



**CITY OF THUNDER BAY – *CARP* - CORE AREA RENEWAL PROGRAM  
DOWNTOWN - FINANCIAL INCENTIVES**

***Facade Improvement Loan Program***

This financial incentive program is empowered by the Community Improvement Plan adopted by City Council, for the Downtown Core Areas and the Simpson Street Business Improvement Area (BIA). It is being provided to stimulate investment and development, by both business and residential property owners or tenants, in the north and south community improvement plan project areas.

**PROGRAM INFORMATION**

The Facade Improvement Loan Program will provide interest-free loans amortized over 10 years to property owners or tenants who rehabilitate and improve the facades of buildings within the downtown core areas and Simpson Street Business Improvement Area (BIA). The interest-free loans will apply to exterior work commencing with applications accepted after budget approval of the program. The program is to be reviewed yearly.

The maximum loan amount to a property owner or tenant would be 50% of the cost to improve a building's facade to a maximum of \$15,000. Larger buildings with more than one tenant will be assessed on an individual tenant basis, with the option to combine loans for facade work. Ten percent (10%) of the loan would be advanced on approval, and 90% would be advanced when the work is complete and verified by inspection. Loan repayment commences the month after the work is complete. All applications under this program will be considered, subject to the availability of funding.

**Eligibility Requirements**

The eligibility requirements for this program are as follows:

- a) Any property owner or tenant desiring to be considered for a loan under this program must make an application in writing to the City's Development Services Department and receive approval prior to commencing any work related to the loan. The owner or tenant must enter into the associated undertaking and agreement prior to commencing any work related to the loan.
- b) To qualify, property owners or tenants must satisfy the following conditions:
  - The property must be located within the boundaries of either the north core project area or south core project area of this Community Improvement Plan;

- If a property for facade improvement is designated under the Ontario Heritage Act, the improvement shall not compromise the reasons for designation. In such cases, the building permit application will be circulated to the City's Heritage Advisory Committee (H.A.C.) for review and comment;
  - The subject property shall not be in a position of property tax arrears;
  - Outstanding work orders from the City's Building Division or Thunder Bay Fire & Rescue Services, and requests to comply from the Licensing & Enforcement Division, must be addressed prior to loan approval;
  - The facade improvement shall conform to any Council approved design guidelines that apply to the property; and
  - Loans will be granted in the sole discretion of the City. If an application is approved, the owner or tenant must enter into an undertaking and agreement for the loan in a form satisfactory to the City, which will contain conditions governing the loan and its repayment.
- c) The following is a list of eligible improvements for facade improvements:
- facade restoration of brickwork, wood masonry and metal cladding;
  - replacement or repair of entablature, eaves, parapets and other architectural details;
  - window and door repair or replacement;
  - signage in accordance with the City of Thunder Bay by-law respecting signs and the Ontario Building Code and Regulations;
  - painting or cleaning of the facade exterior;
  - exterior lighting;
  - repair, replacement or addition of awnings, marquees, and canopies;
  - replacement of facade elements originally in place during initial construction of the building;
  - redesigned shop fronts and entranceway modifications including provisions to improve accessibility for the physically challenged;
  - such other improvements to the building exterior as may be approved by the City's Chief Building Official or designate; and
  - professional fees.

### **Implementation and Administration**

Funds, whether in the form of tax exemptions or direct grants or loans, made to applicants under any of the programs described in the Downtown Core Areas and Simpson Street Business Improvement Area Community Improvement Plan, shall not exceed the costs incurred by the developers associated with their projects.

The Planning Division, in consultation with the Finance Department, is responsible for the administration of the program. Upon receipt of a completed application form and confirmation from the Building Division and Thunder Bay Fire & Rescue Services that no outstanding work orders apply to the property, and that there are no outstanding requests to comply from the Licensing & Enforcement Division, the Planning Division will confirm eligibility for funding and make a decision with respect to the approval of the application. Upon approval by the Planning Division, the applicant will be required to enter into an undertaking and agreement for the loan.

From time to time, the City may review and amend any of the terms of the program, as described in the Community Improvement Plan, without amendment to the plan.

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Application Forms may be submitted by Fax to (807) 623-2206, by mail to:

**CARP – Core Area Renewal Program  
Development Services Department  
Second Floor , Victoriaville Civic Centre  
111 Syndicate Avenue South, P. O. Box 800  
Thunder Bay, On, P7C 5K4**

Or may be submitted by e-mail to: [shuzan@thunderbay.ca](mailto:shuzan@thunderbay.ca)