

# **SCHEDULE "A" TO BY-LAW #2010-40 BROCKTON HERITAGE FUND PROGRAM**

## **1. INTRODUCTION**

**The Brockton Heritage Fund Program** functions under The Brockton Heritage Committee, a committee of the Municipality of Brockton, for the rehabilitation, restoration, conservation and improvement of designated buildings and properties. The Fund is administered by the Brockton Heritage Committee with final approval by the Council of the Municipality of Brockton.

Eligible properties must be designated under section 29 of the Ontario Heritage Act, R.S.O. 1990, Chapter 0.18 (as amended).

## **2. OBJECTIVES**

The Brockton Heritage Fund Program was established to encourage conservation and to promote the conservation and stabilization of properties and areas of architectural and historical value within the Municipality of Brockton. In 2007, the administration of the Brockton Heritage Fund fell under the jurisdiction of the Brockton Heritage Committee.

The revolving nature of the fund is intended to finance activities which both fulfill the mandate of the fund and also return money to the fund for further related activities.

## **3. FORM OF FINANCIAL ASSISTANCE**

Financial assistance may be in the form of grants, loans and loan guarantees to: (1) owners of designated properties for restoration projects, (2) purchasers of designated properties under the Ontario Heritage Act. Loans under The Brockton Heritage Fund Program are available only for designated Heritage Properties/Buildings.

### **3.1 LOANS**

Brockton Heritage Committee (BHC) and Brockton Council may approve loans to cover a restoration project, or purchase of a designated property. Generally, the loans granted will be up to a maximum of \$10,000; however, the maximum amount may be increased at the discretion of Brockton Heritage Committee (BHC)

and Brockton Council. Upon application approval and following execution of any required agreement, provisions of securities registration of lien, and meeting of any prior conditions, the initial 50% of the loan amount will be forwarded upon meeting of all other conditions. Satisfactory proof of actual costs must be provided along with photographs of the completed work.

At the discretion of the BHC and Council, the said initial 50% of the loan amount may be made payable to the applicant and/or jointly to the applicant and the approved contractor.

Loans under this Program may be used to finance the costs of a restoration project in conjunction with Provincial grants. Loans under this Program are not to be used to fund the applicant's portion of the work.

The rate of interest charged on loans made under the Program will be 1/2 the prime interest rate, at the time the agreement is signed. For the purpose of this loan, the term "prime interest rate" shall mean the rate charged to the Municipality of Brockton by their bankers. The amortization period shall be negotiated up to a maximum of 5 years. Repayment shall be by blended monthly payments of principal and interest for the term of the selected amortization period. Total debt on property may not exceed 70% of market value in order to qualify for a Brockton Heritage Fund loan. In event of the sale of the property, the loan shall immediately become due and payable.

All loans shall be secured by the registration of a lien upon the land in respect of which the loan is made.

Evidence must be provided by the applicant of adequate insurance coverage on an annual basis to the Municipality's satisfaction. Failure to provide copies of the annual insurance coverage will result in the loan becoming due and payable thirty (30) days after the yearly anniversary date of the loan. In addition, the applicant must provide such other securities as the Municipal Solicitor might deem appropriate.

The first loan must be discharged by the Municipality before the same named applicant may be permitted to apply for a second loan application. This will be at the discretion of the Brockton Heritage Committee and Municipal Staff.

### **3.2 GRANTS and LOANS**

Under special circumstances, a grant may be authorized without a loan to a maximum of \$5,000.00.

Notwithstanding that Financial Assistance may be in the form of grants, the maximum grant which may be made from the Brockton Heritage Fund shall not exceed 10% of the total loan and where a loan is applied for, no grant shall be payable without loan application and approval. No Grant monies may be accessed unless the approved project is undertaken.

The approved Grant/Loan must be signed by the applicant within 30 days from the approval date failing which the Grant/Loan shall be null and void and the approved funds will revert back to the Brockton Heritage Fund

If the project is not undertaken within 12 months of Municipal approval the application will be considered abandoned and the property owner will need to re-apply.

**Under special circumstances, on a case by case basis, a grant may be authorized without a loan to a maximum of ~~\$5,000.00~~ amount at the discretion of Council. Such discretion may include consideration of factors such as:**

- 1) The type and purpose of the project being undertaken**
- 2) Efficiency of completing the project**
- 3) Publicly or privately owned property**
- 4) Number of previous grant requests**
- 5) Confirmation that the property is not in arrears of municipal taxes.**

### **4.0 PROGRAM ADMINISTRATION**

#### **4.1 APPLICATION PROCESS**

The property owner or property purchaser shall submit an application for a loan/grant to the Municipality of Brockton. Application forms are available from the Municipal Office.

**All applications for funding must be approved by the Municipality of Brockton before any work may proceed.**

Where necessary, the municipality may request plans, specifications, drawings, historic photographs and present day photographs.

