

Business  
Improvement  
Areas  
HANDBOOK

ISBN 0-7794-6721-3  
© Queen's Printer for Ontario, 2004  
Disponible en français  
Guide sur les secteurs d'aménagement commerciale

Paid for by the Government of Ontario

## ACKNOWLEDGEMENTS

The Business Improvement Areas Handbook Working Group wishes to acknowledge the support of the Communications Branch and the other staff of the Ministry of Municipal Affairs and Housing (MMAH) in providing technical expertise and assistance in completing this handbook.

The first edition of the handbook was created in the spring of 2001 by a working committee with representatives from the Ministry, Business Improvement Areas (BIAs) and municipal BIA offices.

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### NOTE:

This handbook provides an overview of the procedures to be followed in establishing and operating a BIA. As a summary, it is not intended as a complete analysis or for legal purposes. Please refer to the legislation for the official text. You should seek the advice of your own legal counsel if you have interpretation questions or need other legal assistance.

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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 additional questions. In addition, it can often be useful to contact individuals involved with an existing BIA. 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, current in January 2004. If you would like to advise us of any changes 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

In addition to our Municipal Services Offices, the Ministry has eight regional teams across the province helping communities with their rural economic development needs. Each team consists of a Client Account Officer, a Rural Business Consultant and an Economic Development Consultant:

<u>Belleville Office:</u>	613-962-6181
<u>Blenheim Office:</u>	519-676-3325
<u>Casselman Office:</u>	613-764-0497
<u>Guelph Office:</u>	519-826-4349
<u>Lindsay Office:</u>	705-324-6127
<u>Owen Sound Office:</u>	519-371-3134
<u>Smiths Falls Office:</u>	613-283-7002 x110
<u>Woodstock Office:</u>	519-537-3537

BIAs 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 business owners and tenants who are prepared to provide such a commitment.

## INTRODUCTION TO BUSINESS IMPROVEMENT AREAS

### *What is a BIA?*

A BIA is a geographic area in a municipality. Each BIA has a board of management which is an organization set up to provide 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 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 are now contained in Sections 204 to 215 of the Municipal Act, 2001.

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, in most provinces in Canada and has now taken hold in Europe.

### *What is the purpose of a BIA?*

The main purposes of a BIA are to revitalize and maintain a dynamic local neighbourhood and to promote the area as a business or shopping destination. 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. The same is 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.

Further activity is needed beyond just 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 a means to further 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 the local municipal council. The BIA forum can be used as a vehicle for conveying community concerns to council and, for prompting 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 oversee the improvement, beautification and maintenance of municipally owned land, buildings and structures in the area beyond that provided by the municipality generally, and
- to promote the area as a business and shopping district.

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

- **Marketing:** Understanding who area customers are, and creating effective promotions to retain and expand the customer base.
- **Business Recruitment:** Working with property owners to help 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 that, 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 for 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, discussed it with its membership and has it approved by the municipality, 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 co-operation 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
- providing encouragement and support to BIAs and their staff
- raising awareness of BIAs among municipal staff and the public at large

### **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. The BIA presents 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 by keeping council informed of activities undertaken by the BIA. Generally, this will be the local councillor for the area, 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 would 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 bylaw that formally creates a BIA. Prior to the passing of this bylaw, the municipality must issue a notice of intention to pass the bylaw to property owners in the affected area designated as industrial or commercial. Property owners have a responsibility to give their tenants a copy of the notice.

Bylaws 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 a bylaw establishing the BIA if it receives objections to the bylaw, and if the objections meet certain conditions. These could be summarized generally as:

- receipt by the clerk of objections signed by at least one-third of the persons entitled to notice of the proposed bylaw (see above);

- the objectors are responsible for at least one-third of the general local municipality levy on the prescribed classes (i.e. industrial and commercial properties) in the proposed BIA area

Note - as other requirements apply and the above is a summary, for accuracy users may wish to refer to the legislation and section 210 in particular.

It is the responsibility of the municipal clerk to establish if the conditions applicable to objections to a BIA bylaw are met.

Provisions in the previous version of the *Municipal Act* had an Ontario Municipal Board appeal process. However, appeals to the OMB are no longer included in the legislation.

### **Establishing the Board of Management**

The board of a BIA is also established by municipal by-law. The Board of a BIA is composed of one or more directors appointed by the municipality, with the remaining directors selected by a vote of the membership and then formally appointed by the municipality. Generally, the council member representing the ward in which the BIA is located is appointed to the board

### **Determination of tenancy**

A tenant may make a request to the municipal clerk to verify membership

### **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. The Board is required to hold one or more meetings of the members of the improvement area for a discussion of the proposed budget. 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 municipally appointed 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 request 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 and they may be invited to join the BIA.

By the same measure, parts of a BIA may no longer feel an affinity towards their BIA. In these cases, the BIA may need to alter its boundaries.

The legislation includes a mechanism for changing the boundaries of a BIA. Members in the original area, and potential members in an expanded area (if there is one), are notified about and may object to proposed new boundaries.

Similarly to the case when a BIA is originally created, a municipal council cannot pass the proposed BIA bylaw if, within 60 days of mailing the original notices, the clerk receives objections which:

- are signed by at least one-third of the persons entitled to notice; and,
- the objectors meet the applicable conditions. Generally stated, these are responsibility by objectors for at least one-third of the general local municipality levy on the prescribed classes (i.e. industrial and commercial properties) in either the existing or proposed BIA areas.

Note - as other requirements apply and the above is a summary, for accuracy users may wish to refer to the legislation and section 210 in particular.

