



**Business
Improvement
Areas
HANDBOOK**

Spring 2001

ACKNOWLEDGEMENTS

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NOTE:

This handbook provides an overview of the procedures to be followed in establishing and operating a BIA. It is not intended as a complete analysis and you should seek the advice of your own legal counsel if you need assistance in this regard.

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INTRODUCTION

PURPOSE OF THE HANDBOOK

The purpose of this document is to provide an information resource on Business Improvement Areas (BIAs) for local property owners, business people and municipal officials. The document cannot provide all of the answers to questions that may arise around the establishment and management of a BIA. Regional Municipal Services Offices of the Ministry of Municipal Affairs and Housing can provide advice and answer any additional questions. In addition, it can often be useful to contact individuals involved with an existing BIA as they can provide practical advice and assistance in dealing with the challenges that you may confront when establishing and managing a BIA.

To assist you, we have provided a list of BIAs and contacts, in effect as of January, 2001. If you would like to advise us of any changes that you may be aware of, please contact your local Municipal Services Office:

<u>Central Office:</u>	800-668-0230
<u>Eastern Office:</u>	800-267-9438
<u>Northeastern Office:</u>	800-461-1193
<u>Northwestern Office:</u>	800-465-5027
<u>Southwestern Office:</u>	800-265-4736

Business Improvement Areas involve a self-help approach to revitalizing business districts. Involvement with a BIA generally entails a substantial commitment of time and financial resources. However, past experience suggests that a committed membership generally leads to a successful BIA. The handbook is intended as an aid to those groups of business operators and property owners who are prepared to provide such a commitment.

INTRODUCTION TO BUSINESS IMPROVEMENT AREAS

What is a BIA?

A Business Improvement Area (BIA) is a geographic area in a municipality. A BIA board of management is an organization set up to provide certain business promotion and improvement functions.

A BIA allows local business people and property owners to join together and with the support of the municipality, organize, finance and carry out physical improvement and promote economic development in their district. The local municipality is the body that is responsible for approving the budget of the BIA.

In 1970, the province passed enabling legislation in response to a request by the business community in the Bloor and Jane Street area in the City of Toronto for special authority to establish the Bloor West Village BIA. Provisions for creating and operating a BIA is now contained in Section 220 of the Municipal Act.

In addition to Bloor West Village, there are now more than 230 BIAs in place across the province. They vary in size from less than 60 businesses and property owners to more than 2,000.

The BIA concept has also spread beyond the boundaries of Ontario. The concept has been adopted by more than 1,500 communities across the United States and in most provinces in Canada.

What is the purpose of a BIA?

The main purpose of a Business Improvement Area is to revitalize and maintain a vital local neighbourhood. While a major goal of revitalization and retention is to encourage both local residents and others to spend their shopping dollars within the local commercial district, all businesses and residents in the area may benefit as well.

Revitalization and maintenance create a cleaner, safer and more congenial atmosphere that benefits all local businesses. It also benefits professional service firms, whose clientele can enjoy the local atmosphere as part of their trip to the doctor, dentist, lawyer or accountant. It is also true for entertainment and dining establishments which benefit from the increase in local traffic and the improved atmosphere that results from the presence of a BIA.

More diverse activity is required than simply beautification and promotion, although both are important elements of any comprehensive improvement effort. A concerted effort is also required on the part of the BIA leadership to develop a network of relationships and partnerships among local community groups (schools, churches, citizen groups etc.) and institutions (Chamber of Commerce, committees of council etc.). The key to the success of any BIA lies in establishing and maintaining this network. It is only through the combined effort of all local community groups that a BIA can truly be successful.

Revitalization and maintenance often includes defining an identity for the local community. This identity is then used as further means to promote the local community as an interesting and unique business area. In some cases, leaders of the BIA (the board of management) become a line of communication between the community and local council. The BIA forum can be used as a vehicle for conveying community concerns to council and, for reinforcing the need for council to pursue policies and activities that will promote and strengthen the community and its unique identity.

What does a BIA do?

The BIA has a two-fold mandate:

- to improve, beautify and maintain public lands and buildings within the BIA, beyond that which is provided by the municipality at large, and
- to promote the area as a business and shopping area.

In carrying out these responsibilities, BIAs have become involved in numerous activities:

- **Marketing:** Understanding who area customers are, and creating effective promotions to retain and expand the customer base.
- **Business Recruitment:** Working with property owners to ensure that available space is occupied, and that an optimum business and service mix is achieved and maintained.
- **Streetscape Improvement and Other Amenities:** Providing for more customer-friendly lighting, signage, street furniture, planters, banners and sidewalk treatment.
- **Seasonal Decorations:** Creating a unique and pleasant environment for customers and staff of all businesses, retail and non-retail, through the use of decorations that are appropriate to the season and holiday.
- **Special Events:** Organizing and partnering in special events that highlight unique attributes of the area and increase customer visits.

Who benefits from having a BIA?

Business operators:

A BIA can benefit more than just local retail businesses. All businesses in the area, whether professional, dining, entertainment, finance, or retail, may benefit from the improved local atmosphere and ambience that a successful BIA helps to create.

It is the responsibility of each business to build upon the activities of the BIA and ensure that the customer receives best value in an efficient and courteous manner. An expanded customer base depends on the successful partnership between the activities of the association and individual businesses.

Property owners:

BIA initiated improvements and activities may lead to an increase in property values. Improvements help to create and sustain a more vibrant and viable economic environment within the local area. This attracts both commercial and service sector businesses to the area which, in turn, may lead to an increased demand for retail and office space, and a subsequent increase in property values.

Non-retailers also benefit:

BIA improvements and activities help to create a more vibrant local community and a more prosperous local economic environment. A more vibrant community attracts more visitors and retains more local customers of all types of services – including dining, entertainment and professional services. In addition, a more vibrant community creates a more inviting atmosphere that clients and customers will enjoy visiting.

A BIA is a secure source of funding:

A secure source of funding is a significant benefit to having a BIA. Once the board of the BIA has prepared a budget and it has been approved, the municipality collects money as a special levy on all industrial and commercial properties in the area. Funds are then transferred to the BIA organization to carry out its work.

Other benefits:

- increasing community interest and pride in the business area
- ensuring on-going cooperation among the members of the business community
- improving lines of communications between the business community and municipal council and staff
- advocating membership interests and concerns through effective communication with both the municipality and other levels of government
- increasing cost savings to the membership through improved integration of capital funding and promotional activities

ROLE OF MUNICIPAL COUNCIL

ROLE OF MUNICIPAL COUNCIL

General Support for Business Improvement Areas

Leadership and commitment on the part of local political leaders has been an essential part of all BIA success stories across North America.

The board and municipal council must work together to achieve their common goal of a strong and vibrant business community.

The municipality can contribute to the BIA in many ways, including:

- assisting local business leaders to get started and participating on an on-going basis
- providing a supportive growth management and development strategy
- providing financial and technical resource assistance
- instituting public improvements

Initiation and Participation

The first major challenge to setting up a BIA is getting started. Initial interest and effort must come from local business leaders. However, council and municipal staff can play a significant role in helping a BIA to get off the ground by providing a venue for local business leaders to get together to discuss possible strategies for revitalizing their local community.

A councillor, committee of council, or professional staff members can be assigned to help organize initial BIA meetings and to provide preliminary leadership if necessary. Municipal staff and council can help to motivate citizens and local business leaders to get organized and take action.

Once a BIA is established, council appoints members to the board of management. Many councils encourage the BIA to present a list of nominees to their general membership for a vote prior to submitting these nominees for council approval. This practice ensures that the general membership is consulted on the board's composition.

Council participation has immediate and direct benefits for the BIA. For example, appointing a councillor on the board and the direct involvement of the council in appointing other board members provides a measure of authority and credibility to the BIA. In addition, a direct link is established with the most important local decision-making body. This allows for joint planning between the BIA and the council that can maximize the effective use of the BIA budget. Finally, the direct link with and support from council increases the potential for the BIA to secure assistance both from the municipality and from other levels of government.

The council representative on the board plays an important communications role. It is this councillor who keeps council informed of activities undertaken by the BIA. Generally, this will be the local councillor, but in all cases the goal is to appoint an individual who is willing to commit time and energy to improving and maintaining the area.

In turn, the council representative will keep the BIA informed of pertinent council matters. For example, the councillor may inform the board of meetings that should be attended, when issues of concern will be dealt with by committees or council as a whole, and how to get the most out of their relationship with the municipality and council.

Specific Roles of Municipal Council

In addition to providing an atmosphere conducive to economic and business development and providing general support for BIAs, the municipal council has several important official roles with respect to a BIA.

Creating the BIA

It is a municipal by-law that formally creates a BIA. Prior to the passing of this by-law, the municipality must issue a notice of intention to pass the by-law to the owners of all rateable property in the BIA area designated as industrial or commercial.

By-laws are also required to implement other significant decisions. These include expanding the BIA boundaries and establishing maximum, minimum, and special benefit charges.

Registering Objections

Council cannot pass the by-law establishing the BIA if it receives a petition objecting to the by-law signed by one-third of the persons entitled to notice, who represent one-third of the sum of applicable property taxes collected within the area of the BIA. It is the responsibility of the municipal clerk to establish the validity of the petition by verifying that the persons signing the petition are entitled to notice and that they represent at least one-third of the sum of applicable property taxes collected.

Establishing the Board of Management

The board of a BIA is also established by municipal by-law. The Council determines the number of board members and appoints them. At least one member of the board must be a member of council. Generally, the council member representing the ward in which the BIA is located is appointed to the board.

Financial Monitoring

The board prepares annual estimates (budget). The budget reflects the priorities and needs of the BIA as determined by the board and membership. Once the budget is finalized, it is submitted to council for approval. The budget is financed by BIA levies that are collected by the municipality. Funds are then disbursed by the municipality to the board. In addition, the municipal auditor is responsible for auditing the financial accounts of the board and is free to inspect any and all relevant documents held by the board.

Altering the Boundaries of a BIA

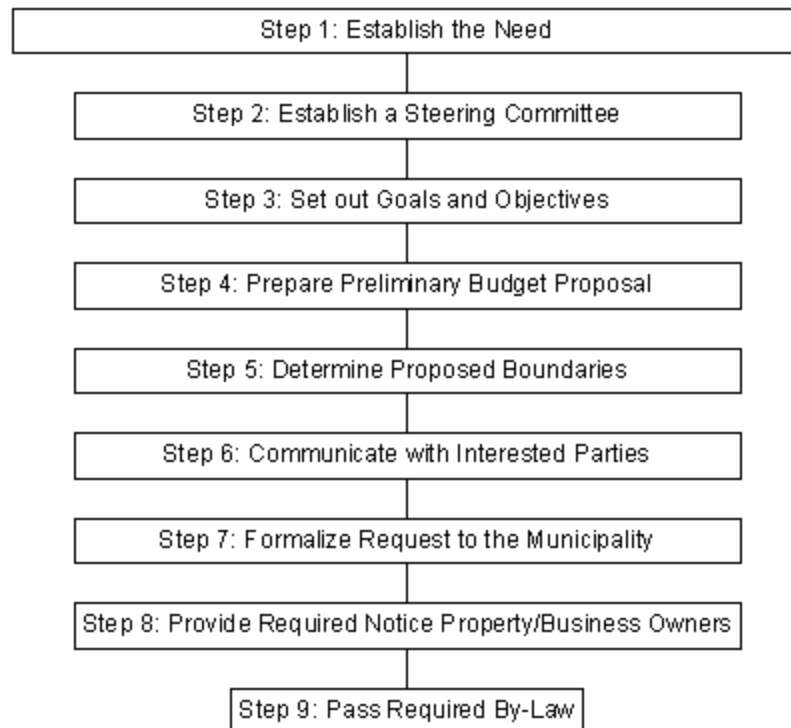
On occasion, property owners and businesses beyond the borders of a BIA make a request for inclusion. In other instances, these property owners and businesses can be considered to be a natural extension or growth of a pre-existing BIA community. They may be invited to join a BIA. By the same measure, parts of a BIA may no longer feel an affinity towards the BIA of which they are members. In these cases, the BIA may need to alter its boundaries.

ESTABLISHING A BIA

ESTABLISHING A BIA

The request to designate an area as a BIA usually originates with the local business community affected and is developed in consultation with municipal staff. A request to the municipal council to designate an area identifies the need for a BIA and sets out the boundaries for the proposed area. Some important steps in establishing a BIA are outlined below:

Some Key Steps in Establishing a BIA



Step 1: Establish the Need

The first step in establishing a Business Improvement Area is to determine the need for a BIA. Those interested in pursuing the BIA option should identify the existing problems and needs of the area to determine if creating a BIA is an appropriate solution.

Among the factors that should be considered are¹:

- economic environment and public perception of the area
- municipal policy and infrastructure affecting the area
- function and physical appearance of the area
- marketing and promoting the area

Examining the need for a BIA does not require detailed research, surveys or statistical analysis. All that is required is some thought about the needs of the business area.