Project proposals will be referred to Brockton Heritage Committee (BHC).

In conjunction with municipal staff, Brockton Heritage Committee (BHC) will prepare comments and provide Brockton Council with reasons for accepting or rejecting the project proposal.

Brockton Council's decision is final. The applicant will be informed in writing of Brockton Council's decision.

Work undertaken must be inspected to ensure conformity to the proposal submitted.

Inspections will be carried out by a municipal appointee/Heritage Consultant or Chief Building Official engaged for that purpose.

#### 4.2 CLAIM PROCEDURE

On completion of the project and submission of pre and post renovation photographs, invoices, the Chief Building Official's report concerning satisfactory completion of the project, will be submitted to the Brockton Heritage Committee for approval.

After approval of, payment of the final 50% loan will follow submission of the claim form to the Chief Financial Officer, Municipality of Brockton.

### 5.0 **ELIGIBLE PROJECTS**

#### 5.1 **PROPERTIES DESIGNATED UNDER PART IV, ONTARIO HERITAGE ACT.**

##### 5.1.1 **General**

**Any work which conserves or enhances elements specified in the reason for designation is eligible.**

It is important that the reason for designation be sufficiently detailed and explicit to include all significant elements of the property.

Landscape is not eligible.

The reconstruction of significant architectural features for which the appearance can be clearly determined from documentary sources.

These may be any of the elements cited in the preceding section.

Also included is the reconstruction of shop fronts which have been altered or replaced.

The documentation should be in the form of historic photographs clearly showing the feature(s) to be reconstructed

Short-term, routine maintenance is not eligible.

### **5.1.2. Exterior**

a) The conservation of significant architectural features are as follows:

This might include the conservation or restoration of:

- doors
- windows
- verandahs
- chimneys
- bargeboard or other decorative trim
- any other feature important to the overall composition of the structure as specified in the reasons for designation
- fences and outbuildings if specifically referred to in the reasons for designation.
- The conservation or renewal of original siding and roofing materials.

These might include repair and replacement where necessary of wood clapboard or board-and-batten, repair and repointing of masonry buildings, stucco repair, repair or replacement of original roofing materials (slate, wood shingles, tile, etc.). It also includes removal of a modern replacement with the original material (where original material can be documented).

b) It does not include:

- work on modern additions
- sheds or outbuildings not specifically referred to in the reasons for designation
- modern doors and windows unless replicas of the original
- new storm or screen doors and windows
- chimney repairs other than restoration of a significant chimney
- repair of eavetrough unless its nature is such that it is significant to the heritage of the structure
- repairs or renewal of modern materials

- This includes minor repairs (such as repairing a broken step or a broken window), painting (other than as specified in section 5.1.3), repair of non-original siding or roofing materials (aluminum siding, asphalt shingles, etc.)

Cleaning of masonry buildings may be eligible if it is necessary for the building's preservation. Under no circumstances will loans/grants be granted for sandblasting. Removal of paint from brick or other surfaces must be approved by the Brockton Heritage Committee according to established Heritage guidelines, methods and practices.

Any construction, re-construction, structural change, repairs, replacements and alternations for a designated building must be applied for in writing and approved by the Brockton Heritage Committee under the Ontario Heritage Act 1990, Chapter 0.18 (as amended) Part IV Section 33(1)(2)(3)(4)(a,b). This Section also applies to Grants and Loans approved under the Brockton Heritage Fund.

### **5.1.3 Painting**

Any property may receive a loan/grant for exterior painting in documented colours.

Colours must be documented for the individual building or be proved to have been a common contemporary colour in the area at the time of the original construction.

### **5.1.4 Structure**

Work necessary to restore the building to structural soundness, but not including structural work to accommodate modern renovations, is eligible.

This includes the correction of serious structural faults which threaten the building's survival, but does not include routine maintenance.

Structural work necessitated by modern renovation (e.g. a new supporting beam over the opening for a patio door) is not eligible.

### **5.1.5 Interior**

Interior work is not eligible except for the conservation of features specifically referred to in the reasons for designation.

Eligible interior features, if specified in the reasons for designation, including woodwork, plaster work, wall or ceiling murals, etc.

New services (electrical, plumbing, heating) and insulation are not eligible.

## **5.2 PROPERTIES DESIGNATED UNDER PART V, ONTARIO HERITAGE ACT**

Any improvements to the property as specified in a Heritage Conservation District Plan

In the case of properties identified in a plan as being of specific heritage value, the definition of an eligible project for a property designated under Part V may apply.

For other properties within a district, an eligible project is defined as any work in accordance with the design guidelines for the property as specified in the Heritage Conservation District Plan.

Short-term maintenance is not eligible.

## **6.0 FINAL APPROVAL**

Notwithstanding the policy statements and guidelines contained in this package, final approval of all applications shall be at the total discretion of the Council of the Municipality of Brockton or its designated agent and is not appealable.