


# SUSSEX

# POLICY

<i>Subject</i> SUSSEX DOWNTOWN FAÇADE IMPROVEMENT ASSISTANCE PROGRAM		<i>Number</i> T-03
<i>Date</i> DECEMBER 16, 2024	<i>Approved by</i> COUNCIL <input checked="" type="checkbox"/> OTHER(S) <input type="checkbox"/>	<i>Date</i>
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## POLICY

Sussex and the Sussex Downtown Business Association (SDBA) are partnering to support commercial building revitalization initiatives in Sussex by offering incentives for the renovation of eligible business storefronts within the Business Improvement Area (BIA) in the municipality of Sussex.

The Facade Improvement Assistance Program is designed to encourage retail and commercial building owners to invest in storefront renovations and upgrades by providing **grants** (Sussex and DBA) and a **loan** (CBDC or other local lenders) to cover a portion of the renovation costs. Each organization, however, requires a separate application with its own independent approval process.

### **Definitions:**

Facade: The facade is the face of a building, the principal front that looks onto a public street and is used as the public entrance to the business.

Grant: A non-repayable sum of money given usually by the government to a person or organization for a special purpose.

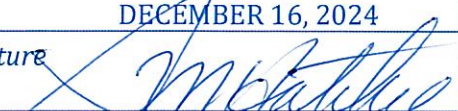
Loan: An amount of money that is borrowed, and must be paid back, usually together with an extra amount of money that you must pay as a charge for borrowing.

### **Program Contributions:**

**A grant of 50%** of the eligible labour and material costs, up to a maximum of \$5,800.00. This total is shared proportionately by Sussex (\$5,000 max) and the DBA (\$800 max) for eligible expenses.

**A loan** for eligible labour and material costs, up to a maximum of \$15,000.00, may be supplied by the Community Business Development Corporation (CBDC Charlotte-Kings) for storefront improvements if needed or required (see Appendix A - CBDC Storefront Improvement Program Micro-Loan program). Loans may also be acquired at any of the local lenders listed in Appendix B or the applicant's lender of choice.

Applicants must sign a letter of offer with Sussex (grant) and/or CBDC/lender (loan) that outlines the terms and conditions and must comply with the terms of that letter.

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**Program Criteria:**

**Application Deadline:**

Application period opens **January 1 of each year**. Completed funding applications must be submitted no later than **the second Friday of February**. Applications will be reviewed at the close of the application period. Grants will be awarded and announced in March.

**Eligibility:**

Available to owners of commercial buildings within the Business Improvement Area (BIA) in the municipality of Sussex having a commercial ground floor, overlooking a street. Tenants are encouraged to work together with their building owners to submit an application if they are interested in this program.

Vacant properties which do not currently house businesses are eligible for grant support subject to the following:

- The proposed business must be operational for at least 20 hours per week.
- Payments will not be made until the proposed business has opened to the public and is accepting patrons.


All accounts with Sussex and the Sussex Downtown Business Association must be in good standing to participate.

To qualify for reimbursement of labour costs, the work must be completed by an independent third-party contractor who is not an immediate family member. If the applicant or an immediate family member performs the work, only material costs will be eligible for reimbursement under this program. Immediate family members include the applicant's spouse or partner, parents, grand-parents, children (including adopted, half and step- children), grandchildren, siblings, and In-laws (mother, father, brother, sister, daughter, and son).

Each building and/or business is eligible for one (1) Facade Improvement Assistance Program Grant per year. In subsequent years, first time applicants will take precedence over applicants who have previously received funding.

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Eligible components include: design consultant fees, exterior cladding (including painting, siding and trim board) of the storefront, replacement or upgrades (repair) of windows and/or doors, upgrades to lighting, signage, decking, as well as updating building accessibility for persons with a disability (see Appendix C - Ability NB supplement). NOTE: Landscaping can be considered as part of a larger building improvement project.

The proposed business must meet all applicable by-laws and planning and development policies of Sussex, as well as any Provincial and Federal legislation.

The improvements and the products used must be in keeping with the architectural aspects of the building and location to be eligible.

### Reimbursement:

If approved for grant funding, Sussex will reimburse the applicant once work has been completed and receipts or paid invoices evidencing program expenditures have been submitted. **Proof of payment is required.** Associated permitting fees for the project (i.e. building permits) are not eligible for reimbursement. **Projects must be completed by October 31 of the given year to be eligible.**


No costs except those approved in the application are to be funded with this assistance without prior approval and consent.

Grants may be reduced for projects that come are under budget but will not be increased for projects that come in over budget.

### Grant Allocation:

Sussex reserves the right to cap the amount of assistance that is awarded within a given year. The number of grants awarded per year may vary and will depend on the amount of funding available each year. Submitting an application does not guarantee a grant, nor does it guarantee a specific grant amount. Whenever possible, additional funding will be budgeted in the next fiscal year.