Determining and identifying priorities of the proposed BIA area will help provide a greater awareness and understanding of existing problems and concerns. Conclusions derived from this examination can help generate interest and support for the proposed BIA.

After completing the examination, the local business group can better determine area needs and whether the creation of a BIA is an appropriate vehicle to meet these needs. If the BIA is an appropriate vehicle, the group may wish to proceed with the request for a BIA designation. However, it is imperative for the local business group to realize that need is not enough. Commitment and leadership are absolutely essential for the establishment and success of a BIA.

¹ See Appendix A which provides “A Sample Checklist to Identify Business Area Needs”

Commitment

A commitment from businesses and property owners in the area is essential to the success of a BIA. Council and other community business groups may be interested in transforming the area but it is the business people, landlords and tenants in the area, who have the greatest interest in the success of the proposed BIA. The onus is therefore on those with the greatest interest in developing the area to devote necessary time and resources to ensure the success of the BIA.

Participants should be aware from the outset that renewal and maintenance requires more than physical improvements. Economic stimulus is also required. New marketing strategies, and merchandising techniques may be needed to attract people to the area.

Leadership

Successful development always requires the involvement and support of many groups – council, municipal staff, the business community, property owners and the general public. Strong and effective leadership is required to ensure that the interests and needs of all of these groups are met and that their efforts are coordinated and focussed upon the common goal of the economic development of the local community.

Potential leaders are generally easily identified. Often they are the individuals who initiated the program. Local members of council or Chamber of Commerce are often obvious choices. However, it must be remembered that some individuals may already have commitments within the wider community when individuals with a commitment only to the BIA may be more beneficial for the long-run.

Step 2: Establish a Steering Committee

If the decision to pursue the BIA option is made, as an organizational matter, a Steering Committee may be established. Generally, the Steering Committee could include leaders in the local business community and the local council member.

A Steering Committee of this kind could have several roles, including:

- establishing a set of preliminary goals and objectives
- preparing preliminary budget proposals
- establishing proposed boundaries
- communicating the proposals to all interested parties and,
- formalizing a request to the municipality

Step 3: Set out Goals & Objectives

The Steering Committee may determine proposed goals and objectives of the BIA and related revitalization, maintenance and area development campaigns. These proposals can then be used as a basis for discussion. It is important that the Committee remember that a program may not be limited to physical improvements. Economic development is an important issue. The goals and objectives should be focussed on providing the right mix of retail and services and an improved physical environment that will attract customers and improve community ambiance.

Step 4: Prepare Preliminary Budget Proposals

Goals and objectives should be prioritized. A specific amount should be budgeted for each specific improvement necessary to achieve these goals and objectives. The Committee should determine the minimum cost necessary to make the desired improvements. Members may wish to include a range of budgetary estimates that would include “Luxury”, “Mid-Range” and “Compact” options.

The budget should be flexible and realistic. A well thought out budget will meet the needs of businesses and property owners. It should also address questions that other local business people and property owners may have. A preliminary budget also provides a rough guide to the amount of levy that each business or property owner will have to pay.

Step 5: Establish Proposed Boundaries

There are no guidelines on the process to follow when establishing boundaries. However, it is important that the majority of the business and property owners within the proposed area support the designation of the area as a BIA. This should be balanced with the need to define an area that is easily identifiable and in which activities can be managed.

In many cases, BIA boundaries can be determined based on the physical and/or historical characteristics of the area. For example, a river or a bridge may serve as a natural boundary, or older buildings may form a historical boundary. In addition, many shopping districts are easily recognizable and can form the basis for BIA boundaries. Municipal staff input could help in determining boundaries.

Step 6: Communicate with all Interested Parties

The Steering Committee should launch an extensive information campaign once the boundaries of the proposed BIA have been established. The information campaign should inform the remaining business community, including property owners, in the area that a BIA is being considered, and should focus on highlighting the potential benefits that can be provided by a BIA.

Important considerations when communicating with interested parties include:

- holding area meetings to present the BIA concept and to answer questions
- improving ideas for beautification and promotion in order to receive feedback from potential members
- letting potential members know that their opinions are important and that a BIA will only be established with their input
- distributing newsletters to ask for opinions and ideas
- inviting speakers from neighbouring communities with a BIA to discuss their experiences
- ensuring that all interest groups are involved, including municipal council and staff, in order to maximize input and feedback

Feedback should be used to modify preliminary budget proposals. Once proposals are modified, potential members may be provided with an estimate of the amount of the levy that they will be assessed.

It is important to ensure that communication does not end when the BIA is established. In fact, communications among members should be increased after the BIA is established.

Step 7: Formalize a Request to the Municipality

If there appears to be sufficient support and enthusiasm for the BIA among proposed members, a formal request for designating the proposed BIA should be sent to the municipality. The request should be made in writing and should include a final proposal with respect to boundaries, a proposed plan and a preliminary budget. The request should also indicate the level of support for the BIA among potential members.

Once a formal request has been made to the municipal council to establish a BIA, there is an established process and rules that the municipality must follow before a municipal by-law designating the proposed area as a BIA can be passed by council.

Step 8: Notify a Proposed BIA Designation

The municipality must provide written notice of the intention to pass a by-law designating the area as a business improvement area to owners of property designated as industrial or commercial.

Property owners may be required to provide a copy of the notice to any tenants required to pay all or part of the property tax under the terms of their lease agreement within 14 days after the final date on which the notice was mailed by the municipality. In addition, within the same 14 day period, property owners must provide the clerk of the municipality with a list of every tenant entitled to receive a copy of the notice along with the share of the taxes on the property that each tenant is paying.

It is important to discuss the benefits and costs of the proposed BIA with all the business people in the affected area prior to establishing BIA boundaries and sending out notices. Public meetings can be used to answer any questions and address any concerns. Discussions and public meetings should continue throughout the notice period.

Step 9: Pass a Municipal By-law

The municipality may pass a by-law designating the area as a BIA, if, after the notice period ends, there are no valid objections to the by-law.

Objections are made by way of petition. Depending on the extent of the objections, the designation of a BIA may be completely halted or may require Ontario Municipal Board approval.

Council cannot pass a proposed BIA by-law if, within the month of giving notice, it receives a petition which:

- is signed by at least one-third of the persons entitled to notice; and,
- the objectors are responsible for at least one-third of the taxes levied for the purposes of the general municipality levy on industrial and commercial properties in the proposed BIA.

A by-law must be referred to the Ontario Municipal Board (OMB) within 30 days following the mailing of the notice, the municipality receives an objection signed by a person entitled to notice.

The OMB will consider the by-law and may hold public hearings to review the objections.

MANAGING & OPERATING A BIA

BIA MEMBERSHIP

The *Municipal Act* does not define general membership of a BIA. The general practice is to limit membership in a Business Improvement Area to individuals required under the municipal by-law to pay levies. This includes both property owners and tenants required under their lease to pay all or a part of the property taxes on the property that they occupy.

Membership in a BIA generally includes the right to attend BIA meetings, including the Annual General Meeting of the BIA, and to vote on BIA related issues such as the annual budget and appointments to the board.

Some BIAs also admit associate members. Associate members are generally business and property owners in the area surrounding, but not included in existing BIA boundaries. Associate members may be granted the right to attend BIA meetings but are generally not granted voting rights.

BOARD OF MANAGEMENT

Administration and strategic management of a Business Improvement Area is the responsibility of the board. In particular, the board is responsible for overseeing the planning, budgeting, implementing and evaluating BIA projects.

There is no minimum or maximum board size. Generally the board consists of between 5 and 10 members. At least one board member must be a member of the municipal council.

In most cases, the council position on the board is held by the local councillor that represents the ward within which the BIA is situated. Apart from the position on the board reserved for a council member, membership is restricted to those individuals who are responsible for paying all or part of the municipal property tax on properties designated as industrial or commercial that are situated within the BIA, or persons nominated by them.

Each board member holds office from the time of their appointment until the end of the term of the municipal council that appointed them. Where a vacancy occurs for any reason, council may appoint a person to hold office until the term of the council expires. All members are eligible for reappointment when their term expires.

Officially, the board is appointed by municipal council. However, in most cases, nominees for the board are voted on by the general membership. Generally, council approves the list of nominees as provided to them.

POWERS OF THE BOARD OF MANAGEMENT

The Municipal Act sets out general powers for the board.

Its general mandate is to improve, beautify and maintain public lands and buildings within the BIA, beyond that which is provided by the municipality at large, and to promote the area as a business and shopping area. The board is also required to submit its annual budgetary estimates for council approval.

The board can submit requests to council for funding. The board has no authority to spend monies that are not included in the estimates, or in a reserve fund established by the board. In addition, the board cannot borrow money, and it can only incur debts extending beyond the current year with prior council approval.

Finally, the board must submit an annual report for the preceding year to council on or before the first of March each year.

The board generally exercises a number of other more informal powers and responsibilities.

These include:

- Selecting an executive
- Establishing & reviewing committees
- Hiring staff
- Establishing BIA policies & by-laws
- Reviewing & assessing BIA programs & projects

Selecting an Executive

The board must select an executive.

The executive generally consists of at least four members, including:

- Chair
- Vice-Chair
- Treasurer/Secretary
- Committee Chair(s)

The executive is generally chosen by majority vote of the board. In some cases, choices for the executive are submitted to the BIA membership for approval.

Establishing & Reviewing Committees

The board is responsible for establishing BIA committees. Most boards initially establish at least two committees, one for beautification and one for marketing/promotion. As the BIA matures, other committees are often introduced to provide for better planning with respect to parking, business development, tourism, revitalization projects and any number of other issues.

Committees generally range in size from three to eight members. The Chair of all committees should be a member of the board. Other committee members can include BIA members or other local community leaders. Committee members can be appointed for any length of time during the tenure of the board.

Many boards establish guidelines that govern committee activities. Guidelines could include:

- a requirement for board membership on the committee
- a requirement that each committee must elect a vice-chair
- a requirement that the Chair of the board is an ex-officio member of all committees
- a requirement that all notices of meetings and agenda are to be mailed out to committee members in advance
- a requirement that all committees are responsible for their budgeted funds and must seek board approval for any funds that exceed this budget

The Chair of a committee is accountable to the board. The committee Chair is also responsible to the board for all expenditures within the committee budget.

In addition, the committee Chair has several important responsibilities, including:

- appointing committee members
- organizing and planning programs and projects in the committee's area of responsibility
- presenting progress reports to the board on all programs and projects undertaken by the committee

The committee is responsible for developing and implementing the budget, and for programs/projects required to carry out the mandate of the committee. Many committees with responsibility for a wide range of programs and projects establish sub-committees.

Hiring Staff

All BIAs require dedicated people devoting time and effort to ensure the success of the programs and projects established by the BIA. Some BIAs have paid, professional staff, but many operate with only volunteer staff. In either case, it is the enthusiastic support and participation of the membership that is absolutely essential to success.

Many BIAs that do employ professional staff hire a manager who has the authority and responsibility for the day-to-day management and operation of the BIA. It is often the BIA manager who also oversees the operational management of the programs and projects established by the BIA.

Whether hiring paid professional staff or relying on volunteer staff, every BIA will have to assess its staffing needs.

This requires the BIA leadership to consider a number of issues, including:

- identifying tasks that must be completed to implement BIA projects and programs
- identifying skills that staff require to complete these tasks
- determining resources and help that may be available from the municipality and from within the local business leadership and the wider local community
- determining if these resources are adequate to meet the staffing needs of the BIA, and
- determining the availability of funds to hire paid professional staff.

Establishing BIA Policies & By-Laws

Many Business Improvement Areas establish policies and by-laws that govern the structure and operation of the BIA. Some BIAs formalize these policies and by-laws in the form of a BIA constitution. This helps to provide continuity and direction when there is a change in the composition of the board and/or committees. A constitution can also provide legitimacy for the BIA and greater consistency and certainty in its operation. In some cases, municipalities help BIAs by developing a model constitution that can be used by all BIAs within the municipality to develop policies, by-laws and/or a constitution that meets their specific needs.

Whether establishing policies and by-laws or a constitution, all BIAs need to consider a wide range of management and operations issues.

Among the issues that could be considered are rules, regulations and policies related to:

- membership
- composition & activities of the board
- composition & activities of committees & sub-committees
- general membership meetings
- board, committee and sub-committee meetings
- annual budgets
- general expenditures
- rules of order
- conflict of interest guidelines
- contracts
- voting & proxy voting
- elections
- adoption of policies, by-laws & constitution

Membership

The BIA can define a member for the purposes of the BIA, including any policies with respect to associate membership.

Reviewing & Assessing BIA Programs & Projects

Any program should be evaluated to determine if it is working, and if the BIA is actually improving. Evaluation in this context implies a measure of success and should be undertaken once most of the longer term actions comprising your comprehensive approach are either complete or well underway.

