



TOWN OF BELLE-BAIE POLICY

TITLE :	Municipal Support and Readiness Program for Community Housing Projects
Policy No. :	P2026-08
AUTHORIZATION :	Administration and Municipal Council
EFFECTIVE DATE :	2026-07-21
Amended :	N/A
Replaces :	N/A
APPROVAL :	Municipal Council

1. PURPOSE

This policy establishes the framework for the Town of Belle-Baie Municipal Support and Readiness Program for Community Housing Projects.

The program is intended to support non-profit organizations during the initial planning and development stages of community, social, or affordable housing projects within the Town of Belle-Baie.

Many organizations face significant challenges at the earliest stages of their projects, particularly due to pre-development and pre-construction costs. Before a project can even be confirmed or funded, organizations often have to incur expenses for feasibility studies, preliminary plans, environmental assessments, soil analyses, cost estimates, professional fees, permit applications, and the preparation of funding applications.

These costs arise at a time when the project is not yet generating revenue and confirmed funding is often limited or unavailable. For organizations with limited budgets that rely heavily on grants, donations, or volunteer support, this situation can significantly delay projects, increase financial risk, and, in some cases, prevent much-needed initiatives from reaching the construction stage.

2. INITIATIVE

The Municipality proposes to support eligible organizations by making certain municipal staff resources available to assist them with:

- a) identifying applicable funding programs;
- b) drafting and preparing grant applications;
- c) gathering and organizing the required information and documents;

- d) submitting funding applications;
- e) administrative follow-up on applications with government agencies or other funding bodies;
- f) preliminary coordination with the relevant municipal departments.

In addition to this support, the Municipality may contribute up to **25% of eligible pre-development costs**, to a maximum of **\$50,000 per project**.

This initiative is intended to reduce financial barriers during the early planning stages, improve the quality of funding applications, and help projects that are important to the community move more quickly toward implementation.

3. DEFINITIONS

For the purposes of this policy:

Pre-development costs: Expenses incurred before construction begins to determine a project's feasibility, further develop its design, obtain the required approvals, or prepare its financing.

Affordable housing: A housing unit that meets the affordability criteria established by the Canada Mortgage and Housing Corporation, the Government of New Brunswick, the Municipality, or any other applicable public funding program.

Community housing: Housing developed, owned, or operated by a non-profit organization, housing cooperative, community organization, or other entity pursuing a social mission recognized by the Municipality.

Eligible organization: A non-profit organization, registered charity, non-profit housing cooperative, or other legally constituted community organization recognized by the Municipality.

Eligible project: A project involving the creation, conversion, major renovation, or preservation of community or affordable housing within the Town of Belle-Baie.

4. IMPLEMENTATION

4.1 Eligible Organizations

To be eligible, an applicant must:

- a) be a legally constituted organization in good standing;
- b) pursue a mission consistent with the creation or preservation of community or affordable housing;
- c) demonstrate the capacity to carry out the project or retain the necessary professional resources;
- d) propose a project located within the Town of Belle-Baie;
- e) demonstrate that municipal assistance is necessary to advance the project;
- f) provide the financial, administrative, and technical information requested by the Town.

The Municipality may also require a resolution from the organization's board of directors authorizing submission of the application and designating a person responsible for the project.

4.2 Eligible Projects

Eligible projects may include, but are not limited to:

- a) construction of new community or affordable housing;
- b) conversion of an existing building into housing;
- c) major renovation or rehabilitation of existing community housing;
- d) acquisition and conversion of a property for community housing purposes;
- e) studies and preparatory work required to carry out an eligible housing project.

The project must be sufficiently developed to allow the Municipality to assess its preliminary feasibility, objectives, estimated costs, and potential funding sources.

4.3 Eligible Activities and Expenses

Eligible expenses may include, but are not limited to:

- a) feasibility studies;
- b) conceptual and preliminary plans;
- c) architectural and engineering services;
- d) environmental assessments;
- e) geotechnical studies and soil analyses;
- f) land surveys;
- g) property appraisals;
- h) cost estimates;
- i) market studies or housing needs assessments;
- j) financial analyses and business plans;
- k) legal fees directly related to project preparation;
- l) fees associated with applications for permits, approvals, or regulatory amendments;
- m) preparation of funding applications;
- n) any other pre-development expense deemed necessary and approved in advance by the Municipality.

4.4 Ineligible Expenses

The following are not eligible, including but not limited to:

- a) expenses incurred before the application is approved, unless authorized in writing by the Municipality;
- b) the organization's regular operating expenses;
- c) regular salaries of the organization's employees;
- d) fundraising or promotional campaign expenses;

- e) construction costs, material purchases, or contractor mobilization costs;
- f) interest, penalties, late fees, or expenses arising from a contractual default;
- g) recoverable taxes;
- h) expenses already fully reimbursed by another funding source;
- i) any expense not directly related to preparation of the approved project.

5. APPLICATION PROCESS

5.1 Submitting an application

An application must be submitted to the Municipality using the prescribed form and must include, at a minimum:

- a) a description of the project;
- b) the objectives and target populations;
- c) the proposed location;
- d) the projected number and type of housing units;
- e) a preliminary timeline;
- f) an estimate of pre-development costs;
- g) the financial contribution requested from the Municipality;
- h) other confirmed or anticipated funding sources;
- i) financial statements or other financial information requested;
- j) available professional quotations or estimates;
- k) any other document deemed necessary to assess the application.

