



# TOWN OF BELLE-BAIE POLICY

<b>TITLE:</b>	Development Incentives Policy of the Municipality of Belle-Baie
<b>Policy no:</b>	P2026-04
<b>AUTHORIZED BY:</b>	Administration and Municipal Council
<b>EFFECTIVE DATE:</b>	2026-02-17
<b>Amended:</b>	
<b>Replaces:</b>	P2025-05
<b>APPROVAL:</b>	Municipal Council

## 1. OBJECTIVE

The purpose of this policy is to support businesses and developers in the Municipality of Belle-Baie in carrying out their projects. It aims to stimulate population growth and increase the municipal tax base, particularly the non-residential tax base of Belle-Baie. The ultimate objective is to position Belle-Baie as a town of choice for entrepreneurs across the province.

## 2. GENERAL PROVISIONS

- 2.1. Any project requiring an individual incentive exceeding \$75,000 will be reviewed on a case-by-case basis, in accordance with this policy and subject to the Town's budget capacity.
- 2.2. Applications will be processed on a "first come, first served" basis until the allocated annual budget is exhausted. Projects submitted after budget depletion will be reviewed on a case-by-case basis.
- 2.3. All amounts referenced in this policy are stated before Harmonized Sales Tax (HST).

## 3. EXCLUSIONS

- 3.1. This policy does not apply to projects developed on land donated by the Town or on land still owned by the Town. Such projects will be evaluated individually.
- 3.2. Reconstruction following a disaster is not eligible.
- 3.3. Nursing homes are eligible for commercial incentives but not for housing incentives.
- 3.4. Cottages, secondary residences, and any construction located outside designated municipal roads are not eligible.

3.5. Properties owned by the federal or provincial government are not eligible.

#### 4. GENERAL MEASURES

##### Incentive for the Renewal of Existing Structures

**Description:** Encourages demolition of obsolete structures to enable new development.

**Incentive:** The Town will reimburse 50% of actual demolition costs up to \$20,000, for a maximum contribution of \$10,000.

**Eligibility:** Available for owner-occupied single-family homes, rental housing, and commercial or industrial projects. Site preparation or excavation of vacant land is not eligible.

**Payment:** Paid after construction of a new building on the property, upon submission of the demolition permit and contractor invoices.

#### 5. COMMERCIAL AND INDUSTRIAL

##### 5.1. Business Start-Up Incentive

**Description:** This incentive aims to support new businesses as well as businesses newly acquired (with a change of ownership) in Belle-Baie during their first year of operation.

**Incentive:**

- The Town will cover the membership fees for the Chaleur Chamber of Commerce for the first or second year of operation.
- The Town will provide logistical support for organizing a business opening event and will provide a \$250 credit to help facilitate the event.
- The Town will offer a \$250 promotional credit to the new business for advertising in a French-language media outlet.
- The Town will announce the opening of the new business through its own communication channels, with an emphasis on entrepreneurship.
- The Town will cover the registration fees for a basic booth at the Regional, Industrial and Commercial Exposition during the first or second year of operation.

**Eligibility:** New businesses starting or relocating to Belle-Baie.

**Payment:** Reimbursement upon submission of eligible receipts.

##### 5.2. Business Succession Incentive

**Definition:** Business succession involves acquiring all or the majority of the capital or assets of an existing business and assuming its management.

**Description:** Supports entrepreneurs acquiring an existing business within Belle-Baie to ensure economic continuity and preserve local employment. Many businesses in the region are facing

succession challenges, which may lead to closures if no solution is implemented. This program aims to support business successors by reducing the costs associated with legal procedures, thereby promoting the long-term sustainability of businesses.

**Incentive:** To facilitate the acquisition of existing businesses by providing financial assistance to cover a portion of the legal costs related to securing guarantees, thereby reducing financial barriers for successors. This financial contribution may cover:

- Legal fees related to securing guarantees (mortgage registration, surety/bonding, etc.).
- Incorporation fees.
- Title search fees.
- Fees related to registration in the appropriate registry.
- Surveying fees.