In evaluating your program, it is essential to look beyond the obvious, tangible evidence of success, such as the visual physical elements of a revitalization program. The evaluation of the less tangible, economic elements is far more crucial for determining if your program is working. You must ascertain if business has improved, if the BIA is really prospering, and if an improved image has resulted in a positive public perception both within the BIA and the community. Evaluation of these less tangible elements requires considerably more effort than do the "hard core" easily identifiable, visual elements.

To assist you in evaluating your BIA program, the following questions may help in assessing the impact of any initiative:

- How many vacancies now exist in the BIA compared to when the program started?
- How quickly are vacancies filled?
- How many new businesses have located in the BIA since the program started?
- How many business failures have occurred since the program started compared to before?
- How many "facelift" projects have taken place since the program started?
- How many businesses have reported increased sales since the program started?
- Can an increase in Realty assessment be identified as a result of improvements since the program started?
- Have there been reports of increases in property values since the program started?
- How many new permanent jobs have been created in the BIA since the program started?
- How many successful events can you count on continuing?
- How has the competition fared since the program started?
- What is the media saying? Is it standing up and taking notice? Are reports positive or negative?
- Has the level of participation among BIA members increased?

Most of the information needed to answer these question is easily obtainable through field surveys, discussions with BIA merchants, property owners and business groups, a few telephone calls to local realtors, discussions with key municipal staff, review of recent issues of the newspaper and perusal of town assessment, building permit and other files.

All of these elements may not be applicable in your particular situation. You may be able to identify certain more appropriate criteria that have not been included. Nevertheless, these questions provide a useful yardstick for measuring the success of your program. Remember to consider your evaluation in the context of economic developments both in your region and the Province.

Board of Management

The BIA board can establish or make recommendations to council concerning rules and regulations governing the composition and activities of the board and the Officers of the board (Chair, Vice-Chair, Treasurer).

Among the issues that may be considered are:

- determining the size of the board
- establishing Officer positions
- establishing rules for quorum
- establishing rules for vacancies
- establishing rules for terms of office
- defining the responsibilities of the board
- defining the duties and responsibilities of board members and Officers

Committees & Sub-committees

The BIA board can establish rules with respect to the creation and functions of committees and sub-committees.

Among the issues that may be considered here are:

- defining reporting requirements
- determining the composition and size of committees
- appointing committee chair

General Meetings

The BIA board can establish rules concerning meetings of the general BIA membership.

Among the possible issues that can be considered here are:

- establishing a requirement for an annual meeting(s)
- establishing notice requirements
- establishing provision of relevant documents
- establishing rules on voting/proxy voting
- defining the authority to call meetings

Board & Committee/Sub-Committee Meetings

The BIA board can establish rules concerning meetings of the board and committees and sub-committees.

Among the possible issues that can be considered here are:

- establishing requirements for holding regular meetings
- establishing rules regarding member attendance
- establishing rules regarding placing items on agenda
- establishing requirements for notice of meetings
- establishing rules for the provision of relevant documents

Annual Budget

The BIA board can establish rules concerning the annual budget.

Among the possible issues that can be considered here are:

- establishing requirements for an annual budget
- establishing rules for membership approval of proposed budget
- establishing rules for provision of copy of proposed budget to members
- establishing rules for member access to approved budget documents

General Expenditures

The BIA board can establish rules concerning expenditures made by the board. Consideration may be given here to the expenditure of revenues that were not originally included in the approved annual budget. Consideration may also be given to rules concerning the deposit and disbursement of funds and cheque signing authority.

Rules of Order

The BIA board can establish rules concerning the rules of order for meetings of the board and committees and sub-committees. Often the BIA will use an established set of rules of order such as those contained in *Bourinot's* or *Robert's Rules of Order*.

Contracts

The BIA board can establish rules concerning negotiating and entering into contracts on behalf of the BIA.

Among the possible issues that can be considered here are:

- defining authority and responsibility of the board
- defining requirements for board resolution
- determining signing authority

Voting & Proxy Voting

The BIA board can establish rules concerning voting procedures at general meetings and board meetings.

Among the possible issues that can be considered here are:

- determining whether proxy voting will be allowed
- defining voting rights of general membership
- defining voting rights of board members
- defining voting procedures

Elections

The BIA board can establish rules concerning elections.

Among the possible issues that can be considered here are:

- determining if board members should be elected by membership
- determining a process for nominating candidates for the board

Adoption of Policies, By-Laws & Constitutions

The BIA can establish rules concerning the procedures according to which policies, by-laws and constitutions are adopted.

CONSISTENCY WITH MUNICIPAL ACT

It is important for all board members to remember that any and all policies, by-laws or constitutional provisions that they establish must be consistent with the legislative requirements outlined in section 220 of the *Municipal Act* and any other relevant sections of that Act and/or any other relevant Act and may require council approval.

FINANCIAL MANAGEMENT

FINANCIAL MANAGEMENT: AN INTRODUCTION

One of the most important activities performed by any organization, including BIAs, is financial management.

Financial management consists of at least three key functions:

- Financial planning
- Budgeting
- Financial monitoring

Financial Planning

Good financial planning requires more than simply preparing an annual budget, although the budget is the mechanism through which it is implemented.

Effective financial planning involves many activities, including:

- Needs Assessment
- Needs prioritization
- Policy/program development

Assessing Needs

The first step in developing a financial plan for your BIA is to assess the needs of the local area. Needs assessment should be seen as an opportunity to develop a strategic financial plan for the BIA. Needs may range from improving the economic environment and changing public perception, to enhancing municipal policy in support of the BIA and infrastructure improvement, as well as enhancing parking, circulation and the physical environment. Appendix A provides a checklist of some of the needs of the business area that could be considered.

Prioritizing Needs

Once needs of the area have been identified, they can be prioritized. The most pressing needs are generally addressed first and it is the role of the board, with member input, to determine which are the most pressing.

Policy/Program Development

Once needs have been identified and prioritized, programs and projects that address these needs should be identified and developed into specific proposals. The next step is to prepare estimates of the costs associated with implementation.

At this stage, It is important for the board and membership to consider that many proposals and projects may require several years to be fully implemented. Since the BIA levy can be assessed only for the current year and the ability of the BIA to borrow money and incur debts is limited, it is important for the board and membership to consider that any projects that require multi-year funding be provided for in upcoming budgets if they are to be completed. Thus, financial planning should go beyond current year requirements.

Budgeting

The board is responsible for BIA budgeting. Budgeting involves both developing a budgetary plan and preparing the proposed annual budget. The budget should be regarded as the vehicle by which the strategic financial plan, developed from the initial needs assessment, is implemented.

Developing a Budget Plan/Proposal

Budgeting is an important consideration in successfully managing a BIA. The board is responsible for preparing the annual budget. The purpose of the budget is to provide the funds required to finance the projects and programs identified by the board as meeting the needs of the local business area. Thus, the budget reflects the priorities and needs of the local business area.

A first step to preparing a budget is for the board to determine which of the projects and programs identified in the strategic financial plan should be funded in the current budget. Projects/programs may be ranked according to their urgency and importance. It is important that the board does not under-budget for projects. This can result in projects not being completed. It is also important not to over-budget for projects.

Members should be included in planning and preparing the budget. This will help to ensure that the budget has the support of a majority of members. Discussions should be held among the board, key staff and members to reach a consensus on the types of projects that should be pursued by the BIA over the coming year.

Budgetary objectives and goals should be well-defined, clear and concise. This will make it easier for board members to explain what they propose to do, the purpose of these proposals and the cost of implementing these proposals.

Different BIAs adopt different approaches to setting budgetary priorities. Some newly established BIAs feel that it is desirable to undertake large projects during the first year of operation to ensure that the BIA has an immediate impact on the area.

Other BIAs use their first year as a period to develop a long-term strategic plan for revitalization of the area. Boards will often develop three or five-year plans that are updated annually.

Another approach adopted by some boards is to give priority to beautification and street scape improvements during the first few years of a BIA. Promotional activities are then emphasized during subsequent years. Often the most successful BIAs combine both beautification and promotional strategies from the outset.

The board may need help in projecting costs. This may require the board to approach contractors, consultants or advertising agencies. The board should first contact the municipality for estimates. Municipal staff may be able to provide valuable assistance free of charge. For example, a municipal engineer may be able to provide reliable estimates of the expected costs of beautification projects.

Approving the Budget and Determining the Levy

The board prepares annual budget estimates, which must be submitted to municipal council. Generally the board presents the budget to members at the annual general membership meeting for approval. The board should ensure that the proposed budget is debated and input should be solicited by the membership. In order to allow for a thorough discussion, the board should provide a copy of the proposed budget to the membership along with notice of the budget meeting. If the budget is approved by the BIA membership, the budget is then submitted to municipal council.

Once the budget is approved by municipal council, the council adds a special levy to the property tax paid by every owner of property designated as industrial or commercial within the boundaries of the BIA. For each property, the amount of the levy will be related to its realty assessment. If the property assessment represents .005% of the total realty assessment within the BIA boundaries, it will also pay .005% of the total BIA levy.

The exact amount of the BIA levy is determined by dividing the property's realty assessment by the total realty assessment in the BIA and multiplying by the total BIA annual budget.

For example, if:

- a property's realty assessment is \$100,000, and the total realty assessment in the BIA boundaries is \$10,000,000 and the annual BIA budget is \$40,000,

then

- the property's BIA levy is equal to:

$$\frac{\$100,000}{\$10,000,000} \times \$40,000 = \$400$$

The municipal council can set minimum and maximum contributions that properties within the BIA can be assessed. In addition, the council can set a special charge for properties that derive greater benefits from the BIA. Municipalities seldom use such special benefit provisions. However, a maximum levy can be a useful tool in situations where one property in the BIA represents a significant proportion of the total applicable realty assessment in the BIA. In such situations, in the absence of maximum levies, the BIA levy may prove a heavy burden on the large property in relation to others in the BIA.

Alternative Sources of Funding

The board and membership of the BIA may also investigate alternative funding sources. In recent years, many boards, with the support of members, have also taken on a fundraising role. Some boards have obtained corporate sponsorship and user fees for BIA related events. Many others have been successful in seeking corporate sponsorship to support both physical improvements and local marketing and promotional events. Some BIAs have also accepted associate members, generally business and property owners in the surrounding area. Associate members provide voluntary financial support to the BIA because they believe that the benefits of the activities of the BIA extend beyond the boundaries of the BIA and that they therefore reap the benefit.

Finally, the board should investigate additional funding sources for physical improvements. Municipal staff can assist the board in identifying funding from other agencies and programs.

User Fees

The board also has the discretion in determining which services or activities to finance through user fees and on what basis fees will be applied. However, the board may only impose user fees to owners of properties in the prescribed business property class and their tenants.

There are a number of clear options available to raise money needed for BIA activities. The options are:

- Through a BIA levy on all properties in the business property class
- Through a BIA levy on all properties in a business property class, combined with a user fee applied to owners of property in the business property class and/or their tenants
- Through a user fee applied to owners of property in the business property class and/or their tenants

BIAs considering user fees should be aware of the following:

- The user fee approach requires municipal approval. The board may pass a by-law setting out the user fee. However, this by-law would not come into force until council has passed a resolution approving the by-law. Therefore, it is essential that the municipality is consulted when considering whether the user fee approach is suitable.
- The tenant business may be billed for the user fee separately from its landlord. A BIA may prepare a list of businesses for this purpose.
- The board and the municipality would need to deal with a number of issues, including:
 - degree of BIA support for this approach
 - portion of the BIA budget through user fees
 - class of persons on which the user fee would be applied
 - basis of application of user fee (for example space occupied, frontage of property, uniform charge)
 - provisions that need to be made to deal in cases of user fee non-payment (e.g. possible actions/costs to collect).
 - collections for non-payment
 - changes in membership or business activity in the area

Financial Monitoring

The responsibility for financial monitoring of the board lies with municipal council. The board submits an annual report to the council that must include a complete audited and certified financial statement, including a balance sheet and revenue and expenditure statements.

The municipal auditor acts as the auditor of the board. The board must make all books, documents, transactions, minutes and accounts of the board available to the auditor at all times.

The board may wish to consider an open-book policy with respect to their membership and present their financial statement and proposed budget at the Annual General Meeting of the BIA so that members have an opportunity to scrutinize the board's financial management and provide constructive suggestions.

