Loan payments will begin after year five (5) after the advancement of funds. Repayment of the loan will be on a yearly basis and does not include interest. The amount of these yearly payments will be a minimum of \$1,000, at the discretion of the Development Commissioner or designate. Any outstanding balance is due by the end of year ten (10). Full repayment can be made at any time without penalty.

### **6.6 Transferable Loans**

At the discretion of the City, loans may be transferable to a new owner providing that the new owner meets the eligibility criteria and agrees to the terms and conditions of the loan. The new owner must enter into a new loan agreement with the City for the outstanding loan value at the time of purchase. Otherwise, where ownership is transferred the outstanding balance of the loan shall immediately become due and payable.



## **7.0 Additional Rehabilitation and Demolition**

Additional works to the façade, non-street façade or awnings or lighting may only be undertaken after consultation with the Economic Development Office to ensure consistency with the Design Guidelines.

Work carried out in the absence of such consultation with the Development Commissioner may result in default of the loan and forfeiture of the City's consideration of subsequent applications for funding assistance under any of the City-sponsored Loan or Grant Programs.

The Façade Improvement Program does not impose any specific restrictions on demolition except that any outstanding loan amount must be repaid to the City prior to the issuance of a demolition permit.

## **8.0 Relationship to other Financial Incentive Programs**

It is intended that the Façade Improvement Program can complement other incentive programs offered by the City of Woodstock. Property owners may also qualify for financial assistance under those programs specifically detailed on Section of 8 of the Downtown Area Community Improvement Plan. However, the funding from these programs cannot be used to subsidize the property owner's share of the total cost of other program improvements.

## **9.0 Procedures**

The following procedures must be completed in entirety prior to the disbursement of funds under the Façade Improvement Program.

### **9.1 Grant/Loan Application**

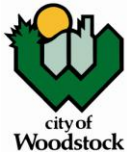
The applicant is required to submit a complete application form and submit the form to the Development Commissioner or designate.

**The Façade Improvement Program will not apply retroactively to works completed prior to the approval of the Loan application by the Development Commissioner or designate.**

### **9.2 A "Complete" Application**

To be eligible for a Façade Improvement Program grant/loan, the applicant will be required to submit a complete application. A complete application may include:

- Complete drawings of the works to be undertaken;
- A copy of the Building Permit (if required);



- Project description of residential/construction works applicable to the grant/loan.
- The cost estimate should be supported by a minimum of two quotations by qualified contractors. In general, the lower of the two estimates will be taken as the cost of the eligible works for the purpose of the program. Cost estimates should be consistent with the estimate noted on the accompanying Building Permit (if required). In no case shall funding be issued where the portion of the funding attributed to work completed under a Building Permit exceed the verified construction value noted on the Building Permit;
- Estimated start/end of construction;
- Where exterior cleaning is proposed - the cleaning method, type of product to be used, rinsing system, areas of sample cleaning, mortar joint repair procedure, experience of contractor including completed projects; detailed estimate of the works to be completed;
- The cost estimate should be supported by a minimum of two quotations by qualified contractors. In general, the lower of the two estimates will be taken as the cost of the eligible works for the purpose of the program. Cost estimates should be consistent with the estimate noted on the accompanying Building Permit (if required). In no case shall a loan be issued where the portion of the loan attributed to work completed under a Building Permit exceed the verified construction value noted on the Building Permit;
- The cost estimate of the design fees;
- Any or other information that may be deemed necessary by the Development Commissioner or designate.
- Complete drawings of the works to be undertaken;
- Product brochures for the proposed installations;

### **9.3 Relationship of the Improvements to Design Guidelines**

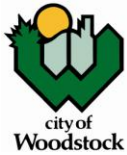
The application will include a description of how the proposed works relate to the Central Area Design Guideline. The onus is on the applicant to show how the proposed works relate to the relevant Design Guideline.

### **9.4 Building Department Inspection**

Following the submission of the loan/grant application and prior to its approval, the Building Department will inspect the building to review its condition and the proposed amendments. The Economic Development Office will make arrangements for a title search of the property and check on tax payment records.

### **9.5 Final Determination of Eligible Improvements**

The final determination as to how much of the proposed work is eligible for funding under the Façade Improvement Program will be made by the Development Commissioner or designate. The



Development Commissioner or designate may require further drawings, cost estimates, or other items of information relating to the proposed works before approval of the loan/grant is issued.

## **9.6 Grant/Loan Approval - Approval Expires in One Year**

Once all eligibility criteria and conditions are met, and provided that funds are available in the supporting Reserve Fund, the Development Commissioner or designate will approve the Façade Improvement Loan/Grant. If an application is refused, the applicant may appeal the decision of the Development Commissioner to City Council.

**Approval by means of a letter to the applicant will represent a grant/loan commitment. Grant/Loan commitments will be valid for one year and will expire if the work is not completed within that time period. The Development Commissioner may, at his/her discretion, provide a written commitment extension of up to one year. It is important to note that the consideration of such an extension will require a written request from the applicant detailing the reasons the extension is being sought.**

Where a building erected or improved with a program loan is demolished or otherwise not maintained in a state of repair consistent with City by-laws (including the Zoning By-law) to the satisfaction of the City, the loan will be forfeited and recovered by the City.

## **9.7 Inspection of Completed Works**

The grant/loan will be paid to the property owner upon receipt of invoices for all completed work and after the City inspection of all completed improvements has taken place. The City will inspect the work completed to verify that the proposed improvements have been completed as described in the application. The grant/loan amount will relate to the invoices showing the actual costs of completed work and not the estimated costs as described in 9.2 above.

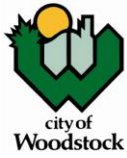
Prior to the advancement of funds, the loan agreement will be signed only when the work has been completed.

There will be no progress payments.

## **9.8 Registration of Agreement/Legal Costs**

The City of Woodstock shall be responsible for the cost and executing of the agreement and associated legal fees in doing so.





## **10.0 Administration**

Minor grammatical, referencing or formatting amendments in this program that do not impact of funding or eligibility requirements may be undertaken at the discretion of the City without an amendment to this program.

## **11.0 Termination of Program**

The City may discontinue the program at any time; however, loan commitments given prior to its termination will be processed in entirety subject to the eligibility criteria detailed in the program guideline.