



Facade & Shopfront Improvement Program



Facade & Shopfront Improvement Program
Business Loan

The Downtown Business Association has set aside funds for a Façade & Shopfront Improvement Fund for commercial storefronts located within the Business Revitalization Zone (BRZ). The program encourages commercial building owners and business operators to invest in façade renovations and storefront upgrades by providing grants to cover a portion of renovation costs.

The grants provide an incentive to complete building upgrades which create a more interesting and appealing environment, attracting people and business to the area. The program is mainly concerned with the physical appearance of buildings and their relationship to the street. The character and design of the building along with the businesses contained within attract shoppers both for the goods and services they provide as well as the experience of walking around an interesting and lively place.

The program is intended to:

- Make streets a more inviting and interesting place to walk and shop by enhancing curb appeal
- Develop the natural assets of downtown by restoring the uniqueness, character and integrity of buildings
- Help building owners attract and retain tenants and promote the marketability of downtown businesses
- Contribute to the quality of life of residents, workers and visitors and build civic pride
- Be a catalyst for larger scale building improvements and downtown investment

Who is eligible?

- Businesses and building owners are encouraged to work together in submitting applications. The applicant must be the building owner(s) or their designate (written authorization to make application).
- All projects must have obtained necessary sign, building and/or development permits as required by The City of Red Deer.
- The proposed project must involve buildings located within the BRZ area that have no setback (built right up to the sidewalk) and are used for a primarily retail or commercial purpose (street level occupants must be BRZ ratepayers).

How does it work?

- The program can provide a reimbursement of up to 50 percent of the cost of eligible renovations, up to a maximum of \$5,000 (up to \$10,000 for corner buildings with two-street facing façades)
- Proposals will be reviewed on a case-by-case basis
- The project must be reviewed and approved before funding is allocated; there will be no funds provided for a project that is complete or in progress at the time of application
- Projects may also be eligible for funding through the Crime Prevention Through Environmental Design Incentive Fund

Successful projects will strive to improve the exterior appearance, design and function of a building by:

- Exposing unique architectural details that have been hidden by previous attempts to modernize the façade
- Improving the interior view of shops and restaurants through the use of clear glass and storefront designs that make use of window display areas
- Coordinating façade improvements with neighbouring buildings and the unique character of the area
- Adding visual interest and variety at the sidewalk level, emphasizing active shopfronts
- Undertaking general cleaning of the building exterior, repainting faded and peeling paint, repairing damaged areas of the façade and restoring unique architectural features

Eligible projects are required to reflect the principles of good design. Please reference The City of Red Deer's [C1 Commercial District Development Design Criteria](#) at www.reddeer.ca.

Work may include:

- Design consultant fees
- Restoration of exterior finishes and repainting
- Repair or replacement of storefront windows and doors
- Exterior lighting of the building
- Removal and disposal of roll-down grilles, broken signage and fixtures
- Installation and design of awnings and signs
- New storefront window openings and new doorways
- Interior window display areas and lighting
- Removal of exterior materials that cover architectural details
- New architectural details such as entryway features and cornices
- Creation of new retail bays in an existing building
- Addition of patio areas and permanent landscaping elements
- Signs that are uniquely designed to integrate into the building architecture (Only the permanent elements of new signage such as permanent mounting, backing and fascia improvements are eligible for reimbursement subject to any specific exceptions as determined by the review committee)

The above list is not all-encompassing. Other improvements could be eligible if they meet the objectives of the program.

What is the process?

- Submit a complete application.
- The Façade and Shopfront Improvement Program Review Committee reviews the application. Additional information or revisions may be requested.
- When the application is approved by the committee, project construction begins.
- When completed, a project inspection is conducted and the grant cheque can be processed.
- Funding will be allocated on a case-by-case basis until the budget has been spent.

NOTE: The Façade and Shopfront Program application is no substitution for The City's development and building permit processes. No monies will be provided to projects that have not obtained the necessary permits. Please reference The City of Red Deer's [Permit Application and Information](#) at www.reddeer.ca.

Downtown Business Association
403.340.8696
www.downtownreddeer.com
info@downtownreddeer.com

Inspections and Licensing – The City of Red Deer
403.3412.8190
www.reddeer.ca
licensing@reddeer.ca



APPLICATION
Façade & Shopfront Improvement Program

Applicant Name

Mailing Address

Postal Code

Email

Phone

Fax

Property Address

Street Level Business Name

Name of Owner (if different from applicant)

Owner's Phone

Total Project Cost

Amount of Funding Requested

Planned Project Start Date

Proposed Completion Date

Checklist of attachments:

- | | |
|--|--|
| <input type="checkbox"/> Detailed project description | <input type="checkbox"/> Detailed project budget |
| <input type="checkbox"/> Before photos of the building | <input type="checkbox"/> Description of materials |
| <input type="checkbox"/> After drawing / illustration | <input type="checkbox"/> Contractor quotes (minimum two) |
| <input type="checkbox"/> Signed authorization of property owner designating authority to applicant (if required) | |

Applicant Signature

Date

I/we agree that this application and all attached materials will become the property of the Red Deer Downtown Business Association and that the information provided herein is true, correct and complete in every respect.