APPENDIX A: A SAMPLE CHECKLIST TO IDENTIFY BUSINESS AREA NEEDS

Economic and Attitudinal Environment

Economic Environment

1. Failure to tap potential market _____
2. Failure to compete (merchandise, variety and price) with neighbouring communities or outlying retail areas _____
3. Relocation of businesses to outlying retail centres _____
4. Closing down of businesses _____
5. Increasing number of storefront vacancies _____
6. Vacant upper stories _____
7. No new development in recent years _____
8. Decreasing number of pedestrians and shoppers _____
9. Vacant land along business streets _____
10. Lack of suitable sites or buildings to attract new business _____
11. Declining market _____
12. Unstable employment base _____

Attitude

1. No interest from business community or building owners to upgrade premises _____
2. Apathy from business community with respect to area problems _____
3. Residents shop elsewhere for goods and services available locally _____
4. Does the area have a newsletter, annual general meeting, effective committees? _____
5. Does regular communication take place between businesses? _____

Municipal Policy and Infrastructure

Municipal Policy

- 1. No explicit policy to protect viability of the area as a retail centre _____
- 2. Overly restrictive land use standards _____
- 3. Overly stringent development agreement standards _____
- 4. Inadequate sign regulations _____
- 5. Lack of maintenance by-laws and/or inadequate enforcement of maintenance by-laws _____
- 6. Hesitancy from local council to support business initiatives _____
- 7. Lack of technical and staff resources to pursue initiatives _____

Infrastructure

- 1. Inadequate water, storm and sewer systems to support new development _____
- 2. Inadequate street lighting _____
- 3. Business disruption by frequent repair of sidewalks and utilities _____

Function and Physical Appearance

Function

- 1. Poor access to the area _____
- 2. Lack of adequate directional signage _____
- 3. Poor road and sidewalk maintenance _____
- 4. Inconvenient traffic circulation within the area _____
- 5. Traffic congestion and traffic conflicts _____
- 6. Insufficient street parking _____
- 7. Inconvenient location of off-street parking areas _____
- 8. Poor access from parking spaces to stores _____
- 9. Poor pedestrian routes _____

Physical Appearance

1. Unattractive entry to the area _____
2. Dirty and littered streets, sidewalks and lanes _____
3. Poorly maintained facades _____
4. Inappropriate remodelling _____
5. Uninteresting store interiors _____
6. Unattractive, poorly designed, poorly lighted parking areas _____
7. Inappropriate and poorly maintained signage _____
8. Lack of visual focal points _____

APPENDIX B: SAMPLE BIA BUDGET

2000 INCOME				
Category	Item	Sub-Item	Amount	% of Budget
	2000 BIA Levy			
	Fund Balances at end of Year 1999			
	Year End Surplus/Deficit/Carry Over			
Total				

2000 BUDGET ALLOCATIONS				
Category	Item	Sub-Item	Amount	% of Budget
Administration				
	Salaries & Benefits			
	Rent			
	Telephone			
	Office Expense			
	Audit/Legal			
	Insurance			
	Office Equipment			
	Utilities			
	Miscellaneous			
	GST Non-Refunded			
Total				

2000 BUDGET ALLOCATIONS				
Category	Item	Sub-Item	Amount	% of Budget
Communications				
	Meetings/Conferences			
	Newsletter			
	Electronic Communications			
	Office Memberships			
	Flyers/Posters/Notices			
	Public Relations & Correspondence			
	GST Non-Refunded			
Total				
Marketing				
	Spring Campaign			
		Valentine's Day		
		Mother's Day		
	Summer Campaign			
		Father's Day		
		Midnight Madness		
		Sidewalk Sale		
	Fall/Winter Campaign			
		Thanksgiving Promotion		

		Christmas/ Boxing Day		
	Market Research			
	Guidebook			
	GST Non-Refunded			
Total				
2000 BUDGET ALLOCATIONS				
Category	Item	Sub-Item	Amount	% of Budget
Infrastructure				
	Street Cleaning			
	Holiday Wreaths			
	Directional Signs			
	Graffiti & Gum Removal			
	Public Posting Areas			
	Information Booth			
	Infrastructure Workshops			
	GST Non-Refunded			
Total				
Capital				
	Sidewalk Reconstruction			
	Lighting			
	Street Furniture			
	Signage			
Total				

Grand Total

APPENDIX C: BIA CONTACT INFORMATION

ACTON BIA - see HALTON HILLS

AJAX

Downtown Ajax BIA
16 Crawford Street
Ajax ON L1S 3A8

Contact: Tony Stolk
Position: Chairperson
Telephone: (905) 683-0422

Pickering Village BIA
13 Church Street South
Ajax ON L1S 6A6

Contact: Ruth Reinhardt
Position: Chairperson
Telephone: (905) 683-8215

ALEXANDRIA BIA - see NORTH
GLENGARRY

ALLISTON BIA - see NEW
TECUMSETH

ALMONTE BIA - see MISSISSIPPI
MILLS

ARNPRIOR

Arnprior BIA Association
255 Harriet Street
Arnprior ON K7S 2T4

Contact: Karen Robertson
Position: Chairperson
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<http://www.trytel.com/~arnpriorbia/>

AYLMER

Aylmer BIA
17 Talbot Street East
Aylmer ON N5H 1H3

Contact: Laurie Campbell
Position: Coordinator
Telephone: (519) 773-3188

<http://www.town.aylmer.on.ca/bia.html>

BADEN BIA - see WILMOT

BANCROFT

Bancroft BIA
PO Box 325
Bancroft ON K0L 1C0

Contact: Nancy Mieman
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BARRIE

Barrie's Golden Mile BIA
PO Box 20054
Barrie ON L4M 6E9

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Position: Administrator
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Downtown Barrie BIA
4 Simcoe Street East
Barrie ON L4M 1A1

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Position: Administrator
Telephone: (705) 734-1414
Fax: (705) 734-1227

email: dtbia@look.ca
www.dtbia.barrie.on.ca

BELLE RIVER BIA - see LAKESHORE

BELLEVILLE

Belleville BIA
318 Front Street
Belleville ON K8N 2Z8

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Position: Administrative Assistant
Telephone: (613) 968-3647
Fax: (613) 968-2242

Contact: Trueman Tuck
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FAX: (613) 968-3215

email: bbia@bel.auracom.com
trueman@discountvitamins.com
www.downtown.belleville.on.ca/

BLENHEIM BIA - see CHATHAM-KENT

BLUE MOUNTAINS

Thornbury BIA
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Thornbury ON N0H 2P0

Telephone: (519) 599-5986
Fax: (519) 599-2474

BLUEWATER

Hensall BIA
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Mill Street
Zurich, ON N0M 2T0

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BOLTON BIA - see CALEDON

BOWMANVILLE BIA - see
CLARINGTON

BRACEBRIDGE

Bracebridge BIA
23 Dominion Street
Bracebridge ON P1L1R1

Contact: George Snider
Position: Chairperson
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BRAMPTON

Downtown Brampton BIA
33 Queen Street West
Brampton ON L6Y 1L9

Contact: Nancy Johnson
Position: Executive Director
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BRANT

Paris BIA
79 Grand River Street North
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<http://www.cambridgetourism.com/shopping/parisbia.htm>

BRANTFORD

Brantford Downtown BIA
77 Colborne Street
Brantford ON N3T 2G4

Contact: Annette Fintch

BRIGHTON

Brighton Downtown BIA
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Contact: Clay Samis
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BROCKTON

Walkerton BIA and Chamber of
Commerce
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Position: Manager
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BROCKVILLE

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BURLINGTON

Burlington Downtown BIA
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www.burlingtondowntown.on.ca/

CALEDON

Bolton BIA
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Contact: Shelley Jennings
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CALEDONIA BIA - see HALDIMAND

CAMBRIDGE

Downtown Cambridge BIA
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Contact: Jason Collins
Position: Administrative Assistant
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Preston Town Centre
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Cambridge ON N3H 3N8

Contact: Ron Zboril
Position: Chairperson
Telephone: (519) 653-0120

Contact: Shirley Bowman
Position: Coordinator
Telephone: (519) 653-5332

CAMPBELLFORD-SEYMOUR-
PERCY-HASTINGS

Campbellford BIA
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Campbellford ON K0L 1L0

Contact: Michelle Beaudoin
Position: Secretary
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CARLETON PLACE

Carleton Place BIA
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Carleton Place ON K7C 1V8

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email:bia@gettoknowcarletonplace.com
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CAVAN-MILLBROOK-NORTH
MONAGHAN

Millbrook BIA
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CENTRAL HURON

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Goderich BIA
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Contact: Dan Stringer
Position: Chair
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CENTRE WELLINGTON

Elora Business Improvement Association
152 Geddes Street
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Elora ON N0B 1S0

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Fergus BIA
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<http://www.mytown.ca/fergusbia/>

CHATHAM-KENT

Blenheim BIA
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Downtown Chatham BIA
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Downtown Dresden BIA
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Dresden ON N0P 1M0

Contact: Sue Stewart
Position: President
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Tilbury BIA
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Tilbury ON N0P 2L0

Contact: John Fantin
Position: Treasurer
Telephone: (519) 682-2301

Wallaceburg BIA
c/o Minnie's Distinctive Gifts
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Contact: Janet Reaume
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CLARINGTON

Bowmanville Business Centre BIA
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Fax: 905-623-5303

Contact: Garth Gilpin
Position: Secretary-Treasurer
& General Manager
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Fax: (905) 623-8336

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Orono Downtown BIA
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CLEARVIEW

Creemore BIA
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<http://www.headwaterstourism.com/creemore.html>

CLINTON BIA - see CENTRAL HURON

COBOURG

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CORRUNA BIA -see ST. CLAIR

CREEMORE BIA - see CLEARVIEW

CRYSTAL BEACH BIA - see FORT ERIE

DELHI BIA -see NORFOLK

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Deseronto BIA
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DRESDEN BIA - see CHATHAM-KENT

DURHAM BIA - see WEST GREY

DYSART et al

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EAST LUTHER-GRAND VALLEY

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ELMIRA BIA- see WOOLWICH

ELORA BIA - see CENTRE WELLINGTON

ERIN

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ESSA

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Harrow Chamber of Commerce
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Fax: (519) 738-4417

EXETER BIA -see SOUTH HURON

FERGUS BIA -see CENTRE WELLINGTON

FOREST BIA -see LAMBTON SHORES

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Fax: (905) 871-8890

email:bridgeburg@forterie.com

Crystal Beach BIA
c/o Ridgeway BIA
PO Box 234
Ridgeway ON L0S 1B0

Contact: Lorraine Murphy
Position: Chairperson
Telephone: (905) 894-6212

Ridgeway BIA
PO Box 234
Ridgeway ON L0S 1R0

Contact: Brad Murphy
Position: Chairperson
Telephone: (905) 894-6212

FORT FRANCES

Downtown Fort Frances BIA
235 Scott Street
Fort Frances ON P9A 1G8

Contact: Melissa Doupe
Position: BIA Coordinator
Telephone: (807) 274-7502
Fax: (807) 274-7502

GANANOQUE

Downtown Gananoque BIA
2 King Street East
Gananoque ON K7G 1G3

Contact: Carole Stacey
Position: Manager
Telephone: (613) 382-3250

GEORGETOWN CENTRAL BIA
- see HALTON HILLS

GEORGIAN HIGHLANDS

Meaford BIA
175 Richmond Street
Meaford ON N4L 1B3

Contact: Richard Morris
Position: Chairperson
Telephone: (519) 538-4685

[http://www.meaford.com/town/org_bia.h
tm](http://www.meaford.com/town/org_bia.htm)

GEORGINA

Jackson's Point Village Association
PO Box 189
Jackson's Point ON L0E 1L0

Contact: Frank Atyeo
Position: Chairperson
Telephone: (905) 722-5176

Sutton West BIA
c/o Fahey & Reeder
100 High Street
Sutton ON L0E 1R0

Contact: Paul Reeder
Position: President
Telephone: (905) 722-3771
Fax: (905) 722-9852

GODERICH BIA - see CENTRAL
HURON

GRAND VALLEY BIA- see EAST
LUTHER-GRAND VALLEY

GRAVENHURST

Gravenhurst BIA
PO Box 25
R.R. #2
Gravenhurst ON P1P 1R2

Contact: Barbara Morton
Position: Chairperson
Telephone: (705) 687-9202
FAX: (705) 687-7169

GREATER NAPANEE

Napanee BIA Association
PO Box 291
Napanee ON K7R 3L3

Contact: Shaune Lucas
Position: Chairperson
Telephone: (613) 354-0031
Fax: (613) 354-1792

email:office@napanee.com
http://www.napaneebia.com/

GRIMSBY

Grimsby BIA
c/o Village Studio
9 Main Street West
Grimsby ON L3M 1R3

Contact: Bryan McAuley
Position: Chairperson
Telephone: (905) 945-4056

email:bmcauley@acc.global.net

GUELPH

Guelph Downtown B.O.M.
42 Wyndham Street North
Suite 202
Guelph ON N1H 4E9

Contact: Dave Paisley
Position: Manager
Telephone: (519) 836-6144
Fax: (519) 767-0698