It is the responsibility of the municipal clerk to establish if the conditions applicable to objections to a BIA bylaw are met.

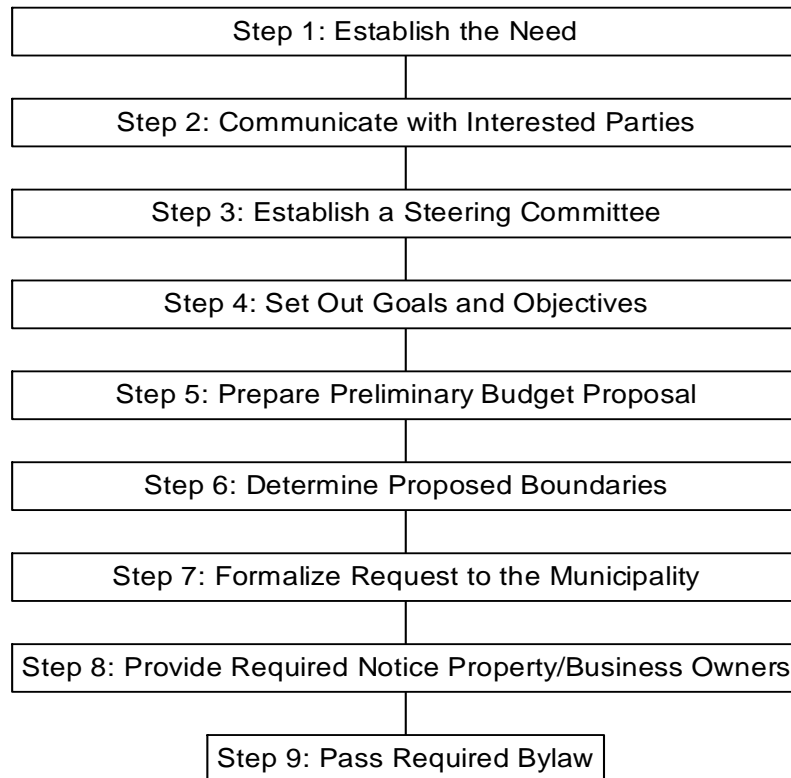
When a municipality expands or redefines the boundaries of a BIA, the board of management for the area would continue as the board of management for the altered area. It is often prudent to seek board representatives from the new area in the case of a BIA expansion.

## 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 are<sup>1</sup>:

- 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. It will also be important for the organizers to know, in general terms, how much the addressing of problems and concerns will cost and determine a rough idea of how much of a levy total would be needed.

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.

### **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.

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<sup>1</sup> See Appendix A which provides “A Sample Checklist to Identify Business Area Needs”

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 co-ordinated 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: Communicate with all Interested Parties***

Those leading the BIA initiative should launch an extensive information campaign throughout the area within which the BIA would be formed. The information campaign should inform the property owners and tenants 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 prepare preliminary budget proposals. Once proposals are prepared, 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 3: 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
- establishing proposed boundaries
- preparing preliminary budget proposals
- communicating the proposals to all interested parties and,
- formalizing a request to the municipality

### ***Step 4: 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 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, as well as an improved physical environment that will attract customers and improve community ambiance.

### ***Step 5: 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 property class or owner will have to pay.

### ***Step 6: 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 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, along with details on how information was provided to 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 bylaw 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 bylaw designating the area as a business improvement area to owners of property designated as industrial or commercial.

Property owners are to provide a copy of the notice to tenants within 30 days after the date on which the notice was mailed by the municipality. In addition, within the same 30 day period, property owners are to provide the clerk of the municipality with a list of every tenant entitled to receive a copy of the notice.

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 Bylaw

The municipality may pass a bylaw designating the area as a BIA, if, after the notice period ends, there are insufficient objections to the bylaw.

Council cannot pass a proposed BIA bylaw if, within 60 days of mailing the original notices, the clerk receives objections which:

- are signed by at least one-third of the persons entitled to notice; and,
- the objectors meet the applicable requirements (generally, that objectors, as a group, pay least one-third of the general local municipality levy on the prescribed classes (i.e. industrial and commercial properties) in a proposed BIA.

Note - Other requirements apply. The above is a summary only. For accuracy users should refer to the legislation and section 210 in particular.

It is the responsibility of the municipal clerk to establish if the conditions applicable to objections to a BIA bylaw are met.

# MANAGING & OPERATING A BIA

## **BIA MEMBERSHIP**

The members of a BIA are both property owners in an improvement area, and their tenants.

Membership in a BIA generally includes attendance at BIA meetings, including the annual meeting of the BIA, and eligibility to vote on BIA-related issues such as the annual budget and selections to the board.

Some BIAs also have associates, who may attend meetings. Associates are generally business people in the area surrounding, but not included in existing BIA boundaries.

## **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. The municipality appoints one or more directors directly with the remaining members chosen by the membership (and later approved by municipal council). Generally the board consists of between five and ten members.

In most cases, council designates a position on the board for the local councillor that represents the ward within which the BIA is situated. Apart from the position on the board reserved for council appointees, the rest of the board is selected through a vote by the BIA membership subject to their approval by council.

Generally, 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 replacement. Members are eligible for reappointment.

## **ROLE OF THE BOARD OF MANAGEMENT**

The Municipal Act, 2001 sets out roles and responsibilities for the board.

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

The board can submit requests to council for funding. The board has no authority to spend money unless it is included in the estimates, or in a reserve fund. In addition, the board cannot borrow money, and cannot incur debts extending beyond the current year without prior council approval.