The Municipality will reimburse up to 50% of eligible costs, to a maximum of \$20,000 in eligible expenses, for a maximum municipal contribution of \$10,000.

**Eligibility:**

- Business must be located within the Town and operating for at least 3 years.
- Acquirer must hold 51% or more ownership (for share purchases).
- Proof of transaction or succession agreement required.

**Exclusions:**

- Costs related to starting a new business.
- Any costs other than those directly associated with securing guarantees, title searches, or surveying fees.
- Businesses whose primary activity consists of **property rental and management**.

**Payment:** Reimbursement upon submission of paid invoices within the first year of operation.

### **5.3. Commercial Signage Incentive**

**Description:** This incentive is intended for new businesses as well as existing businesses wishing to francize their main sign. This refers to the most prominent sign identifying the business and installed at the primary address of its operations.

**Incentive:** The Municipality will provide a reimbursement of up to 50% of signage costs, to a maximum eligible amount of \$5,000 (maximum municipal contribution of \$2,500), for new businesses as well as for businesses whose current signage does not comply with the criteria outlined below.

**Eligibility:** To qualify for this incentive, the sign must meet the following conditions:

- Be compliant with the municipal plan and the zoning by-law (to be verified with the Planning Department).
- Display the business's registered name, even if it is in English. However, if the business does not have a registered name, the name must be in French.

- Any other text appearing on the sign must be in French only, or if an English version is present, it must be of equivalent size and content to the French version.
- The French text must appear before the English text.
- In the case of replacing an existing sign, the current sign must be non-compliant with the above criteria. A photo of the sign before replacement is required, and it is strongly recommended to consult the Municipality before designing the new sign, to confirm its eligibility.

**Payment:** The reimbursement will be granted upon presentation of the signage manufacturer's receipts and a photo of the installed sign, or, in the case of a replacement, a photo of the sign to be replaced.

#### **5.4. New non-residential commercial property or non-residential portion of a project, or industrial project**

**Description:** This incentive aims to encourage the creation of new commercial or industrial properties, as well as the expansion of commercial or industrial buildings.

**Incentive:**

- Part 1: The Town will reimburse construction permit fees within the year they are issued for projects where construction has begun.
- Part 2: The Town will provide, in the year following the completion of construction, an amount equivalent to 2.5% of the assessed value of the non-residential portion of the property.

**Eligibility:**

- Construction of new non-governmental commercial or industrial properties, or expansion of such properties.
- The commercial or industrial portion of a mixed-use project is eligible.

**Not Eligible:** Housing projects.

**Payment:**

- Part 1: Reimbursement of construction permit fees will be issued upon submission of a request by the developer.
- Part 2: The Town will issue the payment after confirmation by the Town's building inspectors that the work has been completed and once the property has been assessed at its full value for municipal property tax purposes.

#### **5.5. Commercial Renovation Program**

**Description:** This incentive aims to support the renewal and beautification of commercial buildings in the municipality in order to increase its attractiveness.

**Incentive:** The Town will provide financial assistance to the owner of a commercial building undertaking

renovations with a minimum value of \$20,000. The assistance will be equivalent to 10% of the cost of the work, up to a maximum of \$20,000.

**Eligibility:** Renovations must involve fixed structural elements of the building.

**Not Eligible:** Equipment, furniture, excavation, asphalt work, landscaping, and any other non-structural costs.

A property may benefit from this program only once every three years. This incentive cannot be combined with Incentive 5.4 for the same portion of the building. The most advantageous incentive will apply.

**Payment:** The financial assistance will be issued upon submission of the following documents:

- Contractor invoices.
- Photos before and after the renovations.
- Confirmation that a construction permit was issued for the work, if required.