Mayor and Council of Sussex have the final decision on the grant funding allocation.


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### Typical Grant Application Process:

1. Applicant contacts the Sussex Community Services Department to discuss the proposal and ensure the project qualifies for this program. 506-432-4520 or [facade@sussex.ca](mailto:facade@sussex.ca)
2. Applicant submits a completed application (Form No. T-03-001: Sussex Downtown Facade Improvement Assistance Program Application) available via [www.sussex.ca](http://www.sussex.ca) to Sussex Community Services Department.
3. Staff review the application for completeness and to ensure program eligibility (i.e accounts with the town are current). At this time, additional information may be required from the applicant.
4. Screened applications are sent to the Sussex Downtown Business Association to be prioritized. A written recommendation is then sent to Sussex Council for consideration.
5. Council approves projects for grant funding and applicants are advised of the outcome of their application in writing.
6. Approved project proponents make application for development and/or building permits, if applicable.
7. Letter of offer is presented for approved projects with the terms and conditions outlined. This is to be signed by the applicant, agreeing to the terms and conditions.
8. Once permitting is complete and all approvals are received from the Town, the project can begin.

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- 9. Community Services will be inspecting the project throughout the process.
  
- 10. Once the project is completed and the Community Services staff have completed their inspections and signed off that the work is complete to applicable standards (confirmation by Planning and Development, and meets with application scope of work), the applicant submits a letter of completion with receipts/proof of payments for reimbursement.
  
- 11. Project is evaluated / final inspection completed as it relates to the letter of offer.
  
- 12. Sussex issues payment consistent with the terms and conditions outlined in the letter of offer.

**For more information please contact:** Sussex Community Services Department. Email: [facade@sussex.ca](mailto:facade@sussex.ca) Phone: 506-432-4520

## Sussex Downtown Facade Improvement Assistance Program Appendix A

### **CBDC Kings Micro-Loan:**

- A repayable loan of up to \$5,000.00.
- Interest rate of 9.0%.
- Maximum repayment term of four (4) years.

### **CBDC Micro-Loan Eligibility:**

- Applicants must meet all of Sussex's eligibility criteria in order to qualify under this program.

### **Requirements to Submit a Micro-Loan Application to CBDC Charlotte-Kings:**

- Completed application form for each proprietor, partner or shareholder
- Supporting documents (quotes, etc.)
- A \$100 non-refundable application fee is to be submitted with the application
- Credit checks are required

### **Approval:**

- If approved, the applicant must sign a Letter of Offer that outlines any terms and conditions.
- If approved, the loan is to be secured with a Promissory Note.
- Funds must be disbursed within three (3) months of the date of approval.

### **For more information, please contact:**

Jill Ganong

Senior Loans Officer

27 Centennial Road, Hampton, NB

Phone: 506-832-6208

Email: [jill.ganong@cbdc.ca](mailto:jill.ganong@cbdc.ca)

\* If you have an interest in applying for a business loan outside of the scope of this program, please contact the CBDC office to discuss potential funding options.

**Sussex Downtown Facade Improvement Assistance Program**  
**Appendix B**  
**Local Lenders**

Scotiabank  
Allen Price  
(506) 432-3931  
allen.price@scotiabank.com

BMO  
Marilyn Mercer  
(506) 433-9264  
marilyn.mercer@bmo.com

TD Canada Trust  
Kyle Roth  
(506) 433-7000 ext. 250  
kyle.roth@td.com

Brunswick Credit Union  
Jessie McMillan  
(506) 635-7509  
jessie.mcmillan@brunswickcu.com

RBC Royal Bank  
Barbara Crowe  
(506) 432-1632  
barbara.crowe@rbc.com

# COMMON ACCESSIBILITY CONSIDERATIONS

1

## ENTRANCES

- Ensure entrances are wide enough to accommodate mobility devices.
- Ensure entrances lead to ground level or a ramp.
- Use accessible hardware or automatic doors.

## PATHS & SIDEWALKS

- Keep paths wide and unobstructed for easy movement.
- Ensure accessible surfacing (e.g. asphalt)
- Add seating along sidewalks.

2

3

## MANEUVERABILITY

- Ensure ample space for turning and navigating.
- Provide lowered service counters with knee clearance for everyone.

## ACCESSIBLE PARKING

- Mark parking spaces with the International Symbol of Access and include access aisles parallel to the parking.
- Ensure safe pedestrian crossing with tactile paving and curb ramps.

4

5

## SIGNAGE

- Use clear, visible signs with tactile options and Braille.
- Ensure signs are easy-to-understand with good colour contrast.
- Post wayfinding signage.

## RAMPS

- Ensure gentle slopes and level landings.
- Ensure smooth transitions and no thresholds.
- Provide sturdy handrails and edge protection.

6

7

## CONSULT!

For further guidance and accessibility consultations, contact Ability NB or visit [www.abilitynb.ca](http://www.abilitynb.ca)