Finally, the board must submit an annual report, including audited financial statements, for the preceding year to council on or before the date set by council.

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

These may include:

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

### ***Selecting an Executive***

The board may select an executive.

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

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

The executive is usually 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***

Boards often establish 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 persons. The chair of all committees is often a member of the board. Other committee members can include BIA members or other local community leaders. Committee members are appointed for any length of time during the tenure of the board, in practice.

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

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

In general practice, the chair of a committee is accountable to the board. Similarly, the committee chair would be also responsible to the board for all expenditures within the committee budget.

In addition, the committee chair may have several other important responsibilities, including:

- choosing 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 may have practical 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 to devote 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 essential to success.

Many BIAs that do employ professional staff hire a manager to be responsible 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, Constitution & Operating Bylaws**

Many BIAs establish policies and by-laws that govern their structure and operation. Some BIAs formalize these policies and bylaws 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 help provide legitimacy to 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, bylaws and/or a constitution that meets their specific needs.

Whether establishing policies and bylaws 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 & subcommittees
- general membership meetings
- board, committee and subcommittee meetings
- annual budgets
- general expenditures
- rules of order
- conflict of interest guidelines
- contracts
- voting & proxy voting
- elections
- adoption of policies, bylaws & constitution

## *Membership*

The *Municipal Act, 2001* deems members of a BIA to be both property owners and tenants.

## *Reviewing & Assessing BIA Programs & Projects*

Programs are often evaluated to determine if they are working, and if the BIA is actually improving. Evaluation in this context implies a measure of success and is usually undertaken once most of the longer term actions comprising a comprehensive approach are either complete or well underway.

In evaluating your program, it is essential to look beyond the obvious and 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 should 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 the physical 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 property values 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 may 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) which are consistent with relevant legislation.

Among the issues that may be considered are:

- the size of the board
- establishing officer positions
- establishing rules for quorum
- procedures for vacancies
- defining the responsibilities of the board
- defining the duties and responsibilities of board members and Officers

\* the rules for the term of office are set out in the Municipal Act, 2001

### ***Committees & Subcommittees***

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

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 may 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 procedures for voting
- calling of meetings

### ***Board & Committee/Subcommittee Meetings***

The BIA board may establish rules concerning meetings of the board and committees and subcommittees.

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 may 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 may establish procedures concerning expenditures made by the board, such as procedures for the deposit and disbursement of funds.

### ***Rules of Order***

The BIA board may establish rules concerning the rules of order for meetings of the board and committees and subcommittees. 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 may establish rules concerning negotiating and entering into contracts on behalf of the BIA. However, a BIA may not borrow money or incur debt beyond a year without the approval of the municipal council

Among the possible issues that can be considered:

- the appropriate authority and responsibility of the board
- requirements for board resolution
- signing authority

## *Voting & Proxy Voting*

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

Among the possible issues that can be considered:

- voting by general membership
- voting by board members
- voting procedures

A number of BIAs have created rules about voting procedures that allow for well-executed general meetings. For example, a rule requiring corporate members to declare their nominees to the municipal clerk a week prior to a general meeting.

As a reminder, the following requirements (summarized from the legislation) apply:

- A corporate member of a BIA may nominate in writing one individual to vote on behalf of the corporation.
- Each member of a BIA has one vote regardless of the number of properties that the member may own or lease in the improvement area.

## *Elections*

The BIA board can establish procedures concerning elections or selections to the board.

Among the possible issues that can be considered is:

- a process for nominating candidates for the board

## **Adoption of Policies, Bylaws and Constitutions**

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

## **Council Approvals, Consistency with Legislation**

It is important for all board members to remember that any and all policies, by-laws or constitutional provisions they establish must be consistent with legislative requirements. Of particular importance for BIAs are sections 204-215 of *the Municipal Act, 2001*

As a reminder, some actions of a BIA board (for example, budget or certain expenditure approvals) 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 may 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. 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 requiring multi-year funding be provided for in upcoming budgets if they are to be completed. Financial planning should therefore 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 can be regarded as the vehicle by which the strategic financial plan, developed from the initial needs assessment, is implemented.

A BIA board is required to prepare a proposed budget for each fiscal year by the date and in the form required by the municipality. The Board is also required to discuss the budget with its membership.

The board cannot spend any money in any particular area unless it is either included in the budget approved by the municipality, or in an established reserve fund.

The board cannot incur any indebtedness extending beyond the current year without the prior approval of the municipality.

## **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 may 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 can 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 “quick hit” high impact projects, (e.g. banners), 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 in subsequent years. The most successful BIAs often 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 that must be submitted to municipal council for approval. Generally the board presents the budget to members at the annual general membership meeting for approval. The board is required to discuss the proposed budget with its membership and should solicit input from the membership. To allow for a thorough discussion, the board should provide a copy of the proposal budget to the membership along with the notice of the budget meeting. Once the budget has been discussed by the membership, it 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. Ordinarily, 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 the participation of associates, generally business and property owners in the surrounding area. Associates provide voluntary financial support to the BIA because they believe the benefits of the activities of the BIA extend beyond its boundaries and that they therefore reap the same 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.

There are a number of options available to raise money needed for BIA activities. The options include, among others:

- A BIA levy on all properties in the business property class
- A BIA levy on all properties in a business property class, combined with a user fee for owners of property in the business property class and/or their tenants
- A user fee for 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 bylaw setting out the user fee. However, this bylaw would not come into force until council has passed a resolution approving the bylaw. Therefore, it is essential 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 a landlord. A BIA may consider preparing 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 funded through user fees
  - basis of application of user fee (for example a uniform charge for those who wish to use a BIA service)
  - provisions that need to be made to deal in cases of user fee non payment (e.g. possible actions/costs to collect).
  - changes in membership or business activity in the area

### ***Financial Monitoring***

Responsibility for financial monitoring of the board lies with municipal council, as well as with the board itself. The board submits an annual report to the council that must include audited financial statements.

