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Core Area Incentive Programs

Cambridge benefits from three unique Core Areas which serve the historic Galt, Hespeler and Preston areas and contribute to the vitality of the City as a whole. The Corporation of the City of Cambridge is taking steps to further enhance our community Core Areas. By offering financial incentive programs, Cambridge is helping property owners to develop, preserve, beautify, and clean-up Core Area properties for the overall benefit of all residents, visitors and business owners in the City. The Design Guide Program provides funds toward retaining a professional consultant to prepare a design plan for façade improvements of buildings. The Building Revitalization Program provides financial assistance for physical improvements to the exterior of existing buildings. The Contaminated Sites Grant Program assists property owners with the financial costs to clean up contaminated properties.

Application Fee and Development Charge Exemptions provide financial assistance through the relief of costs which would typically be applicable for changes to existing buildings and new developments.
Core Area Boundaries

Please see pages 5, 6 and 7 for detailed boundaries of each Core Area.
Core Area Boundary
Design Guide Program

What is the Design Guide Program?
The Design Guide is a Core Area incentive program intended to assist with the cost of professional fees incurred through the design of improvements, renovations and restorations of building façades. The City will provide a grant of up to $1,000 for the first façade and $250 for each additional façade to a maximum limit of $1,750 per building. The design consultant utilized must be determined to be a qualified person by the City.

Who Can Apply?
Building owners or their agents who wish to explore design solutions aimed at improving the exterior appearance of their building either as a stand-alone project or as a component of a more extensive undertaking. Building designs and recommendations should incorporate the City’s Urban Design Guidelines.

Which Buildings Qualify?
Buildings must be located in one of the three Core Areas of Cambridge (Galt City Centre, Hespeler Village, Preston Towne Centre). Please refer to maps in this brochure for boundaries defining the Core Areas.

The Design Guide is a one-time grant provided to the property. If a previous Design Guide has been completed on a property the design concept for the building can be available to a subsequent property owner.
Design Guide Program

Funding

Minimum Grant Amount:
- None

Maximum Grant Amounts:
- Primary Street Frontage: $1,000
- Additional Frontage(s):
  add $250
  (Must be adjacent to a public right-of-way or the Grand and Speed Rivers)
- Maximum total: $1,750

The Design Guide funding is intended to apply to design fees to improve (and/or restore) the visual appearance of building façades. Design fees for signage and landscaping design can be submitted when no improvements to the building façade(s) are deemed necessary by the City.

Maximum grant amounts will be verified by City Staff. Grants are allotted based on property and are not recalculated with change in ownership.
## Design Guide Program Process

<table>
<thead>
<tr>
<th>Step</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Contact City for Information</td>
<td>Applicant contacts City to confirm that the property is eligible for the Design Guide Program.</td>
</tr>
</tbody>
</table>
| 2. Applicant Contacts a Design Professional and Obtains a Letter of Engagement | Applicant with Design Professional to prepare a Contract or Letter of Engagement which includes the following:  
- that the building owner is the purchaser of the design consultant’s services;  
- that the consultant provides design advice connected with the City of Cambridge Building Revitalization Program;  
- specification of the services to be provided, fee structure and anticipated product which **must** include a drawing(s);  
- accreditation of the consultant in order to verify as a qualified person; and,  
- statement that the City has full access to the consultant’s drawings and other documents resulting from professional services without further permission from the building owner. |
| 3. Applicant Submits Application Form with a Letter of Engagement | Applicant fills out Design Guide Application form and submits to City with a copy of a Contract or Letter of Engagement between the building owner and selected design consultant. |
| 4. Letter of Approval | City Staff reviews the application and Contract or Letter of Engagement and issues a Letter of Approval valid for 4 months. |
| 5. Applicant submits paid invoices and drawings to City | Applicant pays the design professional and submits to the City copies of the paid invoices and drawing(s) completed by the design professional.  
City ensures that the work met the program objectives. |
| 6. City Issues a Cheque | City issues a cheque to the building owner for the services rendered by the design consultant as per the **Letter of Approval**. |
What is the relationship between the Design Guide and the Building Revitalization Program (BRP)?