HAGERSVILLE BIA - see
HALDIMAND

HALDIMAND

Caledonia BIA
15 Argyle Street North
Caledonia ON N3W 1B6

Contact: Don Smith
Position: Chairperson
Telephone: (905) 765-2841

Dunnville BIA
108 Bridge Street
Dunnville ON N1A 2Y2

Contact: Ken Bell
Position: Chairperson
Telephone: (905) 774-7545

Hagersville BIA
c/o Sayers Home Hardware
11-15 Main Street South
Hagersville ON N0A 1H0

Contact: Dave Sayers
Position: President
Telephone: (905) 768-3431

HALIBURTON BIA - see DYSART et al

HALTON HILLS

Acton BIA
PO Box 21
Acton ON L7J 2M2

Contact: Josey Murray
Position: Coordinator
Telephone: (519) 853-1031 ext. 274
Fax: (519) 853-4514

<http://artsweb.uwaterloo.ca/~mafread/index1.html>

Georgetown Central BIA
PO Box 191
Georgetown ON L7G 4Y5

Contact: Nathalie Ramakers
Position: Chair
Telephone: (905) 873-4970
Fax: (905) 877-0293

<http://www.downtowngeorgetown.com/>

HAMILTON

STAFF
Coordinator of Community Renewal
Department of Public Works & Traffic
71 Main Street West
Hamilton ON L8P 4Y5

Contact: Hazel Milsome
Telephone: (905) 546-2755
Fax: (905) 546-2443

Barton Village BIA
340 Barton Street East
Hamilton ON L8L 2X7

Contact: J. Howard
Position: Chairperson
Telephone: (905) 522-6001
Fax: (905) 578-9299

Concession Street BIA
536 Concession Street
Hamilton ON L8V 1A6

Contact: John Woolcott
Position: Chairperson
Telephone: (905) 385-2344

Downtown Hamilton BIA
4 Hughson Street South
Suite 204
Hamilton ON L8N 3Z1

Contact: Carlo Gorni
Position: Executive Director
Telephone: (905) 523-1646
(905) 523-5433

email:info@downtownhamilton.org

Dundas Downtown BIA
c/o City of Hamilton
Dundas Office
Box 8584
60 Main Street
Hamilton ON L9H 5E7

Contact: Bob Litzen
Position: Chairperson
Telephone: (905) 627-7522

International Village BIA
P.O. Box 91220
Station "A"
Corktown Postal Outlet
Hamilton ON L8N 4C0

Contact: M. Pocius
Position: Executive Director
Telephone: (905) 522-1778
Fax: (905) 522-1649

Main West Esplanade BIA
The Royal Bank of Canada
271 Main Street West
Hamilton ON L8P 1J5

Contact: M. Farrugia
Position: Chairperson

Ottawa Street BIA
201 Ottawa Street North
Hamilton ON L8H 3Z4

Contact: Dan Kitikowski
Position: Chairman
Telephone: (905) 545-0533

Stoney Creek BIA
17 King Street East
Stoney Creek ON L8G 1J7

Contact: Ed Strecker
Position: Chairperson
Telephone: (905) 662-4971 x27
Fax: (905) 662-5602

Waterdown BIA
c/o Riverin Wood Products Ltd.
321 Dundas Street East
Waterdown ON L0R 2H0

Contact: Jean Riverin
Position: Treasurer
Telephone: (905) 689-8494
Fax: (905) 689-8082

Westdale Village BIA
950 King Street West
Hamilton ON L8S 1K8

Contact: David Simpson
Position: Chairperson
Telephone: (905) 527-1174

HANOVER

Hanover BIA
214 - 10th Street
Hanover ON N4N 1N7

Contact: John Lyons
Position: Director
Telephone: (519) 364-4000
Fax: (519) 364-6949

HARROW BIA -see ESSEX

HAWKESBURY

Hawkesbury BIA Commission
PO Box 642
Hawkesbury ON K6A 3C8

Contact: Denis Charlebois
Position: President

HEARST

Centre-Ville Hearst Downtown
PO Box 1259
Hearst ON P0L 1N0

Contact: Louis Corbeil
Position: Secretary
Telephone: (705) 372-1141

HENSALL BIA - see BLUEWATER

HURON EAST

Seaforth BIA
39 Main Street South
Seaforth ON N0K 1W0

Contact: Liz Cardno
Position: Acting Chairperson
Telephone: (519) 527-0596

HUNTSVILLE

Huntsville Town Centre
15 Main Street East
PO Box 5380
Huntsville ON P1H 2K7

Contact: Eva Miller
Position: General Manager
Telephone: (705) 789-1400
Fax: (705) 789-1400 (call first)

email:bia@vianet.on.ca

INGERSOLL

Ingersoll BIA
8 King Street East
Ingersoll ON N5C 3L8

Contact: Rita Jones
Position: Secretary-Manager
Telephone: (519) 485-3530

JACKSON'S POINT VILLAGE ASSOC. - see GEORGINA

KAPUSKASING

Kapuskasing BIA
c/o Gaston Grzela Cycle and Sports
12 Circle Street
Kapuskasing ON P5N 1T3

Contact: Gaston Grzela
Position: Vice Chairperson
Telephone: (705) 335-2543
Fax: (705) 337-1692

KAWARTHA LAKES

Lindsay BIA
4 Victoria Avenue North
Lower Floor
Lindsay ON K9V 4E5

Contact: Devon Ritchie
Position: Chairperson
Telephone: (705) 324-5651

KEMPTVILLE BIA - see NORTH GRENVILLE

KINCARDINE

Kincardine BIA
93 Schevchenko Boulevard
Kincardine ON N2Z 1B5

Contact: Jo-Ann Cameron
Position: Secretary
Telephone: (519) 396-3224
Fax: (519) 396-8228

KING

Nobleton Business Association
5667 King Road
Nobleton ON L0G 1N0

Contact: Rob Meisner
Position: President
Telephone: (905) 859-1222

KINGSTON

Downtown Kingston BIA
177 Wellington Street
Suite 202
Kingston ON K7L 3E3

Contact: Doug Ritchie
Position: Managing Director
Telephone: (613) 542-8677
Fax: (613) 542-0274

email: downtown@kingston.org

KINGSVILLE

Kingsville BIA
25 Main Street West
Kingsville ON N9Y 1H2

Contact: Carolyn McGillivray
Position: BIA Co-ordinator
Telephone: (519) 733-6250
Fax: (519) 733-6704

KITCHENER

Belmont Improvement Area
279 Glasgow Street
Kitchener ON N2G 2M6

Contact: Christina Wiley
Position: Councillor
Telephone: (519) 741-2796

Kitchener DBA
29 King Street East
Unit 1
Kitchener ON N2G 2K4

Contact: Marty Schreiter
Position: Executive Director
Telephone: (519) 744-4921
Fax: (519) 744-9143

[http://www.kitchenerdowntown.com/html/
general.htm](http://www.kitchenerdowntown.com/html/general.htm)

KLEINBURG BIA -see VAUGHAN

LAKESHORE

Belle River BIA
c/o Lakeshore Municipal Offices
419 Notre Dame Street
Belle River ON N0R 1A0

Contact: Romeo Beaulieu
Position: Chairperson
Telephone: (519) 728-4624

<http://www.lakeshoreontario.com/lbd/brbia/>

LAMBTON SHORES

Forest BIA
PO Box 861
Forest ON NON 1J0

Contact: Sandra Weaver
Position: Administrator
Telephone: (519) 786-2959

LINCOLN

Beamsville BIA
c/o Lincoln Chamber of Commerce
4800 South Service Road
Beamsville ON L0R 1B0

Contact: Cathy McNiven
Position: Secretary
Telephone: (905) 563-5044

LINDSAY BIA - see KAWARTHA
LAKES

LISTOWEL BIA -see NORTH
PERTH

LITTLE CURRENT BIA -see
NORTHEASTERN MANITOULIN
AND THE ISLANDS

LONDON

Centretown BIA
657 Dundas Street
London ON N5W 2Z1

Contact: Phil Singeris
Telephone: (519) 432-5598
FAX: (519) 858-3810

Downtown London BIA
210 Dundas Street
London ON N5W 5J3

Contact: Lindsey Elwood
Position: Chairperson
Telephone: (519) 669-9660

Contact: Sandra Mackenzie
Position: Operations Manager
Telephone: (519) 663-2002
Fax: (519) 663-9966

MARKHAM

Markham Village BIA
132 Robinson Street
Markham ON L3P 5H5

Contact: Dr. Morley Lem
Position: Chairperson
Telephone: (905) 294-0761

Contact: Judi McIntyre
Position: Manager
Telephone: (905) 472-2462
Fax: (905) 472-8530

<http://www.markhamvillage.com/>

Unionville BIA
142 Main Street
Unionville ON L3R 2G5

Contact: Maria Coudouris
Position: Chairperson
Telephone: (905) 415-8925

MEAFORD BIA
- see GEORGIAN HIGHLANDS

MILTON

Milton Downtown BIA
251 Main Street East
Suite 103
Milton ON L9T 1P1

Contact: Darlene Wasilkowsy
Position: General Manager
Telephone: (905) 876-2773
Fax: (905) 876-2829

<http://www.community-guide.com/DBIA/DBIA.html>

MICHIPICOTEN

Wawa BIA
PO Box 2057
Wawa ON P0S 1K0

Contact: Harry Johnson
Position: Chairperson
Telephone: (705) 856-2346

MIDLAND

Midland BIA
PO Box 69
Midland ON L4R 4K6

Contact: Anna Milligan
Position: Administrator
Telephone: (705) 527-7246
Fax: (705) 526-1744

MINDEN HILLS

Minden BIA
PO Box 359
7 Milne Street
Minden ON K0M 2K0

Telephone: (705) 286-1260

MISSISSAUGA

Clarkson Village Centre
1680 Lakeshore Road West
Mississauga ON L5J 1J5

Contact: Pat Melhuish
Position: Chairperson
Telephone: (905) 823-0020
Fax: (905) 823-4769

Port Credit BIA
105 Lakeshore Road West
Mississauga ON L5H 1E9

Contact: Nancy Jarrell
Position: General Manager
Telephone: (905) 278-7742
Fax: (905) 278-8864

<http://www.portcredit.com/>

Streetsville Business Association
168 Queen Street South #208
Mississauga ON L5M 1K8

Contact: Valerie Davidge
Position: Manager
Telephone: (905) 858-5974
Fax: (905) 858-2366

<http://www.villageofstreetsville.com/>

MISSISSIPPI MILLS

Almonte BIA
Box 400
3131 Old Perth Road
Almonte ON K0A 1A0

Contact: Philip Wood
Position: Councillor
Telephone: (613) 256-6133

MORRISBURG BIA -see SOUTH DUNDAS

MOUNT FOREST BIA -see WELLINGTON NORTH

NEW LISKEARD

New Liskeard BIA
PO Box 730
New Liskeard ON P0J 1P0

Contact: Donna McDonald
Position: Municipal Representative
Telephone: (705) 647-4367

NEWCASTLE BIA -see CLARINGTON

NEW TUCUMSETH

Alliston Downtown Improvement Board
PO Box 549
Alliston ON L9R 1T1

Contact: Gerald Moon
Position: Chairperson
Telephone: (705) 435-6462
Fax: (705) 435-2625

NIAGARA FALLS

Chippawa BIA
3826 Main Street
Niagara Falls ON L2G 6B2

Contact: Victor Ferraiuolo
Position: Chairman
Telephone: (905) 374-6582

Clifton Hill BIA
PO Box 568
Niagara Falls ON L2E 6V2

Contact: Trevor Thompson
Position: Treasurer
Telephone: (905) 356-2299
Fax: (905) 356-8614

<http://www.niagarabia.com/>

Fallsview BIA
6417 Main Street
Niagara Falls ON L2G 5Y3

Contact: David Jovanovic
Position: Chairperson
Telephone: (905) 356-1748

Main & Ferry Business Association
5917 Main Street
Niagara Falls ON L2G 5Z7

Contact: Jeff Morgan
Position: Chairperson
Telephone: (905) 356-3550
Fax: (905) 356-9916

Niagara Falls Downtown BIA
c/o Roberts Jewellers
4387 Queen Street
Niagara Falls ON L2E 2L2

Contact: Ana Corfield
Position: Chairperson
Telephone: (905) 354-2551

<http://www.niagarafallsdowntown.com/>

NIPIGON

Nipigon BIA
R.R. #1
Nipigon ON P0T 2J0

Contact: Mike Parkinson
Position: Chairperson
Telephone: (807) 887-2034
Fax: (807) 887-2355

NOBLETON BIA -see KING

NORFOLK

Simcoe BIA
PO Box 1025
Simcoe ON N3Y 5B3

Contact: Terry Sheppard
Position: Administrator
Telephone: (519) 426-0346
Fax: (519) 426-4992

Uptown Delhi BIA
PO Box 155
Delhi ON N4B 2W9

Contact: Paul Kreller
Position: Chairperson
Telephone: (519) 582-3911

NORTH BAY

North Bay Downtown Improvement Area
159 Main Street East
North Bay ON P1B 1A9

Contact: Mary Willard
Position: Executive Director
Telephone: (705) 474-7824
Fax: (705) 474-2732