The municipally appointed auditor acts as the auditor of the board. The board must make all of its records (such as books, documents, transactions, minutes and accounts) available to the auditor.

The board may wish to consider an open-book policy with respect to their membership, for example by presenting their financial statement and proposed budget at the annual meeting of the BIA so that members have an opportunity to scrutinize the board's financial management and provide constructive suggestions.

# APPENDICES

## 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. No area newsletter, annual general meeting, effective committees \_\_\_\_\_
5. No regular communication 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 bylaws and/or inadequate enforcement of maintenance bylaws \_\_\_\_\_
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

2004 INCOME				
Category	Item	Sub-Item	Amount	% of Budget
	2004 BIA Levy			
	Fund Balances at end of Year 2003			
	Year End Surplus/Deficit/Carry Over			
<b>Total</b>				

2004 BUDGET ALLOCATIONS				
Category	Item	Sub-Item	Amount	% of Budget
<b>Administration</b>				
	Salaries & Benefits			
	Rent			
	Telephone			
	Office Expense			
	Audit/Legal			
	Insurance			
	Office Equipment			
	Utilities			
	Miscellaneous			
	Taxes			
<b>Total</b>				

2004 BUDGET ALLOCATIONS				
Category	Item	Sub-Item	Amount	% of Budget
Communications				
	Meetings/Conferences			
	Newsletter			
	Electronic Communications			
	Office Memberships			
	Flyers/Posters/Notices			
	Public Relations & Correspondence			
	Taxes			
<b>Total</b>				
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			
	Taxes			
<b>Total</b>				
<b>2004 BUDGET ALLOCATIONS</b>				
<b>Category</b>	<b>Item</b>	<b>Sub-Item</b>	<b>Amount</b>	<b>% of Budget</b>
<b>Infrastructure</b>				
	Street Cleaning			
	Holiday Wreaths			
	Directional Signs			
	Graffiti & Gum Removal			
	Public Posting Areas			
	Information Booth			
	Infrastructure Workshops			
	Taxes			
<b>Total</b>				
<b>Capital</b>				
	Sidewalk Reconstruction			
	Lighting			
	Street Furniture			
	Signage			
<b>Total</b>				
<b>Grand Total</b>				

## APPENDIX C: BIA CONTACT INFORMATION

### AJAX

#### **Downtown Ajax BIA**

c/o Reed's Florists  
206 Harwood Avenue South  
Ajax ON L1S 2H6

Contact: Jeffrey Wilson  
Position: Chairperson  
Telephone: (905) 683-6060  
Fax: (905) 683-0481

#### **Pickering Village BIA**

c/o Sherwood Bridal Company  
46 Church Street South  
Ajax ON L1S 6B3

Contact: Jeremy de Mel  
Position: Chairperson  
Telephone: (905) 619-9799  
Fax: (905) 426-4649

### AYLMER

#### **Aylmer BIA**

44 Talbot Street West  
Aylmer ON N5H 1J7

Contact: Nicole Warnock  
Telephone: (519) 773-5655  
Email: [commerce@ametelecom.net](mailto:commerce@ametelecom.net)  
[www.town.aylmer.on.ca/bia.html](http://www.town.aylmer.on.ca/bia.html)

### BANCROFT

#### **Bancroft BIA**

PO Box 325  
Bancroft ON K0L 1C0

Contact: Nancy Mieman  
Telephone: (613) 332-3511

### BARRIE

#### **Downtown Barrie BIA**

4 Simcoe Street East  
Barrie ON L4M 1A1

Contact: Shelley Ware  
Position: Manager  
Telephone: (705) 734-1414  
Fax: (705) 734-1227  
email: [downtownbarrie@on.aibn.com](mailto:downtownbarrie@on.aibn.com)

### BELLEVILLE

#### **Belleville BIA**

318 Front Street  
Belleville ON K8N 2Z8

Contact: Susan Walsh  
Position: Office Manager  
Telephone: (613) 968-2242  
Fax: (613) 968-5502  
email: [bbia@lks.net](mailto:bbia@lks.net)  
[www.downtown.belleville.on.ca](http://www.downtown.belleville.on.ca)

## **BLUE MOUNTAINS**

**Thornbury BIA**  
PO Box 550  
Thornbury ON N0H 2P0

Contact: Vicky Jones  
Telephone: (519) 599-7620  
Fax: same as above

## **BRACEBRIDGE**

**Bracebridge BIA**  
1000 Taylor Court  
Bracebridge ON P1L1R6

Telephone: (705) 645-3131

## **BRAMPTON**

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

Telephone: (905) 874-2935  
Fax: (905) 874-2670

## **BRANT**

**Paris BIA**  
54 Grand River Street North  
Paris ON N3L 2M2

Contact: Ed Maguire  
Position: President  
Telephone: (519) 442-2176

## **BRANTFORD**

**Brantford Downtown BIA**  
11 Queen Street  
Brantford ON N3T 3B1

## **BRIGHTON**

**Brighton Downtown BIA**  
P.O. Box 1421  
Brighton ON

Telephone: (613) 475-2421

## **BROCKTON**

**Walkerton BIA and Chamber of  
Commerce**  
4 Park Street  
PO Box 1344  
Walkerton ON N0G 2V0

Telephone: (519) 881-3413  
Fax: (519) 881-4009

## **BROCKVILLE**

**Downtown Brockville BIA**  
3 Market Street West  
Suite 2  
Brockville ON K6V 7L2

Contact: Rob Hunter  
Position: Marketing Director  
Telephone: (613) 345-3269  
Fax: (613) 342-4492  
email: [info@downtownbrockville.com](mailto:info@downtownbrockville.com)