I/we understand and agree that submission of this application is no guarantee of program funding.

I/we agree that all necessary permits and authorization will be obtained in advance of the project start and understand that no funding under this program will be provided for projects that have already begun.



Dear Applicant,

Community Futures Central Alberta (CFCA) is a non-profit organization guided by a volunteer board of directors and staffed with business professionals who are actively engaged in helping to develop and implement community economic development strategies in West Central Alberta.

The Downtown Business Association *Façade & Shopfront Improvement Program* will provide to Red Deer businesses located within the Business Revitalization Zone (BRZ), an opportunity to improve their façade & storefront to contribute to the enhancement of downtown. The program will not only provide Red Deer businesses with the framework to participate in community beautification, it also provides a method in which business owners can access funds to help generate wide spread participation. The loan from CFCA will help business owners that may otherwise be unable to generate funds to perform external renovations.

CFCA will be helping the businesses to participate in the Downtown Business Association *Façade & Shopfront Improvement Program* by offering the opportunity to apply for a loan matching the contribution of the Downtown Business Association to a maximum of \$5,000. There will be an application fee in the amount of \$75.00 to cover our administration costs. The loan will be priced at a reasonable interest rate of Bank Prime Rate + 2% (currently 5%) over a 3 year term. This allows for a very affordable payment of \$149.85 per month including principal & interest (OAC). The loan will be open and can be paid out at anytime without penalty.

The applicant's project must be approved by the Downtown Business Association. CFCA requires the applicant to provide a completed application form (attached) along with a project budget including invoices or paid receipts.

If you have any questions regarding this program, please do not hesitate to contact Murray Berezowski or Kelly Kierluk via telephone at **403-342-2055** or via email at murray@cfcab.com, kelly@cfcab.com.

Sincerely,

Murray Berezowski
General Manager



Downtown Business Association Façade & Shopfront Improvement Program

**Thank you for considering Community Futures Central Alberta as your lender.
The following items are needed to process your loan request.**

- ❑ Loan Application Fee - \$75.00 (non-refundable)

Community Futures Central Alberta is committed to protecting your privacy and the confidentiality of your personal information. Our commitment to respecting and protecting the privacy and confidentiality of your personal information is addressed in our privacy policies. We adhere to these policies and the provisions of the ***Alberta Personal Information Protection Act***.

We collect personal information about you in order to provide you with the programs and services you have requested. Personal information is any information that identifies you as an individual. It does not include business contact information for business purposes.

Community Futures Central Alberta
5013 – 49th Avenue, Red Deer, Alberta T4N 3X1
Phone: 403.342.2055 Fax: 4033347.6980
Toll Free: 1.888.343.2055
E-Mail: reception@cfcab.com
Website: www.cfcab.com

Growing communities one idea at a time.



Short Form Business Loan Application

Borrower's Full Legal Name _____

Trade/Business Name _____

Business Address _____

Borrower's Address (if different) _____

Home Phone Number _____ Business Phone Number _____

Fax Number _____ E-Mail _____

S.I.N. _____ Date of Birth _____

Total amount of financing requested _____

Proposed Date for completion of project _____

Project Budget (please attach quotations, invoices or paid receipts):

Item	Cost (\$)	Item	Cost (\$)

Asset Listing:

List any assets you own (for example: property, vehicles, investments, pensions, RSP's and savings). Also try to put a value on the items you have listed or the amount of any investments you may have.

Asset	Value (\$)	Asset	Value (\$)

Liability Listing

List any liabilities you currently have (for example mortgages, vehicle or personal loans, and credit cards (even if there's no balance owing, also put the limit you spend). If you own your own home list your annual taxes. If you rent your home list your monthly rent and heating bill. For all you loans include the amount you owe and your monthly payments.

Liability	Bank / Branch	Balance Owing (\$)	Payment (\$)
Mortgage or Rent (including taxes and heat)			

Authorization for Obtaining Credit Information on the above Applicant(s)

The foregoing information is submitted for the purpose of establishing or maintaining credit with Community Futures and is a true, full and correct statement of my financial condition on the date shown.

I, the undersigned, declare that the statements made herein are for the purpose of obtaining business financing and are to the best of my knowledge complete and correct.

Date

Signature

Signature