- The Building Revitalization Program provides loans to building owners to undertake a range of improvements to their buildings to improve the exterior appearance of the structure.

- The Design Guide Program will ensure that building specific improvement proposals will meet the City’s approval and will provide both the City and applicants interested in the Building Revitalization Program with appropriately designed proposals and ideas.

- Applicants to the Design Guide Program are encouraged to apply for a BRP but it is not a prerequisite.
Building Revitalization Program (BRP)

What is the Building Revitalization Program?
The Building Revitalization Program (BRP) provides matching funding for certain improvements to existing buildings in the three Cambridge downtown Core Areas. The City can provide interest-free and partially forgivable (up to 35%) loan funding for up to 50% of eligible costs. All BRP funding is contingent on approval of the work plan and design by the BRP Review Panel.

Who Can Apply?
Building owners or their agents who wish to undertake exterior improvements to existing buildings. Building improvements should address the City’s Urban Design Guidelines.

Which Buildings Qualify?
Buildings must be located in one of the three Core Areas of Cambridge (Galt City Centre, Hespeler Village, Preston Towne Centre). Please refer to maps in this guide for boundaries defining the Core Areas. The Building Revitalization Program does not fund work that has already commenced.
Loan Amounts

Minimum Loan Amount:
- $2000
  (based on a minimum total project cost $4,000)

Maximum Loan Amounts:
- Primary Street Frontage: $20,000
- Additional Frontage(s):
  add $5,000 per frontage
  (Must be adjacent to a Public Right-of-Way or the Grand and Speed Rivers)
- Designated Heritage Property or Property of Interest on the Heritage Registry:
  add $5,000

Maximum loan amounts will be verified by City Staff at a pre-consultation meeting.

Funding limits are allotted based on property and are not recalculated with change in ownership.
Building Revitalization Program (BRP)

Eligible Work

A. Primary Eligible Work

- Structural/safety replacement and repair for exterior façade
- Repair/replacement of windows, door, store fronts, awnings, canopies, cornices, eaves, parapets and other architectural details
- Signage (as permitted by the Sign By-law)
- Cleaning/painting of façades visible from adjacent streets and public walkways
- Entrance modifications including wheelchair access
- Permanent (“hard”) landscaping elements (e.g. walkways and planters). Driveways and parking areas are not eligible
- Consultant costs (e.g. Engineer, Contractor, Designer)

B. Secondary Eligible Work* (not exceeding 50% of total funding amount)

Other items may be considered at the discretion of the City of Cambridge

- Fire Safety upgrades to Code
- Roof repairs/replacement
- Water/flood/weatherproofing
- Structural repairs to walls, floors and foundations
- Landscaping including plant materials
- Paving

Notes:
1. Cannot include work financed by other levels of government
2. An amount equal to or less than total amount of work eligible in Section A can be included in the BRP loan calculation.
Building Revitalization Program (BRP)

Funding Options

1. 35% Grant:
   • 35% of total loan value is available as a grant (in lieu of a loan)

2. Three-year loan agreement:
   • Interest-free loan
   • 35% of total loan is forgivable (grant)

3. Maximum Five-year loan agreement
   • Minimum annual repayment of 20% of total loan amount
   • Loan forgiveness decreases the longer it takes to pay back the BRP Loan Funding

Timing of BRP Loan Funding

BRP Loan funding is provided after:

• The BRP Review Panel has approved your work plan and design and you have received a Letter of Approval;
• All the work has been completed as per the Letter of Approval;
• All contractors have been paid and copies of paid invoices have been submitted to the City of Cambridge;
• All work has been inspected by a City of Cambridge representative; and,
• The BRP Loan Agreement has been executed.
## Building Revitalization Program (BRP)