## 6. MULTI-UNIT HOUSING INCENTIVE

### 6.1. Connection to Public Utilities for Multi-Unit Buildings, Subdivisions, Integrated Developments, and Comprehensive Projects

**Description:** This incentive aims to support the cost of connecting these properties to public water and sewer services.

**Incentive:**

- **Projects of 9 units or fewer:** The Town will provide a grant of \$7,500 to cover the portion of costs exceeding \$20,000 for the developer.
- **Projects of 10 units or fewer:** The Town will provide a grant of \$1,500 per unit, up to a maximum of 50% of the connection cost or \$40,000, whichever is lower.

**Eligibility:** Multi-unit housing projects with 2 units or more.

**Payment:** The incentive will be applied in one of the following ways:

- A credit applied directly to the utility connection invoice issued by the Town.
- A cheque issued to the developer if alternative payment arrangements have been made.

### 6.2. Net Zero Stormwater Management Design

**Description:** In order to reduce flood risks and promote sustainable practices, the Town requires stormwater management in accordance with the Belle-Baie Net Zero principles for multi-unit residential construction projects. A financial incentive is offered to support the implementation of this requirement.

**Incentive:** The Town will reimburse 50% of engineering costs related to the design and implementation of Net Zero stormwater management solutions required to comply with the zoning or subdivision by-law, up to eligible costs of \$20,000, for a maximum municipal reimbursement of \$10,000.

In addition, the Town will provide an incentive equivalent to 10% of the project's capital cost, up to a maximum contribution of \$10,000.

**Eligibility Conditions:**

- The project must demonstrate that the design meets the Net Zero stormwater management objectives.
- Eligible costs are limited to professional engineering services directly related to the design and planning of stormwater management systems.
- The Net Zero management plan must be stamped by a professional engineer.
- A letter from an engineer confirming that the installation was completed in accordance with the design is required.
- Proof of expenditures and technical deliverables must be provided prior to reimbursement.

**Payment:** A cheque will be issued to the developer once the project is completed, upon submission of eligible invoices and corresponding proof of payment.

### **6.3. Multi-Unit Housing Incentive**

**Description:** This incentive aims to encourage the creation of new housing units in the Town of Belle-Baie, reduce construction costs, and increase the Town's tax base and population.

**Incentive:**

- **New Construction:** A grant of \$4,000 per unit will be provided for rental projects (not owner-occupied) containing at least 2 units, provided they are not eligible under Policy P2025-02 (*Promotion of Infill Development to Increase Density in Existing Communities*).
- **Building Conversions:** A grant of \$2,000 per net new unit created will be provided for projects involving the conversion of buildings not eligible under Policy P2025-03 (*Reform of Cost Structure Framework to convert Non-Residential Buildings into Residential Units*).

**Eligibility:** Housing projects containing at least 2 units that are not eligible under Policies P2025-02 and P2025-03.

**Payment:** The incentive will be paid in two stages:

- 50 % of the incentive will be paid to the developer once the Town's building inspectors confirm that the project is 50% complete.
- The remaining balance will be paid within a reasonable timeframe after February following the year of construction, subject to confirmation that the property has been fully completed.

### **6.4. Accessory Dwelling Unit Incentive**

This initiative aims to increase residential density in existing neighbourhoods by encouraging the

addition of accessory dwelling units to existing residential properties.

A grant of \$4,000 will be provided for the addition of a housing unit on a property that already contains a primary residential unit.

An additional \$4,000 will be provided if the additional unit involves new construction, for example through the addition of a garden suite or a ground-level expansion of an existing building.

**Eligibility:** Housing projects that add at least one additional dwelling unit to a property that already contains a primary residential unit, and that are not eligible under Policies P2025-02 and P2025-03.

**Payment:** The incentive will be paid once the Town's building inspectors confirm that the project has been 100% completed.

## **6.5. Subdivision Development**

**Description:** This incentive aims to support developers wishing to create subdivisions and public streets in the Town in order to encourage housing construction and ultimately increase the municipal tax base and population.