## BURLINGTON

### **Burlington Downtown BIA**

414 Locust Street  
Suite 202  
Burlington ON L7S 1T7

Contact: Brian Dean  
Position: General Manager  
Telephone: (905) 333-9868  
Fax: (905) 333-9499  
Email: [brian@burlingtondowntown.on.ca](mailto:brian@burlingtondowntown.on.ca)  
[www.burlingtondowntown.on.ca/](http://www.burlingtondowntown.on.ca/)

## CALEDON

### **Bolton BIA**

PO Box 887  
Station Main  
Bolton ON L7E 5T5

Contact: Shelley Jennings  
Position: Chairperson

## CAMBRIDGE

### **Downtown Cambridge BIA**

60 Water Street North  
Cambridge ON N1R 3B1

Contact: Jason Collins  
Position: Administrative Assistant  
Telephone: (519) 622-3510  
Fax: (519) 621-9913  
email: [info@downtown.cambridge.on.ca](mailto:info@downtown.cambridge.on.ca)  
[www.downtown.cambridge.on.ca/](http://www.downtown.cambridge.on.ca/)

Hespeler Village BIA  
P.O.Box 24152  
Pinebush R.P.O.  
Cambridge ON N1R 8E7

Contact: Karen Grant  
Position: Chair / Executive Director  
Telephone: (519) 740-4650 x 7266

## CARLETON PLACE

### **Carleton Place BIA**

175 Bridge Street  
Carleton Place ON K7C 1V8

Contact: Cheryl Shore  
Position: Co-ordinator  
Telephone: (613) 257-8049  
Fax: (613) 257-8170  
email: [bia@gettoknowcarletonplace.com](mailto:bia@gettoknowcarletonplace.com)  
<http://www.gettoknowcarletonplace.com>

## CAVAN-MILLBROOK-NORTH MONAGHAN

### **Millbrook BIA**

11 Tupper Street  
Millbrook ON L0A 1G0

Contact: Shelley Manley  
Position: Chairperson  
Telephone: (705) 932-3185

## CENTRAL HURON

### Clinton BIA

c/o Per-fect Designs  
PO Box 400  
Clinton ON N0M 1L0

Contact: Percy MacDonald  
Position: Chair  
Telephone: (519) 482-8222  
Fax: (519) 482-7260

### Goderich BIA

57 West Street  
Town Hall  
Goderich ON N7A 2K5

Telephone: (519) 524-7411

## CENTRE WELLINGTON

### Elora Business Improvement Association

152 Geddes Street  
PO Box 1350  
Elora ON N0B 1S0

Contact: Chris Gibbons  
Telephone: (519) 846-5061  
[www.eic.elora.on.ca](http://www.eic.elora.on.ca)

### Fergus BIA

PO Box 381  
Fergus ON N1M 3E2

Contact: Norma Heseltine  
Position: Administrator  
Telephone: (519) 787-1384  
Fax: (519) 843-4594  
[www.fergusbia.com](http://www.fergusbia.com)

## CHATHAM-KENT

### Blenheim BIA

PO Box 1089  
Blenheim ON N0P 1A0

Contact: Frank Vercouteren  
Position: President  
Telephone: (519) 676-6555  
Fax: (519) 676-1740

### Downtown Chatham BIA

c/o Amaysing Gifts  
260 King Street West  
Chatham ON N7M 5K8

Contact: Mike Chater  
Telephone: (519) 354-0222  
Fax: (519) 354-5196

### Downtown Dresden BIA

PO Box 915  
Dresden ON N0P 1M0

Contact: Sue Stewart  
Position: President  
Telephone: (519) 683-4171

### Tilbury BIA

PO Box 1355  
Tilbury ON N0P 2L0

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

**Wallaceburg BIA**

PO Box 20057  
440 James Street  
Wallaceburg ON N8A 5G1

Contact: Janet Reaume  
Position: President  
Telephone: (519) 627-7494

**CLARINGTON****Bowmanville Business Centre BIA**

PO Box 365  
Bowmanville ON L1C 3L1

Contact: Ron Hooper  
Position: Chairman  
Telephone: (905) 623-5747  
Fax: (905) 623-5303  
[www.bowmanville.com/bia.htm](http://www.bowmanville.com/bia.htm)

**Newcastle Village BIA**

20 King Street West  
Unit 10  
Newcastle ON L1B 1H7

Contact: Valentine Lovekin  
Position: Chairperson  
Telephone: (905) 987-5253  
Fax: (905) 987-3025

**Orono Downtown BIA**

P O Box 489  
Orono ON L0B 1M0

Contact: Evelyn Rozario  
Position: Chairperson  
Telephone: (905) 983-9167

**CLEARVIEW****Creemore BIA**

PO Box 93  
Creemore ON L0M 1G0

Contact: Tricia Jeffreys  
Position: President  
Telephone: (705) 466-3647

**COBOURG****Cobourg Downtown BIA**

86 King Street  
Cobourg ON K9A 2M3

Contact: Carol Weir  
Position: Chairperson  
Telephone: (905) 372-9224

**COLLINGWOOD****Downtown Collingwood**

PO Box 23  
126 Hurontario Street  
#301  
Collingwood ON L9Y 3Z4

Contact: Susan Nicholson  
Position: Manager  
Telephone: (705) 445-5595  
email:[downtownbia@georgian.net](mailto:downtownbia@georgian.net)