NORTHEASTERN MANITOULIN AND THE ISLANDS

Little Current BIA
PO Box 126
Little Current ON P0P 1K0

Contact: Jim Turner
Position: President
Telephone: (705) 368-2150

NORTH GLENGARRY

Alexandria BIA
Town of Alexandria
PO Box 1993
Alexandria ON K0C 1A0

Contact: Gail Belair-Abrames
Position: Interim Chairperson
Telephone: (613) 525-5422
Fax: (613) 525-5397

NORTH GRENVILLE

Kemptville BIA
PO Box 1047
Kemptville ON K0G 1J0

Contact: Valerie Patterson
Position: Manager
Telephone: (613) 258-4838
Fax: (613) 258-4322

NORTH PERTH

Listowel BIA
PO Box 232
Listowel ON N4W 3H4

Contact: Sheri Buchanan
Position: General Manager
Telephone: (519) 291-1551

NORWICH

Norwich BIA
27 Main Street West
Norwich ON N0J 1P0

Contact: Adrian Van Heuven
Position: President
Telephone: (519) 863-2920

OAKVILLE

Bronte Village BIA
100 Bronte Road
Unit 2
Oakville ON L6L 6L5

Contact: Liz Behrens
Position: Executive Director
Telephone: (905) 825-3258
Fax: (905) 825-5947

<http://brontevillage.net/business.htm>

Downtown Oakville BIA
146 Lakeshore Road East
Oakville ON L6J 1H4

Contact: Sandra Maxwell
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Fax: (905) 844-1154

email: info@downtownoakville.com

ORANGEVILLE

Orangeville BIA
172 Broadway
PO Box 255
Orangeville ON L9W 2Z6

Contact: Denise Turrell
Position: BIA Coordinator
Telephone: (519) 942-0087
Fax: (519) 942-2610

Contact: Karen Metcalfe

email: orangevillebia@atconnex.net
<http://www.atconnex.net/~bia/>

ORILLIA

Downtown Orillia BIA
33 Mississauga Street East
PO Box 2305
Orillia ON L3V 6S3

Contact: David Bourgeios
Position: Administrative Assistant
Telephone: (705) 325-3261
Fax: (705) 325-7666

Contact: Robert Lamb
Position: Managing Director
Telephone: see above

email: domb@csolve.net

ORONO DOWNTOWN BIA - see
CLARINGTON

OSHAWA

Downtown Oshawa Board of
Management
14 ½ King Street East
Oshawa ON L1H 1A9

Contact: Darryl Sherman
Position: Chair
Telephone: (905) 576-7606
Fax: (905) 576-7653

http://www.city.oshawa.on.ca/bus_res/downtown/dobom.html

OTTAWA

Bank Street Promenade BIA
176 Gloucester St
Suite 204
Ottawa ON K2P 0A6

Contact: Gerry LePage
Position: Executive Director
Telephone: (613) 232-6255
Fax: (613) 232-3372

email: sracine@magma.ca

ByWard Market BIA
55 ByWard Market Square
2nd Floor
Ottawa ON K1N 9C3

Contact: Jantine Van Kregten
Position: Executive Director
Telephone: (613) 562-3325
Fax: (613) 562-3326

email: bia@byward-market.com

Downtown Rideau BIA
400 Dalhousie Street
Suite 202
Ottawa ON K1N 9J9

Contact: Peggy DuCharme
Position: Executive Director
Telephone: (613) 241-6211
Fax: (613) 241-8612

email: rideau@cvberus.ca
<http://www.downtownrideau.com>

Preston Street BIA
248 Preston Street
Ottawa ON K1R 7R4

Contact: Peter Harris
Position: Executive Director
Telephone: (613) 231-2815
Fax: (613) 232-4236

www.prestonstreet.com/

Somerset Heights BIA
638 Somerset Street West
Ottawa ON K1R 5K4

Contact: Gwen Toop
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Telephone: (613) 230-4707
Fax: (613) 230-8261

<http://www.ottawakiosk.com/somerset/>

Somerset Village BIA
352 Somerset Street West
Ottawa ON K2P 0J9

Contact: Ed Mitchell
Position: Chairperson
Telephone: (613) 233-7762
Fax: (613) 236-1943

<http://www.somerset-village.com/>

Sparks Street Mall Management Board
151 Sparks Street
2nd Floor
Ottawa ON K1P 5E3

Contact: Sharon McKenna
Position: Manager
Telephone: (613) 230-0984
Fax: (613) 230-7671

Vanier BIA
289 Montreal Road
Vanier ON K1L 6B8

Contact: Irene Franklin
Position: Coordinator
Telephone: (613) 745-0040
Fax: (613) 745-0686

email:admin@vanierbia.com

Westboro Village BIA
261A Richmond Road
Ottawa ON K1Z 6X1

Contact: Christine Leadman
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Telephone: (613) 729-8154
Fax: (613) 729-5617

OWEN SOUND

Owen Sound BIA
103 10th Street East
Owen Sound ON N4K 1S2

Contact: Peggy Mouliason
Position: Manager
Telephone: (519) 376-9225
Fax: (519) 376-3908

PARIS BIA -see BRANT

PARRY SOUND

Parry Sound Downtown BIA
52 Sequin Street
Parry Sound ON P2A 1B4

Contact: Marlene Mooy
Position: Administrator
Telephone: (705) 746-6426
Fax: (705) 746-2290

PERTH

Downtown Heritage Perth BIA
34 Harriott Street
Perth ON K7H 1T2

Contact: Jacquelin Cosgrove
Position: BIA Coordinator
Telephone: (613) 264-1190
Fax: (613) 267-6797

<http://www.perth.igs.net/~perth/bia/>

PETERBOROUGH

East City Village BIA
73 Hunter Street East
Peterborough ON K9H 1G4

Telephone: (705) 743-7755
Fax: (705) 743-2537

Peterborough Downtown BIA
PO Box 297
315 Water Street
Peterborough ON K9J 6Y8

Contact: Sheila Wood
Position: General Manager
Telephone: (705) 748-4774
Fax: (705) 748-4776

email: ptbodbia@accel.net
www.accel.net/dbia/

PICTON BIA -see PRINCE
EDWARD

PORT COLBORNE

Port Colborne Downtown Dev. BIA
222 Catherine Street
Port Colborne ON L3K 4K8

Contact: Larry Boggio
Position: Chairperson
Telephone: (905) 834-3514

PORT ELGIN BIA - see SAUGEEN
SHORES

PORT HOPE-HOPE

Port Hope BIA
65 Walton Street
Port Hope ON L1A 1N1

Contact: Ken Jones
Position: Chairperson
Telephone: (905) 885-9315

<http://www.town.porthope.on.ca/hbia.htm>

PORT PERRY BIA - see SCUGOG

POWASSAN

Powassan BIA
Box 9
Powassan ON P0H 1Z0

Contact: Laurel Campbell
Position: Secretary
Telephone: (705) 724-2029
Fax: (705) 724-6421

PRESCOTT

Prescott BIA
193 Water Street West
Suite 303
Prescott ON K0E 1T0

Contact: Ken Durand
Position: Chair
Telephone: (613) 925-0145

PRESTON TOWN CENTRE BIA -
see CAMBRIDGE

PRINCE EDWARD

Picton BIA
PO Box 401
Picton ON K0K 2T0

Contact: Carol Rutter
Position: Chairperson

QUINTE WEST

Trenton Downtown BIA
22 Front Street
Trenton ON K8V 6C5

Contact: Keith McColl
Telephone: (613) 394-4318
Fax: (613) 394-4928

Contact: Daniela Patane

email:downtowntrenton@on.aibn.com

RENFREW

Renfrew BIA
PO Box 731
Renfrew ON K7V 4H2

Contact: Diana Wakely
Position: Manager
Telephone: (613) 432-2347
Fax: (613) 432-2347

RICHMOND HILL

Richvale Village BIA
PO Box 166
9251-8 Yonge Street
Richmond Hill ON L4C 9T3

Contact: Jack Franshman
Position: President
Telephone: (905) 770-5222
Fax: (905) 770-6657

Village on the Hill BIA
Academy of Learning
10235 Yonge Street
Richmond Hill ON L4C 3B4

Contact: Wendy Schie
Position: Chairperson
Telephone: (905) 508-5791
Fax: (905) 508-9409

RIDGEWAY BIA - see FORT ERIE

SAUGEEN SHORES

Port Elgin BIA
515 Goderich Street
Port Elgin ON N0H 2C4

Contact: Carolyn Dadswell
Position: Acting Chairperson
Telephone: (519) 832-2300
Fax: (519) 832-2140

SAULT STE. MARIE

City Centre BIA
165 Queen Street East
Sault Ste. Marie ON P6A 1Y6

Contact: Cindy Rouleau
Position: Secretary-Treasurer
Telephone: (705) 949-4812
Fax: (705) 949-3167

Downtown Association
540 Queen Street East
Sault Ste. Marie ON P6A 2A1

Contact: Kim Zettler
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Telephone: (705) 942-2919
Fax: (705) 942-6368

email: admin@saultdowntown.com

SCUGOG

Port Perry BIA
PO Box 104
Port Perry ON L9L 1A2

Contact: Bill Minor
Position: Secretary
Telephone: (905) 985-8645
Fax: (905) 985-3770

SEAFORTH BIA - see HURON
EAST

SHELBURNE

Shelburne BIA
PO Box 425
Shelburne ON L0N 1S0

Contact: Sandra Goliger
Position: Chairperson
Telephone: (519) 925-3080
Fax: (519) 925-3854

SIMCOE BIA -see NORFOLK

SMITHS FALLS

Smiths Falls Downtown BIA
77 Beckwith Street North
Smith Falls ON K7A 2B8

Contact: Mary Ellen Cote
Position: Coordinator
Telephone: (613) 283-4121
Fax: (613) 283-1253

town.smiths-falls.on.ca/business/bia.html

SOUTH BRUCE PENINSULA

Warton BIA
517 Berford Street
PO Box 68
Warton ON N0H 2T0

Contact: Jody Cook
Position: BIA Coordinator
Telephone: (519) 534-4009
Fax: (519) 534-4862

SOUTH DUNDAS

Morrisburg BIA
PO Box 317
Morrisburg ON K0C 1X0

Contact: Bill Ewing
Position: President
Telephone: (613) 543-3890

SOUTH HURON

Exeter BIA
375 Main Street South
Exeter ON N0M 1S0

Contact: Karen Pfaff
Position: Chairperson
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ST. CATHARINES

Port Dalhousie BIA
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St. Catharines Downtown Association
116 St. Paul Street
St. Catharines ON L2R 3M2

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ST. CLAIR

Corunna BIA
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Mooretown, ON N0N 1M0

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Clair
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STONEY CREEK BIA - see
HAMILTON

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STURGEON FALLS BIA -see WEST NIPISSING

SUDBURY

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SUTTON WEST BIA - see GEORGINA

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THORNBURY BIA -see BLUE MOUNTAINS

THOROLD

Thorold BIA
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THUNDER BAY

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TILBURY BIA
-see CHATHAM-KENT
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<http://toronto.com/E/G/TORON/0020/03/80/cs1.html>

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<http://toronto.com/E/G/TORON/0020/01/54/>

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Bloordale Village BIA
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Bloor West Village BIA
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<http://toronto.com/E/G/TORON/0020/03/82/>

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Corso Italia BIA
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<http://toronto.com/E/G/TORON/0020/02/13/cs1.html>

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<http://toronto.com/E/G/TORON/0020/01/52/>

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<http://toronto.com/E/G/TORON/0020/02/16/>

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<http://toronto.com/E/G/TORON/0020/13/32/>

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TRENTON BIA -see QUINTE WEST

UNIONVILLE BIA - see MARKHAM

UXBRIDGE BIA - see
WHITCHURCH-STOUFFVILLE

VANIER BIA -see OTTAWA

VAUGHAN

Kleinburg BIA
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VILLAGE ON THE HILL - see
RICHMOND HILL

WALKERTON BIA - see
BROCKTON

WALLACEBURG BIA - see
CHATHAM-KENT

WATERDOWN BIA - see
HAMILTON

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WAWA BIA - see MICHIPOCTEN

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WEST NIPISSING

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WESTON BIA -see TORONTO

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WIARTON BIA -see SOUTH BRUCE PENINSULA

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Ford City Business District
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YORK BIA -see TORONTO

APPENDIX D: QUESTIONS & ANSWERS

- Q:What can a BIA do?

A BIA is intended to improve business within the BIA area. This task is accomplished through two means.

One means is the improvement of the physical environment. These physical improvements can include an increase in convenient parking and beautification projects, including, the use of benches, flower beds and planters, special street lighting and improved streetscapes.