### Sample Funding Calculation (based on 3 year loan agreement)

Corner building (2 frontages) = BRP Max of **$25,000**

<table>
<thead>
<tr>
<th>Item</th>
<th>Quote 1</th>
<th>Quote 2</th>
<th>Approved BRP ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A) Primary Eligible Work</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exterior Painting</td>
<td>10,000</td>
<td>10,782</td>
<td>10,000</td>
</tr>
<tr>
<td>10 New Windows</td>
<td>8,700</td>
<td>8,320</td>
<td>8,320</td>
</tr>
<tr>
<td>New Sign</td>
<td>2,300</td>
<td></td>
<td>2,300</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>20,620</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>B) Secondary Eligible Work</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New Roof</td>
<td>14,500</td>
<td>15,225</td>
<td>14,500</td>
</tr>
<tr>
<td>Landscaping</td>
<td>3,000</td>
<td></td>
<td>3,000</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>17,500</td>
<td></td>
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Secondary Amount Eligible 17,500  
**TOTAL Project Cost (A+B)** 38,120  
**TOTAL BRP Loan Amount** 19,060  
(50% of Eligible Project Costs )  
35% Grant 6,671  
**Total BRP Loan Repayment Amount** 12,389  
Total remaining BRP funding available for future projects 5,940  
($25,000-$19,060)

*an amount equal to or less than the total amount of work eligible in Section A can be included in BRP Calculation
# Building Revitalization Program (BRP) Process

<table>
<thead>
<tr>
<th>Step</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Contact City for Information</strong></td>
<td>Applicant contacts City to confirm that the property is eligible for the program prior to starting any work.</td>
</tr>
<tr>
<td><strong>2. Applicant to set up Pre-consultation Meeting with City Staff</strong></td>
<td>Applicant meets with City staff to discuss process. Applicant brings photos of the building and ideas for improvements. Staff will identify key issues.</td>
</tr>
</tbody>
</table>
| **3. Applicant Hires a Design Professional**    | Applicant works with a design professional to develop exterior design for building and a work plan.  
  Design Guide program available to fund design consultant fees.                                                                 |
| **4. BRP Review Panel Meeting**                | Applicant presents design and work plan at the BRP Review Panel Meeting.                                                               |
| **5. Applicant Submits Application Form**       | Applicant fills out BRP Application form and submits to City.                                                                          |
| **6. Applicant Submits Quotes**                | Applicant submits quotes for each item identified in the work plan. For items over $5000 two quotes must be submitted.                 |
| **7. Letter of Approval**                      | BRP Review Panel examines the work plan with estimates and if acceptable staff issues a Letter of Approval. The Letter of Approval establishes conditions of funding, confirms the funding amount and specifies a timeline for completion. |
| **8. Applicant Completes Work and provides paid invoices to City** | Applicant completes work listed in the Letter of Approval and pays all contractors. Applicant provides City with copies of paid invoices and the City arranges an inspection of the property. |
| **9. BRP Loan Agreement and Funds**            | After the work is completed the City prepares BRP Loan Agreement to be registered on title or BRP grant and then provides funds. To the applicant. |
Contaminated Sites Grant Program (CSG)

What is the Contaminated Sites Grant Program?
The Contaminated Sites Grant Program provides up to 100% of environmental clean-up costs for new developments on remediated properties in the Core Areas.

Who Can Apply?
Property owners or their agents who wish to undertake site remediation and redevelopment of a contaminated Core Area property.

Which Buildings Qualify?
Buildings must be located in one of the three Core Areas of Cambridge (Galt City Centre, Hespeler Village, Preston Towne Centre). Please refer to maps in this guide for boundaries defining the Core Areas. The Contaminated Sites Grant Program can be applied to all new development and redevelopment projects for the costs associated with remediation if the activities result in a “Record of Site Condition” acknowledged by the Ministry of the Environment.
Contaminated Sites Grant Program (CSG)

Funding

Residential Development
Maximum $1500 per new residential unit.

Non-Residential Development
Maximum $10 per square metre of non-residential gross floor area.

