



TOWN OF BELLE-BAIE POLICY

TITLE:	Development Incentive Policy of the Municipality of Belle-Baie
Policy no:	P2026-04
AUTHORIZED BY:	Administration and Municipal Council
EFFECTIVE DATE:	2026-02-17
Amended:	2026-04-21 / 2026-08-18
Replaces:	P2025-05
APPROVAL:	Municipal Council

In the event of any inconsistency or discrepancy between the English and French versions, the French version shall take precedence for the purposes of interpreting the terms and determining eligibility.

1. OBJECTIVE

This policy aims to support businesses and developers in the Municipality of Belle-Baie in carrying out their projects. It seeks to stimulate population growth and increase the 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 throughout 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 the terms of this policy and the Municipality'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 lands granted by the Municipality or on land still owned by the Municipality. Such projects will be handled on a case-by-case basis.

- 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 all constructions located outside designated municipal roads are not eligible.
- 3.5. All properties held by the federal or provincial government are not eligible.

4. GENERAL MEASURES

Incentive for the Renewal of Built Structures in Belle-Baie

Description: This incentive aims to encourage the demolition of obsolete structures in order to allow new development.

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

Eligibility: This incentive is available for owner-occupied single-family residential projects, rental housing, as well as commercial and industrial projects. However, it is not eligible for the preparation or excavation of vacant land.

Payment: The incentive will be paid after the construction of a new building on the property, upon submission of the demolition permit and invoices from the excavation contractor who carried out the work.

5. COMMERCIAL AND INDUSTRIAL

5.1. Business Start-Up Incentive

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

Incentive:

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- The Town will provide logistical support for organizing a business opening event and a \$250 credit to facilitate the event.
- The Town will offer a \$250 promotional credit for advertising in a French-language media outlet.
- The Town will announce the opening of the new business through its own communication channels.
- The Town will cover registration fees for a basic booth at the Regional Industrial and Commercial Exhibition for the first or second year of operation.

Eligibility: Any new business starting or relocating to Belle-Baie

Payment: Amounts will be paid upon submission of receipts for eligible expenses.

5.2. Business Succession Incentive

Definition: Business succession or business transfer involves the acquisition of all or the majority of the capital or assets of an existing business by one or more individuals who will assume its management.

Description: This incentive is intended for entrepreneurs wishing to acquire an existing business within the limits of Belle-Baie. Business succession is a major issue in ensuring economic continuity and preserving local jobs. Several 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 costs associated with legal procedures, thereby promoting the long-term sustainability of businesses.

Incentive: To facilitate the acquisition of existing businesses by providing financial support 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 (registration of mortgages, sureties, etc.);
- Incorporation fees;
- Fees related to title searches;
- Fees related to publication in the appropriate registry;
- Surveying fees.

The Municipality will provide a reimbursement of up to 50% of eligible costs, to a maximum amount of \$20,000, for a maximum municipal contribution of \$10,000.

Eligibility:

- Any successor of a recognized business located within the limits of the municipality and operating for a minimum of 3 years.
- Be the majority owner of the business (51% or more) in the case of a share purchase.
- Proof of transaction or business succession agreement required.

Exclusions :

- Fees related to the creation of a new business.
- All other fees other than those directly associated with granting security, title searches, or surveying fees.
- Businesses whose main activity consists of the rental and management of real property.

Payment: The reimbursement will be granted upon presentation of paid invoices within the first year of operation of the business succession.

5.3. Commercial Signage Incentive

Description: This incentive is intended for new businesses as well as existing businesses wishing to Frenchify their signage.

Incentive: The Municipality will provide a reimbursement of up to 50% of the cost of signage, to a

maximum of \$5,000 (maximum contribution of \$2,500), for new businesses as well as for those whose current sign does not meet the criteria set out below.

Eligibility: To benefit from 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).
- The business name must be in French, or, if in English or invented, must include an indication of its activity in French.
 - Eligible example: Librairie Bookworm Library, Café Namasté, M. Heat – Chauffage, Toilettage Happy Dogs Grooming.
 - Ineligible example: Oakwood Funeral Home, The Spoon Eatery.
- The French text on the sign must precede the English text.
- In the case of the replacement of an existing sign, that sign must be non-compliant with the present criteria. A photo of the sign before replacement is required, and it is strongly recommended to consult the Municipality before designing the new sign in order to confirm its eligibility.

Payment: The reimbursement will be granted upon presentation of receipts from the sign manufacturer as well as 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 is intended to encourage the creation of new commercial or industrial-use properties, or the expansion of commercial or industrial buildings.

Incentive:

- Component 1: The Town will reimburse, in the year in which they are issued, building permit fees for projects for which construction has begun.
- Component 2: The Town will pay, 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:

- Projects involving the construction of new properties or the expansion of non-governmental commercial or industrial properties.
- The commercial or industrial portion of a mixed-use project is eligible.

Not eligible: Housing projects.

Payment:

- Component 1: The reimbursement of building permit fees will be made upon presentation of a request from the developer.

- Component 2: The Town will pay the amount after confirmation by our building inspectors that the work has been completed and when the property has been assessed at its full value for the purposes of the Town's property tax.

5.5. Commercial Renovation Program

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

Incentive: The Town will grant financial assistance to the owner of a commercial building undertaking renovations with a minimum value of \$20,000, equivalent to 10% of the cost of the work, up to a maximum of \$20,000.