A second means is through the marketing and promotion of the area as a business and shopping community. These marketing and promotion efforts can include organizing community events, public relations programs and advertising campaigns.

- Q:Who pays for a BIA?

A BIA is funded by a special levy to the property tax that is paid by all owners of property designated as industrial or commercial (or lessees who pay a portion of the property tax) within the boundaries of the BIA.

The amount of the levy is related to the assessment value of the property. In general, a property owner will pay a percentage of the levy that is equal to the percentage of the total property assessment in the BIA that is represented by that particular property. For example, if a property is assessed at 1 percent of total realty assessment, the owner of that property would pay 1 percent of the total levy.

The council can also establish maximum and minimum levies to provide for the fair and equitable sharing of the costs of the services and can set special charges for properties that derive greater or less than average benefits from the BIA.

- How do you start a BIA?

A BIA is the voluntary creation of local business and property owners. A BIA is established by municipal by-law upon a formal request for a BIA designation being made by local business leaders.

The onus is on these local business leaders to organize and solicit support for the creation of the BIA. The formal request should provide details of the proposed boundaries of the BIA, the action plan, the suggested budget and an indication of the degree of support for the project among business and property owners in the boundaries of the proposed BIA.

The clerk of the municipality is required to send notification of the proposed BIA to all business and property owners paying a portion of the property tax within the designated area. If one-third of these individuals paying property taxes, representing one-third of the total realty assessment of properties designated as industrial or commercial, object to the proposal, the municipal by-law cannot be passed.

- How do you determine the boundaries of a BIA?

There are no hard and fast rules with respect to defining a BIA area. However, there are some useful guidelines from past experience.

Natural boundaries such as a river or bridge or historical boundaries formed by older buildings can be used to determine the area covered by the BIA. Shopping districts are often easily recognizable and can be used as the boundaries of a BIA.

An important guideline that should be considered is that the majority of business and property owners who will have to pay the levy within the proposed area should be in favour of the proposal. Therefore, business and property owners wishing to be included in the BIA boundaries should be included.

Finally, in some cases, it may be preferable to have a larger area that contains lands for future commercial development included within the boundaries of the BIA.

- Q:How do you expand the boundaries of the BIA?

The boundaries of a BIA can be expanded by municipal by-law. The notice requirements and appeal procedures applicable with respect to the initial establishment of a BIA are also applicable to the expansion of a BIA.

- Q:If a BIA is passed do all businesses in the BIA have to belong?

The establishment of a BIA is purely voluntary. For business and property owners within the proposed BIA area who do not wish to join the BIA, there is an opportunity to object and to have an impartial third party hearing at the Ontario Municipal Board.

Once the municipal council passes a municipal by-law creating a BIA all property owners and lessors that pay a portion of the property tax must pay the additional levy associated with the BIA.

- Q:What happens if the BIA is no longer wanted?

If the membership of a BIA wishes to dissolve the association, the municipality may repeal the by-law that established the BIA. The BIA is dissolved on December 31 of the year in which the by-law is repealed.

- Q:Who actually runs the BIA?

The BIA is managed by a board of management that is appointed by the municipal council. The board has the responsibility to oversee the planning, budgeting, implementation and evaluation of BIA projects.

- Q:How many people are on the board?

There is no minimum or maximum number of members but most boards have between 5 and 10 members.

- Q:Who can be on the board?

The board must include one member of council. Other members must be individuals who are responsible for paying some portion of the property tax or who are nominees of such individuals.

Board members often include those individuals responsible for establishing the BIA. Other members have often included past and present members of business associations, members of service clubs and persons with past experience in municipal affairs.

- Q:How long do members sit on the board?

Board members hold office from the time of their appointment until the expiration of the term of the municipal council that appointed them.

- Q:How do you become a board member?

Many BIAs hold elections to nominate a list of potential board members to municipal council. Some BIAs simply provide suggested candidates for board membership to municipal council. In either case, the final decision on who to appoint as board members remains with the municipal council.

- Q:How is the BIA budget determined?

The board prepares an annual budget for the BIA. Most boards then submit that budget to the BIA membership for approval at the annual general meeting. The budget must then be submitted to municipal council for approval.

- Q:How does a BIA levy taxes?

The BIA does not levy taxes directly. The municipal council adds a special levy to the property tax paid by business and property owners within the boundaries of the BIA. As a general rule, this levy is related to realty assessment. For example, if a property is assessed at 1 percent of total realty assessment, the owner of that property would pay 1 percent of the total levy. However, municipal council can establish maximum and minimum levies as well as special charges in the case of businesses that derive greater or lesser than average benefits from the BIA.

APPENDIX E:FOR FURTHER INFORMATION

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Business Improvement Area Organizations:

Ontario Association of BIAs:
BIAs of British Columbia:
Toronto Association of BIAs:

www.obiaa.com
www.bia.bc.ca
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APPENDIX F: LEGISLATION

ENABLING LEGISLATION

The *Municipal Act* (the “Act”) sets forth provisions that govern the establishment and operation of BIAs.

Municipalities are granted the authority to establish BIAs under section 220 of the Act. The section sets out legislative requirements with respect to a number of issues. A selected list is as follows:

- authority of a municipal council to establish a BIA by passing a by-law to that effect
- notice requirements
- duties of landlords with respect to providing notice to tenants
- right to object to the by-law
- approval of the Ontario Municipal Board where required
- role of the municipal clerk in establishing the sufficiency of an objection to the by-law
- establishing the board of management and appointing board Members
- requirement for submitting annual estimates (budget) and an annual report to council
- limitations on spending by the board and restrictions on incurring debt
- procedures for objecting to charges
- regulations on minimum, maximum, and special benefit charges
- expanding a BIA
- repeal of the enabling by-law and dissolution of a BIA

Section 220 makes reference both to other sections of the *Municipal Act* and to sections of the *Ontario Municipal Board Act*. The relevant provisions of the two Acts are outlined in this section.

EXCERPTS FROM THE MUNICIPAL ACT

PART XVII POWERS TO PASS BY-LAWS MISCELLANEOUS

Section 220

220.(1) Improvement area may be designated by-law

220.(1) The council of a local municipality may pass by-laws designating an area as an improvement area and may by by-law establish for any such area so designated a board of management to which may be entrusted, subject to such limitations as the by-law may provide, the improvement, beautification and maintenance of municipally owned land, buildings and structures in the area, beyond such improvement, beautification and maintenance as is provided at the expense of the municipality at large, and the promotion of the area as a business or shopping area. R.S.O. 1990, c. M.45, s. 220 (1).

220.(2) Notice of intention

220.(2) Before passing a by-law designating an improvement area, notice of the intention of the council to pass the by-law shall be sent by prepaid mail to every person who, on the last returned assessment roll, is assessed with respect to rateable property in the area that is in a prescribed business property class. 1997, c. 5, s. 51 (1).

220.(2.1) Duties of landlords

220.(2.1) If a person who receives notice under subsection (2) has leased any of their rateable property in the area that is in a prescribed business property class, the person shall, within 14 days after the notice was mailed,

(a) give a copy of the notice to each tenant of such property who, under the tenant's lease, is required to pay all or part of the taxes on the property; and

(b) give the clerk of the municipality a list of every tenant described in clause (a) and the share of the taxes on the property that each tenant is required to pay. 1997, c. 5, s. 51(2).

220.(3)Petition objecting to by-law

220.(3) The council shall not pass the by-law referred to in subsection (2) if the clerk of the municipality receives, within two months after the latest day of the mailing of the notices referred to in that subsection, a petition objecting to the by-law that satisfies both of the following:

1. The petition must have been signed by at least one-third of the persons who are entitled to notice under subsection (2) or clause (2.1) (a).
2. The persons referred to in paragraph 1 must be responsible for at least one-third of the sum of the taxes levied, for the purposes of the general local municipality levy as defined in subsection 368 (1), on rateable property in the area that is in a prescribed business property class plus charges under this section levied on that property. For the purposes of this paragraph, a landlord is not responsible for the part of the taxes that a tenant is required to pay under the tenant's lease. 1997, c. 5, s. 51 (3); 1998, c. 3, s. 13 (1).

220.(4)Approval of O.M.B.

220.(4) A by-law referred to in subsection (2) shall not come into force without the approval of the Municipal Board if the clerk of the municipality receives, within 30 days after the latest day of the mailing of the notices referred to in subsection (2), a petition objecting to the by-law that is signed by at least one person who is entitled to notice under subsection (2) or clause (2.1) (a). 1997, c. 5, s. 51 (3).

220.(5)Sufficiency of petition determined by clerk

220.(5) The sufficiency of the petition described in this section shall be determined by the clerk and the determination shall be evidenced by his or her certificate and when so evidenced is final and conclusive. R.S.O. 1990, c. M.45, s. 220 (5).

220.(6)Board of management

220.(6) A board of management established under subsection (1) is a body corporate and shall consist of such number of members appointed by council as the council considers advisable, at least one of whom shall be a member of the council and the remaining members shall be individuals who are persons who are entitled to notice under subsection (2) or clause (2.1) (a) or who are nominated by such persons. 1997, c. 5, ss. 51 (4).

220.(7)Term of office

220.(7) Each member shall hold office from the time of appointment until the expiration of the term of the council that made the appointment, if the member continues to be qualified, as provided in subsection (6).

220.(8)Vacancy

220.(8) Where a vacancy occurs from any cause, the council shall appoint a person qualified as set out in subsection (6) to be a member, who shall hold office for the remainder of the term for which his or her predecessor was appointed.

220.(9)Idem

220.(9) The members shall hold office until their successors are appointed and are eligible for reappointment on the expiration of their term of office.

220.(10)Estimates

220.(10) A board of management shall submit to the council its estimates for the current year at the time and in the form prescribed by council and may make requisitions upon the council for all money required to carry out its powers and duties, but nothing herein divests the council of its authority with reference to rejecting such estimates in whole or in part or providing the money for the purposes of the board of management and when money is so provided by the council the treasurer shall, upon the certificate of the board of management, pay out such money to the board of management.

220.(11)Expenditure of money

220.(11) The board of management shall not spend any money not included in the estimates approved by the council or in a reserve fund established under section 163.

220.(12)Borrowing prohibited, restrictions on incurring indebtedness

220.(12) The board of management shall not borrow money and, without the prior approval of the council, it may not incur any indebtedness extending beyond the current year. R.S.O. 1990, c. M.45, s. 220 (7-12).

220.(13)Procedures

220.(13) Section 147 of this Act and section 65 of the Ontario Municipal Board Act apply to the giving of an approval of indebtedness by a council under subsection (12) as though the giving of the approval were the incurring of the indebtedness by the municipality. R.S.O. 1990, c. M.45, s. 220 (13); 1996, c. 32, s. 51.

220.(14)Annual report

220.(14) On or before the 1st day of March in each year, a board of management shall submit its annual report for the preceding year to council, including a complete audited and certified financial statement of its affairs, with balance sheet and revenue and expenditure statement.

220.(15)Auditor

220.(15) The municipal auditor shall be the auditor of each such board of management and all books, documents, transactions, minutes and accounts of a board of management shall, at all times, be open to his or her inspection.

220.(16)Dissolution of board

220.(16) Upon the repeal of a by-law establishing a board of management, the board ceases to exist and its undertakings, assets and liabilities shall be assumed by the municipality. R.S.O. 1990, c. M.45, s. 220 (14-16).

220.(17)Special charge

220.(17) Subject to such maximum and minimum charges as the council may specify by by-law, the council shall in each year levy a special charge upon rateable property in the area that is in a prescribed business property class sufficient to provide a sum equal to the sum of money provided for the purposes of the board of management for that area, together with interest on the sum at such rate as is required to repay any interest payable by the municipality on the whole or any part of such sum. 1997, c. 5, s. 51 (5).

220.(18)Special charge where special benefit derived

220.(18) Despite subsection (17), the council may by by-law provide that the sum required for the purposes mentioned therein shall be levied as a special charge upon the rateable property in the area that is in a prescribed business property class and that, in the opinion of the council, derives special benefit from the establishment of the area, and the sum chargeable to such property shall be equitably apportioned among the separate parcels of property in accordance with the benefits that, in the opinion of the council, accrue to them from the establishment of the area. 1997, c. 5, s. 51 (6).

220.(19)Notice

220.(19) Before the council passes a by-law specifying maximum and minimum charges under subsection (17) or a by-law under subsection (18), notice of the proposed by-law shall be,

(a) published at least once a week for four successive weeks, and the by-law shall not be passed until after the expiry of fourteen days following the day on which the notice was last published;
or

(b) given in the same manner as a notice of a proposed by-law under subsection (2), and the by-law shall not be passed until the expiry of 45 days next following the latest day of the mailing of any such notices. R.S.O. 1990, c. M.45, s. 220 (19); 1993, c. 27, Sched.; 1997, c. 5, s. 51 (7).