## CORNWALL

### Downtown Cornwall BIA

Gordon Jewellers  
13 Second West  
Cornwall ON K9J 3P4

Contact: Bryan Merkley  
Position: Chair  
Telephone: (613) 932-8714

### Le Village BIA

22-348 Montreal Road  
Cornwall ON K6H 1B4

Contact: Monique Loger  
Position: Executive Secretary

## DESERONTO

### Deseronto BIA

c/o 332 Main Street  
Deseronto ON K0K 1X0

Contact: Barb Thompson  
Position: President  
Telephone: (613) 396-5618  
[www.deserontobia.com](http://www.deserontobia.com)

## DYSART et al

### Haliburton Village BIA

Box 1281  
Haliburton ON K0M 1S0

Telephone: (705) 457-2715  
Fax: (705) 457-2098

## EAST LUTHER-GRAND VALLEY

### Grand Valley BIA

c/o Township of East Luther Grand Valley  
PO Box 249  
5 Main Street North  
Grand Valley ON L0N 1G0

Telephone: (519) 928-5652  
[www.grandvalley.org/actiononline](http://www.grandvalley.org/actiononline)

## ERIN

### Erin BIA

48-50 Main Street  
Erin ON N0B 1T0

Contact: Audrey Devonshire  
Position: Chairperson  
Telephone: (519) 833-0065  
Fax: (519) 833-2409  
[jimdevonshire@aztec-net.com](mailto:jimdevonshire@aztec-net.com)

## ESSA

### Angus BIA

5786 Simcoe County Road 21  
Utopia ON L0M 1T0

Contact: David Guergis  
Position: Deputy Mayor  
Telephone: (705) 424-9770  
Fax: (705) 424-2367

## ESSEX

### Essex BIA

33 Talbot Street South  
Essex ON N8M 1A8

Contact: Marlene Markham  
Position: BIA Coordinator  
Telephone: (519) 776-9811  
Fax: (519) 776-8811  
[www.essexbia.com](http://www.essexbia.com)

### Harrow Chamber of Commerce

c/o Southland Insurance  
49 King Street West  
PO Box 490  
Harrow ON N0R 1G0

Contact: Barry Mannell  
Position: President  
Telephone: (519) 738-2228  
Fax: (519) 738-4417

## FORT ERIE

### Bridgeburg Station Downtown BIA

58 Jarvis Street  
PO Box 3  
Fort Erie ON L2A 2S4

Contact: Teresa McKellar  
Telephone: (905) 871-4938  
Fax: (905) 871-8890  
email: [bridgeburg@forterie.com](mailto:bridgeburg@forterie.com)  
[www.forterie.com/bridgeburg/BIA.html](http://www.forterie.com/bridgeburg/BIA.html)

### Crystal Beach BIA

3880 Victoria Road  
Crystal Beach ON L0S 1B0

Contact: Winnie Swalm  
Position: Chairperson  
Telephone: (905) 894-1093

### Ridgeway BIA

344 Ridge Road North  
PO Box 234  
Ridgeway ON L0S 1R0

Contact: Brad Murphy  
Position: Chairperson  
Telephone: (905) 894-6212  
Fax: (905) 894-6214

## FORT FRANCES

### Downtown Fort Frances BIA

235 Scott Street  
Fort Frances ON P9A 1G8

Contact: Harlene Lowey  
Position: BIA Coordinator  
Telephone: (807) 274-7502  
Fax: (807) 274-7502

## GANANOQUE

### Downtown Gananoque BIA

PO Box 122  
Gananoque ON K7G 2T7

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

## 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.htm](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

## 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  
[barb@mortonstainedglasswork.ca](mailto:barb@mortonstainedglasswork.ca)

## GREATER NAPANEE

### Napanee BIA Association

PO Box 291  
Napanee ON K7R 3L3

Contact: Richard Price  
Position: Chairperson  
Telephone: (613) 354-6696  
email: [office@napanee.com](mailto: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](mailto: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

## 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

## 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://www.downtownacton.ca/bia.html>

### **Georgetown Central BIA**

116 Mill Street  
Georgetown ON L7G 2C5

Contact: Emma Rock  
Telephone: (905) 873-4970  
Fax: (905) 873-4685  
<http://www.downtowngeorgetown.com/>

## HAMILTON

### **STAFF**

#### **Coordinator of BIAs**

71 Main Street West  
Hamilton ON L8P 4Y5

Contact: Hazel Milsome  
Telephone: (905) 546-2424 x2755

### **Barton Village BIA**

448 Barton Street East  
Hamilton ON

Contact: Keith Cody  
Telephone: (905) 540-9472  
Fax: (905) 297-8449

**Concession Street BIA**  
536 Concession Street  
Hamilton ON L8V 1A6

Contact: John Woolcott  
Position: Co-Chairperson  
Telephone: (905) 383-2344

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

Contact: K. Drewitt  
Position: Executive Director  
Telephone: (905) 523-1646  
(905) 523-5433  
email:info@downtownhamilton.org