Timing of Funding
Contaminated Sites Grant funding will be provided after approval of the final construction inspection by the City of Cambridge.
Application Fee Exemptions

What are Fee Exemptions?
All properties located in any of the three Core Areas of Cambridge (Galt City Centre, Hespeler Village, Preston Towne Centre) are entitled to fee exemptions for Development Applications, Building Permits and associated fees such as Sign Permits and Swimming Pool Permits. Development Applications may include:
- Consent
- Minor Variance
- Site Plan
- Official Plan Amendment
- Zoning By-law Amendment
- Preconsultation
- Plan of Subdivision
- Plan of Condominium
- Condominium Conversion

How do I Apply?
Core Area fee exemptions are applied automatically when an application or permit is received for a property located within a Core Area. No application is required.
Development Charge Exemptions

What are Development Charges?
Development charges are fees collected by municipalities to offset capital costs incurred to support growth-related infrastructure. Development charges fund services and infrastructure requirements to accommodate the development.

Exemptions
All new development projects, renovations and additions on properties located in any of the three Core Areas of Cambridge (Galt City Centre, Hespeler Village, Preston Towne Centre) are exempt from City of Cambridge and Regional Municipality of Waterloo Development Charges.

Please note that educational development charges are not exempt for Core Area properties and, if applicable, will be payable upon issuance of building permit.

How do I Apply?
When a building permit is received by the City of Cambridge for a property located in a Core Area the Development Charge exemption is applied automatically based on the Core Area location. No application is required.
City-Wide Programs

The City of Cambridge is committed to providing financial support to property owners to help improve buildings and properties within the designated Core Areas through the programs described in this brochure. In addition to the Core Area programs, the City offers the following financial incentive programs available city-wide:

- Tax Increment Grant Program
- Heritage Grant Program
- Employment Land Development Charge Reduction
- Development Charge Exemptions

The Tax Incentive Grant (TIG) Program provides tax grants to assist property owners with the remediation and redevelopment of contaminated sites. The TIG is a grant equal to the full amount, or a portion of the amount, that property taxes increase after a property is redeveloped and reassessed. The difference in taxes between the pre-remediated and redeveloped site is used to provide a grant to the applicant for eligible costs associated with environmental remediation.

The Heritage Grant Program provides financial assistance for owners of designated heritage structures for conservation and restoration. Owners may qualify for a grant of up to one half the cost of the work carried out to conserve the heritage elements of the building up to a maximum of $5,000 per calendar year.

The Economic Development Division provides an Employment Land Development Charge Reduction for new buildings or additions on properties within specific designated employment lands. Properties located within specific areas may receive a reduction of up to 50% of the development charges payable.
City-Wide Programs

The City of Cambridge Development Charge By-law provides **Development Charge Exemptions** for various types of properties located city-wide.

- Where a property owner proposes to develop or re-develop a contaminated site which requires remediation an amount can be credited against the development charge otherwise payable equal to the amount of the costs to clean-up the site.
- Where a site is designated under the Ontario Heritage Act a property owner may be exempt from development charges payable for redevelopment or additions provided the designated building is retained and is an integral part of the development.
- Where land subject to development charges have existing well and/or septic services a development charge credit for water and/or waste water may be applicable.
- Where a property owner is proposing to construct buildings used for the purposes of farming, development charges may not be applicable for the new buildings.

<table>
<thead>
<tr>
<th>City-Wide Program</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tax Incentive Grant Program</td>
<td>Senior Reurbanization Planner (519) 740-4650 x4213, <a href="mailto:planning@cambridge.ca">planning@cambridge.ca</a></td>
</tr>
<tr>
<td>Heritage Grant Program</td>
<td>Heritage Planner (519) 740-4650 x4580, <a href="mailto:planning@cambridge.ca">planning@cambridge.ca</a></td>
</tr>
<tr>
<td>Employment Land Development Charge Reduction</td>
<td>Senior Economic Development Officer (519) 740-4536 x4535 <a href="mailto:econdev@cambridge.ca">econdev@cambridge.ca</a></td>
</tr>
<tr>
<td>Development Charge Exemptions</td>
<td>Development Charges Coordinator (519) 740-4650 x4598, <a href="mailto:planning@cambridge.ca">planning@cambridge.ca</a></td>
</tr>
</tbody>
</table>