220.(19.1)Duties of landlords

220.(19.1) If a person who receives notice under clause (19) (b) has leased any of their rateable property in the area that is in a prescribed business property class, the person shall, within 14 days after the notice was mailed, give a copy of the notice to each tenant of such property who, under the tenant's lease, is required to pay all or part of the taxes on the property. 1997, c. 5, s. 51 (8).

220.(20)Objections

220.(20) Any person who would be liable to a special charge levied in accordance with a by-law proposed to be passed by the council of a municipality under subsection (17) specifying maximum or minimum charges or under subsection (18), or any tenant who would be required under their lease to pay all or part of the taxes on the property against which such a charge would be levied, may object to the proposed by-law by filing written notice of the objection with the clerk of the municipality before the expiry of the period mentioned in clause (19) (a) or (b), as the case may be. R.S.O. 1990, c. M.45, s. 220 (20); 1997, c. 5, s. 51 (9).

220.(21)Approval of O.M.B.

220.(21) Where an objection to a proposed by-law is made under subsection (20), the proposed by-law shall not come into force without the approval of the Municipal Board. R.S.O. 1990, c. M.45, s. 220 (21).

220.(22)Application

220.(22) Subsections (19), (19.1), (20) and (21) do not apply to a by-law passed under subsection (17) or (18) to comply with an order of the Municipal Board under subsection (31). R.S.O. 1990, c. M.45, s. 220 (22); 1997, c. 5, s. 51 (10).

220.(23)Separate notices not required

220.(23) Notice of a proposed by-law required under subsection (19) may be given in the same notice as notice of a proposed by-law under subsection (2).

220.(24)Proviso

220.(24) Despite subsection (17) or (18), where money borrowed by the municipality is provided in any year by the council for the purposes of the board of management and where only a portion of such money is required to be repaid by the municipality to the lender in that year or in any subsequent year, only the portion of the money required to be repaid to the lender in any such year together with any interest repayable in that year in respect of the total of such money shall be included in the sum to be provided in that year by the levy under subsection (17) or (18). R.S.O. 1990, c. M.45, s. 220 (23, 24).

220.(25)Charges are taxes

220.(25) Any charge imposed under subsection (17) or (18) shall be deemed to be taxes on property and section 382 applies with respect to such a charge. 1997, c. 5, s. 51 (11).

220.(26)Designation of enlarged improvement area

220.(26) The council of a local municipality may pass by-laws for designating as an improvement area an area that includes all of an existing improvement area designated under subsection (1). R.S.O. 1990, c. M.45, s. 220 (26).

220.(27)Application of subss. (2-5)

220.(27) Subsections (2), (2.1), (3), (4) and (5) apply with necessary modifications to the passing of a by-law under subsection (26). R.S.O. 1990, c. M.45, s. 220 (27); 1997, c. 5, s. 51 (12).

220.(28)When by-law comes into effect

220.(28) A by-law passed under subsection (26) shall not come into force until the 1st day of January next after its passing, or, where the approval of the Municipal Board is required before such by-law may come into force, until the day specified by the Municipal Board.

220.(29)Board of management continued

220.(29) Where a by-law passed under subsection (26) comes into effect, the existing improvement area mentioned in that subsection is dissolved, but the board of management established for that improvement area is continued and shall be the board of management for the new improvement area designated under the by-law.

220.(30)Application

220.(30) The provisions of this section that apply to a board of management under subsection (1) or to a council or municipal auditor in respect of such a board apply with necessary modifications to a board of management continued under subsection (29) and to the council of a local municipality in respect of such a board over which it has jurisdiction and to the auditor of the municipality in respect of such board.

220.(31)Approval of O.M.B.

220.(31) Where approval of the Municipal Board of a by-law passed under this section is required, the Municipal Board as a condition of giving its approval may by its order impose such restrictions, limitations and conditions with respect to such matter as may be necessary or expedient.

220.(32)Repeal of by-law

220.(32) A by-law designating an improvement area may be repealed to take effect upon the 31st day of December in the year in which it is passed. R.S.O. 1990, c. M.45, s. 220 (28-32).

220.(33)Non-application of subss. (2-4)

220.(33) Subsections (2), (2.1), (3) and (4) do not apply to,

(a) a by-law passed under subsection (1) or (26) to comply with an order of the Municipal Board under subsection (31); or

(b) a by-law passed under subsection (32). R.S.O. 1990, c. M.45, s. 220 (33); 1997, c. 5, s. 51 (13).

220.(34)Minister may enter into agreements

220.(34) The Minister and a local municipality may enter into agreements for the provision of loans or grants to the municipality on such terms or conditions as are agreed upon for the purpose of the improvement, beautification and maintenance of municipally owned land, buildings and structures in the municipality or in any defined area thereof and for the purposes mentioned in paragraph 56 of section 207. R.S.O. 1990, c. M.45, s. 220 (34).

220.(34.1)Gross lease flow throughs

220.(34.1) An amount that a tenant could be required to pay under section 444.1 or 444.2 shall be deemed, for the purposes of this section, to be taxes that the tenant is required to pay under the tenant's lease. 1998, c. 3, s. 13 (2).

220.(35)Regulations, prescribing classes

220.(35) The Minister may make regulations prescribing one or more classes of real property prescribed under the Assessment Act as business property classes for the purposes of this section. 1997, c. 5, s. 51 (14).

Municipal Act Sections Referred to in Section 220

Approval of Indebtedness [s.220 (13)]

PART X MONEY BY-LAWS

147.(1) Debt

147.(1) A municipality may borrow money or incur a debt for municipal purposes and may issue debentures for the money borrowed or for the debt. 1996, c. 32, s. 29 (1).

147.(2)Municipal purposes

147.(2) In subsection (1),

"municipal purposes" means all the purposes of the municipality under this or any other Act.

147.(2.1)Limitations

147.(2.1) Subsection (1) is subject to the limitations in this or any other Act. 1996, c. 32, s. 29 (2).

147.(3)Notice

147.(3) Where a municipality applies to the Municipal Board for the approval of the incurring of a debt, the Board may direct that notice of the proposal to incur the debt be given in such manner as the Board may require and that the notice state that anyone objecting to the proposal may, within such time from the giving of the notice as may be prescribed by the Board, file with the clerk of the municipality an objection to the proposal and the clerk shall forthwith forward a copy of the objection to the secretary of the Board. R.S.O. 1990, c. M.45, s. 147 (3); 1996, c. 32, s. 29 (3).

147.(4)Regulations

147.(4) The Lieutenant Governor in Council may make regulations prescribing debt and financial obligation limits for municipalities, including,

- (a) defining the types of debt, financial obligation or liability to which the limit applies and prescribing the matters to be taken into account in calculating the limit;
- (b) prescribing the amount to which the debts, financial obligations and liabilities under clause (a) shall be limited;
- (c) requiring a municipality to apply for the approval of the Municipal Board for each specific work or class of work, the amount of debt for which, when added to the total amount of any outstanding debt, financial obligation or liability under clause (a), causes the limit under clause (b) to be exceeded;
- (d) prescribing rules, procedures and fees for the determination of the debt, financial obligation and liability limit of a municipality;
- (e) establishing conditions that must be met by any municipality or class of municipalities before undertaking a debt, financial obligation or liability or a debt, financial obligation or liability of a specified class. 1992, c. 15, s. 8 (2); 1996, c. 32, s. 29 (4,5).

147.(5)O.M.B. approval not required

147.(5) Section 65 of the Ontario Municipal Board Act does not apply to any debt, financial obligation or liability defined under clause (4) (a) if it does not cause the municipality to exceed the limit prescribed under clause (4) (b). 1992, c. 15, s. 8 (2); 1996, c. 32, s. 29 (6).

147.(6)Definition

147.(6) In subsections (4) and (5),

"municipality" includes a metropolitan, district or regional municipality and the County of Oxford. 1996, c. 32, s. 29 (7).

Establishment of Reserve Fund [s.220 (111)]

PART XI YEARLY RATES AND ESTIMATES

163.(1) Definitions

163.(1) In this section,

"local board" means a local board as defined in the *Municipal Affairs Act*; ("conseil local")

"municipality" means a county, city, town, village or township; ("municipalité")

"other entity" means a board, commission, body or local authority established or exercising any power or authority with respect to municipal affairs under any general or special Act in an unorganized township or in unsurveyed territory. ("autre entité")

163.(2) Reserve fund

163.(2) Every municipality, local board and other entity may in each year provide in its estimates for the establishment or maintenance of a reserve fund for any purpose for which it has authority to expend funds.

163.(2.1) Approval of council

163.(2.1) If the approval of a council is required by law for a capital expenditure or the issue of debentures by or on behalf of a local board, the local board must obtain the approval of the council before providing for a reserve fund for those purposes in its estimates.

163.(2.2)Investment

163.(2.2) The money raised for a reserve fund shall be paid into a special account, and may be invested only in the following securities:

1. In the case of a municipality or local board, the securities in which the municipality is permitted to invest under section 167.
2. In the case of any other entity, the securities or classes of securities that are prescribed.

163.(2.3)Same

163.(2.3) The earnings derived from investment of the reserve fund form part of it. 1996, c. 32, s. 33 (1).

163.(3)Consolidated account

163.(3) The council may by by-law provide that, instead of a separate account being kept for each reserve fund, a consolidated account may be kept in which there may be deposited the money raised for all reserve funds established under this section but which consolidated account shall be so kept that it will be possible to determine therefrom the true state of each reserve fund.

163.(4)Expenditure of reserve fund money

163.(4) The council may by by-law provide that the money raised for a reserve fund established under subsection (1) may be spent, pledged or applied to a purpose other than that for which the fund was established. R.S.O. 1990, c. M.45, s. 163 (3, 4).

163.(5)Auditor to report on reserve funds

163.(5) The auditor in the annual report shall report on the activities and position of each reserve fund established under subsection (2). R.S.O. 1990, c. M.45, s. 163 (5); 1996, c. 32, s. 33 (5).

163.(6)Regulations

163.(6) The Lieutenant Governor in Council may make regulations prescribing securities or classes of securities for the purposes of paragraph 2 of subsection (2.2).

163.(7)Same

163.(7) A regulation made under subsection (6) may be general or particular in its

application. 1996, c. 32, s. 33 (6).
Charge deemed to be taxes [s.220 (25)]

PART XXII MUNICIPAL TAXES

382. Who liable for taxes, lien on lands

382. The taxes due upon any land with costs may be recovered with interest as a debt due to the municipality from the owner or tenant originally assessed therefor and from any subsequent owner of the whole or any part thereof, saving that person's recourse against any other person, and are a special lien on the land in priority to every claim, privilege, lien or encumbrance of every person except the Crown, and the lien and its priority are not lost or impaired by any neglect, omission or error of the municipality or of any agent or officer, or by want of registration. R.S.O. 1990, c. M.45, s. 382.

Ontario Municipal Board Act Provisions

PART IV GENERAL MUNICIPAL JURISDICTION

Approval of Indebtedness

65.(1) Limitation re undertaking debt

65.(1) Despite any general or special Act, a municipality or board to which this subsection applies shall not authorize, exercise any of its powers to proceed with or provide money for any work or class of work if the cost or any portion of the cost of the work is to be or may be raised after the term for which the council or board was elected. 1996, c. 32, s. 81 (1).

65.(2) Application of subsection (1)

65.(2) Subsection (1) applies to,

(a) a county, a metropolitan, regional or district municipality, the County of Oxford and a city, town, village or township;

(c) a local board, other than a board as defined in subsection 1 (1) of the Education Act, that is entitled to apply to the council of a municipality mentioned in clause (a) to have money provided by the issue of debentures of the municipality. 1996, c. 32, s. 81 (1); 1997, c. 31, s. 162 (1, 2).

65.(3) Matters not requiring Board approval

65.(3) Subsection (1) does not apply to,

(a) anything done with the approval of the Board, if the approval is,

- (i) provided for by another Act or by another provision of this Act, and
- (ii) obtained in advance;

(b) a bylaw of a municipality containing a provision to the effect that it shall not come into force until the approval of the Board has been obtained;

(c) the appointment of an engineer, land surveyor or commissioner under the Drainage Act;

(d) anything done by a municipality as defined in section 147 of the Municipal Act that does not cause it to exceed the limit prescribed under clause 147 (4) (b) of that Act;

(g) a by-law or resolution of a local board mentioned in clause (2) (c) containing a provision to the effect that it shall not come into force until the approval of the municipality has been obtained. 1996, c. 32, s. 81 (1); 1997, c. 31, s. 162 (3).

65.(4) Approval of Board

65.(4) The approval of the Board mentioned in clause (3) (a) means and, despite the decision of any court, shall be deemed always to have meant the approval of the work mentioned in subsection (1). 1996, c. 32, s. 81 (1).

65.(5) Definition

65.(5) In this section,

"work" includes any undertaking, project, scheme, act, matter or thing. 1996, c. 32, s. 81 (1); 1997, c. 31, s. 162 (4).