5.2 Assessment

Applications are assessed by the municipal administration based on the following criteria:

- a) the project's compliance with municipal plans, policies, and by-laws;
- b) the project's contribution to the supply of community or affordable housing;
- c) the project's level of readiness and feasibility;
- d) the applicant's organizational and financial capacity;
- e) the urgency or significance of the needs addressed by the project;
- f) the availability of other funding sources;
- g) the anticipated benefits to the community;
- h) the availability of municipal human and financial resources.

The administration may request additional information, meet with representatives of the organization, or consult the relevant municipal departments before making a recommendation.

5.3 Approval

Each application is assessed and may be approved on a case-by-case basis, at the sole discretion of the Town of Belle-Baie. Meeting the eligibility criteria does not create any entitlement to municipal support

or financial assistance and does not guarantee approval.

Any financial contribution awarded under the program is conditional upon:

- a) approval of the application by the appropriate municipal authority;
- b) the availability of budgeted funds;
- c) execution of an agreement between the Municipality and the recipient organization;
- d) compliance with the conditions set out in the approval letter or funding agreement.

The Municipality may approve, refuse, defer, or impose specific conditions on any application and is under no obligation to provide assistance to all organizations or projects that meet the eligibility criteria.

Approval of an application does not guarantee that the project will receive any other required municipal, provincial, or federal approvals.

6. MUNICIPAL SUPPORT

Support provided by municipal employees may include administrative guidance, coordination with municipal departments, identification of funding programs, and assistance with preparing applications.

This support is provided subject to the availability of municipal resources and does not replace the professional services that the organization must obtain from an architect, engineer, lawyer, accountant, consultant, or other qualified professional.

The Municipality cannot guarantee approval of a funding application submitted to a government, agency, or other funding body.

7. FINANCIAL CONTRIBUTION

7.1 Amount

The municipal contribution may cover up to 25% of eligible pre-development costs, to a maximum of \$50,000 per project.

The amount awarded is determined based on:

- a) the nature and scope of the project;
- b) the expenses deemed necessary;
- c) other available financial contributions;
- d) the organization's financial capacity;
- e) the availability of the municipal budget;
- f) acceptance of the project under other government grant programs;
- g) the administration's assessment and recommendation.

Municipal Council or the designated authority may award a contribution lower than the amount requested.

7.2 Organization's contribution

The organization must demonstrate that it has, or expects to have, the resources required to finance the portion of costs not covered by the Municipality.

This contribution may come from the organization's own funds, donations, grants, eligible in-kind contributions, or other confirmed funding sources.

7.3 Stacking of financial assistance

The municipal contribution may be combined with other funding sources, provided that the total assistance received does not exceed 100% of eligible expenses.

The organization must disclose all funding sources received or applied for in respect of the same expenses.

7.4 Payment

The contribution may be paid in one or more instalments, in accordance with the terms of the agreement entered into with the organization.

The Municipality may make payments, including:

- a) upon presentation of invoices and proof of payment;
- b) upon completion of specified milestones;
- c) directly to the service provider, where this payment method is provided for in the agreement;
- d) following submission and acceptance of the required reports or documents.

Cost overruns do not obligate the Town to increase its contribution.

8. AGREEMENT AND RECIPIENT OBLIGATIONS

Before any payment is made, the recipient organization must sign an agreement specifying, at a minimum:

- a) the project description;
- b) the approved eligible expenses;
- c) the maximum contribution amount;
- d) the payment terms;
- e) the project timeline;
- f) the documents and reports to be submitted;
- g) requirements for retaining supporting documentation;
- h) repayment conditions;
- i) requirements for acknowledging the municipal contribution, where applicable.

The organization must use the funds solely for the authorized purposes and promptly inform the Municipality of any significant change to the project, its budget, or its timeline.

Any material change must be approved in writing by the Municipality.

9. REPORTING

The recipient organization must provide the Municipality with:

- a) a report on the work or studies completed;
- b) a copy of the reports, plans, studies, or other documents funded;
- c) a statement of expenses;
- d) invoices and proof of payment;
- e) a statement of other financial contributions received;
- f) any other information requested by the Municipality.

The Municipality or its representatives may review the financial and administrative records related to the municipal contribution.

10. REPAYMENT

The Municipality may require full or partial repayment of the contribution where:

- a) the funds were not used for the approved purposes;
- b) the expenses submitted are not eligible;
- c) the organization provided inaccurate or incomplete information;
- d) the project was abandoned without acceptable justification;
- e) the organization failed to comply with the terms of the agreement;
- f) the expenses were reimbursed by another funding source, and the combined assistance exceeds eligible costs;
- g) a portion of the contribution was not used.

Any amount owing to the Municipality may be recovered through any administrative or legal means deemed appropriate.

11. GENERAL PROVISIONS

- a) The program is offered subject to the availability of municipal human and financial resources.
- b) The Municipality may establish a maximum annual budget allocation for the program.
- c) The Municipality reserves the right to prioritize applications based on housing needs, project readiness, and anticipated benefits.
- d) Receipt of an application does not obligate the Municipality to provide financial assistance or support.
- e) Assistance provided does not constitute a commitment by the Municipality to fund subsequent stages of the project.
- f) Applicants remain responsible for obtaining all required permits, approvals, insurance, and

professional services.

g) The Municipality may amend, suspend, or terminate the program, subject to agreements already entered into.

h) Any situation not provided for in this policy shall be referred to the municipal administration and, where required, Municipal Council.

12. ADMINISTRATION AND CONTACT

This policy is administered by the Town of Belle-Baie Municipal Growth Department.
For information or assistance regarding the program:

Vincent Poirier
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Town of Belle-Baie
Email: vincent.poirier@bellebaie.ca