Eligibility: Renovations involving fixed elements of the building.

Not eligible: Equipment, furniture, excavation, asphalt, landscaping, and any other non-structural cost.

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

Payment: The financial assistance will be paid upon presentation of the following documents:

- Contractor invoices.
- Before and after photos of the renovations.
- Confirmation that a building permit was issued for the work, if required.

6. MULTI-UNIT HOUSING INCENTIVE

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

Description: This incentive is intended to support the cost of connecting these properties to public water and sewer utilities.

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 contractor.
- **Projects of 10 units or more:** 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 amount is lower.

Eligibility: Multi-unit housing project of 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 paid to the contractor if alternative payment arrangements have been made.

6.2. Net Zero Design for Stormwater Management

Description: To reduce the risk of flooding and promote sustainable practices, the Municipality makes stormwater management mandatory in accordance with Belle-Baie's Net Zero principles for multi-unit housing construction projects. A financial incentive is offered to support the implementation of this measure.

Incentive: The Municipality will provide a reimbursement of 50% of engineering costs related to the design and implementation of Net Zero stormwater management solutions to comply with the zoning or subdivision by-law, up to a maximum of \$20,000, representing a maximum reimbursement of \$10,000 from the Municipality.

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

Eligibility conditions :

- The project must demonstrate that the design meets the Net Zero objectives for stormwater management.
- 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 an engineer.
- A letter from an engineer confirming that the installation was completed in accordance with the design is required.
- Proof of expenses and technical deliverables must be provided before reimbursement.

Payment: A cheque will be paid to the contractor once the project is completed, upon presentation of eligible invoices and corresponding proof of payment.

6.3. Multi-Unit Housing Incentive

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

Incentive :

- **New construction:** A grant of \$4,000 per unit will be provided for rental projects (not owner-occupied) comprising at least 2 units, provided that 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 unit created will be provided for projects involving the conversion of buildings that are not eligible under policy P2025-03 (Reform of Cost-Setting Structures to Convert Non-Residential Buildings into Residential Units).

Eligibility: Housing projects comprising at least 2 units, not eligible under policies P2025-02 and P2025-03.

Payment: Payment of the incentive will be made in two stages:

- 50% of the incentive will be paid to the contractor once our building inspectors have confirmed that the property is 50% complete.
- The remaining balance will be paid within a reasonable period after the month of February following the year of construction, subject to confirmation that the property is fully completed.

6.4. Secondary Dwelling Unit Incentive

This initiative is intended to increase residential density in existing neighbourhoods by encouraging the addition of complementary units to an existing residential use.

A grant of \$4,000 will be paid for the addition of supplementary housing units on lots that already include a primary residential unit.

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

Eligibility: Housing projects comprising at least 1 unit in addition to the existing residential unit, not eligible under policies P2025-02 and P2025-03.

Payment: Payment of the incentive will be made once our building inspectors have confirmed that the property is 100% complete.

6.5. Subdivision Development

Description: This incentive is intended to support contractors wishing to create subdivisions and public streets within the Town in order to encourage the construction of housing and, ultimately, increase the tax base and population.

Incentive:

Component 1: Subdivision Pilot Project

The Town of Belle-Baie is open to exploring innovative approaches, including assuming responsibility for the creation of streets, 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 the incentives provided under Component 2 if the Town had not undertaken these steps. In other words, the combined cost of

the pilot project and the incentives must not be higher than the cost of the incentives alone.

- The contractor must provide sufficient financial guarantees to cover the risks incurred by the Town.

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

Component 2 : Financial Incentives

1. Pre-construction costs

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

2. Linear grant

- A grant will be paid based on the length of the new street constructed, calculated in increments of 70 linear feet (prorated adjustment for other lengths).
- Grant amounts:
 - \$12,000 per 70 feet with two services.
 - \$10,000 per 70 feet with one service only.
 - \$8,000 per 70 feet without services.
 - \$6,000 per 70 linear feet to install water or sewer services on an already developed street.

3. Engineering fees

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

Eligibility:

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

Payment:

- Payment of the grant will be made when properties are constructed on the section concerned.
 - If buildings are present on both sides of the street, the grant will be paid in full.

- If buildings are present on only one side of the street, the grant will be reduced by 50%.
- The grants will be distributed progressively as building construction advances, for a period of 10 years following the Town's assumption of responsibility for the street.

7. SINGLE-FAMILY

7.1. Welcome Grant for Single-Family Residences

Description: This grant is intended to help owners of new single-family residences cover expenses related to establishing a 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 that were incurred at businesses in Belle-Baie.

Eligibility:

- New primary single-family residences built in Belle-Baie.
- Property-related expenses incurred at businesses in Belle-Baie, including:
 - Furniture
 - Hardware
 - Garden centres
 - Decoration
 - Landscaping
 - Pools and spas
 - Other goods of a similar nature

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

Invoices must be dated less than one year at the time of their presentation.

7.2. Energy Efficiency Renovation Program

To support the ecological transition of our residents and reduce the portion of their budget 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 Eco-Energy NB Home Energy Savings Program, up to a maximum of \$3,000 per property.

To obtain the grant, the owner must submit to the Town proof of acceptance into the Eco-Energy NB program as well as proof of receipt of the amount from Eco-Energy NB.

Please note that the businesses mandated 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 to this program and will be processed on a first come, first served basis.