### **Incentive:**

#### **Part 1: Subdivision Pilot Project**

The Town of Belle-Baie is open to exploring innovative approaches, including assuming responsibility for street construction, in order to maximize access to grants that would otherwise be unavailable to private developers.

The Town may consider such arrangements under the following conditions:

- The net cost to the Town must not exceed the amount of incentives provided under Component 2 if the Town had not undertaken these measures. In other words, the combined cost of the pilot project and the incentives must not exceed the cost of the incentives alone.
- The developer must provide sufficient financial guarantees to cover any risks incurred by the Town.

These pilot projects will be evaluated on a case-by-case basis, and the Town reserves the right to approve or refuse them.

#### **Part 2: Financial Incentives**

##### **1. Pre-construction Costs**

- The Town will reimburse 50% of legal and surveying costs, up to a maximum of \$20,000, for the creation of the subdivision once the street has been constructed.
- The Town will reimburse 25% of engineering costs, up to a maximum of \$50,000, for the creation of the subdivision once the street has been constructed.

## 2. Linear Bonus

- A bonus will be paid based on the length of the new street constructed, calculated per 70 linear feet (prorated for other lengths).
- Bonus amounts:
  - \$12 000 per 70 feet with two services.
  - \$10 000 per 70 feet with one service.
  - \$8 000 per 70 feet with no service.
  - \$6 000 \$ per 70 linear feet to install water or sewer services on an already developed street.

## 3. Engineering Costs

- The Town will cover 100% of the engineering costs related to construction supervision and will hire the firm responsible for overseeing this work.

### Eligibility:

- Only public streets developed in accordance with municipal by-laws are eligible for this program.
- If the Town obtains a loan to finance these incentives, the interest on the loan will be deducted from the bonus. In such cases, the bonus will only be paid if the Town obtains a provincial debenture for the project.
- The bonus will be paid to the developer of the land and the street, and not to the builders of the housing units, unless they are the same entity.

### Payment:

- The bonus will be paid once properties have been constructed on the relevant section.
  - If buildings are present on both sides of the street, the bonus will be paid in full.
  - If buildings are present on only one side of the street, the bonus will be reduced by 50%.
- The bonuses will be distributed progressively as building construction progresses, over a period of 10 years following the Town's assumption of the street.

## 7. SINGLE-FAMILY

### 7.1. Welcome Grant for Single-Family Residences

**Description:** This grant aims to help owners of new single-family homes cover expenses related to establishing their property.

**Incentive:** A maximum amount of \$2,500 will be paid to the owner of a new owner-occupied primary single-family residence. This amount must be used to cover housing-related expenses incurred at businesses located in Belle-Baie.

**Eligibility:**

- New primary single-family residences constructed in Belle-Baie.
  
- Property-related expenses made at businesses located in Belle-Baie, including:
  - Furniture
  - Hardware
  - Garden centres
  - Decor
  - Landscaping
  - Pools and spas
  - Other similar goods

**Payment:** A cheque will be issued to the homeowner once construction is completed, upon submission of eligible invoices and proof of payment from businesses located in Belle-Baie.

Invoices must be less than one year old at the time they are submitted.

**7.2. Energy Efficiency Renovation Program**

To support the ecological transition of residents and reduce the portion of household budgets allocated to energy expenses, the Town of Belle-Baie is committed to supporting individual energy efficiency efforts.

The Town of Belle-Baie will match, dollar for dollar, the grant received through the EcoEnergy NB Home Program, up to a maximum of \$3,000 per property.

To obtain the grant, the homeowner must provide the Town with proof of acceptance into the EcoEnergy NB program as well as proof of receipt of the grant amount from EcoEnergy NB.

Please note that the companies hired to carry out the energy renovation work must be **businesses established in Belle-Baie** in order for the incentive to be granted.

This initiative is subject to the availability of the annual budget allocated by the Town for this program and will be processed on a first-come, first-served basis.