**Dundas Downtown BIA**  
C/o Shoppers Drug Mart  
107 King Street West  
#202  
PO Box 95532  
Hamilton ON L9H 1T7

Contact: Jim Watson  
Position: President  
Telephone: (905) 628-4648

**International Village BIA**  
P.O. Box 91220  
Station "A"  
Hamilton ON L8N 4G4

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

**Main Street Esplanade BIA**  
65 Locke Street South  
Hamilton ON L8P 4A3

Contact: Joyce Morrison  
Position: Co-Chairperson

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

Contact: J. Bazinet  
Telephone: (905) 544-5822

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

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

**Waterdown BIA**  
PO Box 954  
Waterdown ON L0R 2H0

Contact: Linda Maccarato  
Title: Executive Director  
Telephone: (416) 690-7134

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

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

## HANOVER

### Hanover BIA

214 10<sup>th</sup> Street  
Hanover ON N4N 1N7

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

## HAWKESBURY

### Hawkesbury BIA Commission

PO Box 642  
Hawkesbury ON K6A 3C8

Contact: Denis Charlebois  
Position: President

## HEARST

### Centre-Ville Hearst Downtown

810 George Street  
PO Box 1259  
Hearst ON P0L 1N0

Contact: Louis Corbeil  
Position: Secretary  
Telephone: (705) 372-1141  
[www.hearstbia.com](http://www.hearstbia.com)

## 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](mailto:bia@vianet.on.ca)  
[www.downtown-huntsville.com](http://www.downtown-huntsville.com)

## INGERSOLL

### Ingersoll BIA

8 King Street East  
Ingersoll ON N5C 3L8

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

## KAPUSKASING

### Kapuskasing BIA

88 Riverside Drive  
Kapuskasing ON P5N 1B3

Telephone: (705) 337-4255  
Fax: (705) 337-1744

## KAWARTHA LAKES

### Lindsay BIA

4 Victoria Avenue North  
Lower Floor  
Lindsay ON K9V 4E5

Contact: Harry Luchies  
Position: Chairperson  
Telephone: (705) 324-3098  
[www.lindsaydowntown.com/bia.html](http://www.lindsaydowntown.com/bia.html)

## KINCARDINE

### Kincardine BIA

1475 Concession 5  
R.R. #5  
Kincardine ON N2Z 2X6

Telephone: (519) 396-3224  
Fax: (519) 396-8228

## KINGSTON

### Downtown Kingston BIA

177 Wellington Street  
Suite 202  
Kingston ON K7L 3E3

Telephone: (613) 542-8677  
Fax: (613) 542-0274  
email:[downtown@kingston.org](mailto:downtown@kingston.org)

## KINGSVILLE

### Kingsville BIA

31 Queen Street  
Kingsville ON N9Y 1Z8

Contact: Carolyn McGillivray  
Position: BIA Co-ordinator  
Telephone: (519) 733-6250  
Fax: (519) 733-6704  
Email:[dcmcgill@mnsi.net](mailto:dcmcgill@mnsi.net)  
[www.kingsvillebia.com](http://www.kingsvillebia.com)

## KITCHENER

### Belmont Improvement Area

279 Glasgow Street  
Kitchener ON N2G 2M6

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

### Kitchener DBA

53 Queen Street South  
Kitchener ON N2G 1V8

Contact: Marty Schreiter  
Position: Executive Director  
Telephone: (519) 744-4921  
Fax: (519) 744-9143  
[www.kitchenerdowntown.com](http://www.kitchenerdowntown.com)

## LAKESHORE

### **Belle River BIA**

419 Notre Dame Street  
Belle River ON NOR 1A0

Contact: Vicki Beaulieu  
Telephone: (519) 728-4624  
<http://www.lakeshoreontario.com/lbd/brbia/>

## LAMBTON SHORES

### **Forest BIA**

PO Box 197  
Forest ON NON 1J0

Contact: Gleen Van Valkenberg  
Position: Chairperson

## 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

## LONDON

### **Downtown London BIA**

210 Dundas Street  
London ON N5W 5J3

Telephone: (519) 669-9660

### **Old East Village BIA**

809 Dundas Street  
Suite 1  
London ON N4W 5P6

Telephone: (519) 645-7662  
Fax: (519) 645-7041  
[info@oldeastvillage.com](mailto:info@oldeastvillage.com)  
[www.oldeastvillage.com](http://www.oldeastvillage.com)

## 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**

PO Box 64711  
Markham ON

Telephone: (905) 477-0117  
Email: [unionvillebia@bellnet.ca](mailto:unionvillebia@bellnet.ca)  
[www.unionvilleinfo.com](http://www.unionvilleinfo.com)

## 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

## 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: Ellen Timms  
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/>

## NEW TUCUMSETH

### Alliston Downtown Improvement Area

Millpond Centre  
106 Victoria Street West  
Alliston ON L9R 1Y7

Contact: Irvine Broder  
Position: Chair  
Telephone: (705) 435-3092

## **NIAGARA FALLS**

### **Chippawa BIA**

3826 Main Street  
Niagara Falls ON L2G 6B2

Contact: Victor Ferraiuolo  
Position: Chair  
Telephone: (905) 374-6582  
Fax: (905) 356-5567

### **Clifton Hill BIA**

c/o Hoco  
4960 Clifton Hill  
Box 60  
Niagara Falls ON L2G 6S8

Contact: Harry Oakes  
Position: Chair  
Telephone: (905) 357-5911  
Fax: (905) 358-5738  
<http://www.niagarabilia.com/>

### **Fallsview Tourist Area BIA**

PO Box 655  
Niagara Falls ON L2E 6V5

Contact: Sue McDowell  
Position: Administrator  
Telephone: (905) 358-7137  
Fax: (905) 358-5891  
Email: [suemcdowell@fallsviewbia.com](mailto:suemcdowell@fallsviewbia.com)

### **Lundy's Lane BIA**

PO Box 26008  
Niagara Falls ON L2G 7X6

Contact: Len Cade  
Position: Chair  
Telephone: (905) 356-1161  
Fax: (905) 356-4779

### **Main & Ferry Business Association**

c/o Morgan Funeral Homes  
5917 Ferry Street  
Niagara Falls ON L2G 5Z7

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

### **Niagara Falls Downtown BIA**

4400 Queen Street  
Unit 6  
Niagara Falls ON L2E 2L3

Contact: Joe Amodeo  
Position: Chair  
Telephone: (905) 354-0606  
Fax: (905) 354-5541  
<http://www.niagarafalldowntown.com/>

## **NIPIGON**

### **Nipigon BIA**

R.R. #1  
Nipigon ON P0T 2J0

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

## NORFOLK

### Simcoe BIA

95 Calver Street  
Simcoe ON N3Y 2V3

Contact : Peter Black  
Position : Councillor  
Telephone: (519) 426-5999 x214  
Fax: (519) 426-0059  
Email:rg@downtownsimcoe.com  
[www.downtownsimcoe.com](http://www.downtownsimcoe.com)

Contact: Terry Sheppard  
Position: Administrator

Contact: Richard Gilbert  
Position: Promotion Manager

### 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

133 Main Street West  
North Bay ON P1B 2T6

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: Wendy Chapman  
Position: Executive Director  
Telephone: (613) 258-4838  
Fax: (613) 258-4322  
email:ngcc@magma.ca

## NORTH PERTH

### Listowel and Area 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: Maricar Besa  
Telephone: (905) 844-4520  
Fax: (905) 844-1154  
email: [info@downtownoakville.com](mailto:info@downtownoakville.com)

## ORANGEVILLE

### Orangeville BIA

190 Broadway  
PO Box 255  
Orangeville ON L9W 1K3

Telephone: (519) 942-0087  
Fax: (519) 942-2610  
email: [ovillbia@orangevillebia.org](mailto:ovillbia@orangevillebia.org)  
[www.orangevillebia.org](http://www.orangevillebia.org)

## ORILLIA

### Downtown Orillia BIA

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

Contact: Pauline MacLean  
Position: Administrative Assistant  
Telephone: (705) 325-3261  
Fax: (705) 325-7666

Contact: Pat Thor  
Position: Managing Director  
Telephone: see above  
email: [domb@csolve.net](mailto:domb@csolve.net)

## 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  
[www.downtownoshawa.ca](http://www.downtownoshawa.ca)

## 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](mailto:sracine@magma.ca)

### **ByWard Market BIA**

55 ByWard Market Square  
2<sup>nd</sup> 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](mailto: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](mailto: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/](http://www.prestonstreet.com/)

### **Somerset Heights BIA**

638 Somerset Street West  
Ottawa ON K1R 5K4

Contact: Gwen Toop  
Position: Executive Director  
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  
2<sup>nd</sup> 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  
Position: Executive Director  
Telephone: (613) 729-8154  
Fax: (613) 729-5617

### **OWEN SOUND**

#### **Owen Sound Downtown Improvement Area**

103 10th Street East  
Owen Sound ON N4K 1S2

Contact: Peggy Mouliason  
Position: Manager  
Telephone: (519) 376-9225  
Fax: (519) 376-3908  
email:admin@owensounddia.com

### **PARRY SOUND**

#### **Parry Sound Downtown BIA**

52 Sequin Street  
Parry Sound ON P2A 1B4

Contact: Heather Steele  
Position: Administrator  
Telephone: (705) 746-6426  
Fax: (705) 746-2290

### **PERTH**

#### **Downtown Heritage Perth BIA**

34 Harriott Street  
Perth ON K7H 1T2

Contact: Heather Hansgen  
Position: BIA Coordinator  
Telephone: (613) 264-1190  
Fax: (613) 267-6797  
[www.downtownheritageperthbia.com](http://www.downtownheritageperthbia.com)

### **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  
Station Main  
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.peterboroughbia.com/](http://www.peterboroughbia.com/)

## PORT COLBORNE

### Port Colborne Downtown Dev. BIA

c/o Custom Frameworks  
226 West Street  
Port Colborne ON L3K 4E3

Contact: Julie Barker  
Position: Chairperson  
Telephone: (905) 834-4590

## PORT HOPE

### Port Hope Heritage BIA

41 Walton Street  
Port Hope ON L1A 1N2

Contact: John Campbell  
Telephone: (905) 885-9283  
<http://www.town.porthope.on.ca/hbia.htm>

## POWASSAN

### Powassan BIA

Box 9  
Powassan ON POH 1Z0

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

## PRESCOTT

### Prescott BIA

360 Dibble Street West  
Box 160  
Prescott ON K0E 1T0

Contact: Ray Young  
Position: Chair  
Telephone: (613) 925-2812  
Fax: (613) 925-4831

## PRINCE EDWARD

### Picton BIA

PO Box 2131  
Picton ON K0K 2T0

Contact: Carol Rutter  
Position: Chairperson  
[www.picton-bia.on.ca](http://www.picton-bia.on.ca)

## QUINTE WEST

### Trenton Downtown BIA

22 Front Street  
Trenton ON K8V 6C5

Contact: Keith McColl  
Telephone: (613) 394-4318  
Fax: (613) 394-4928  
email: [marilyn@downtowntrenton.ca](mailto:marilyn@downtowntrenton.ca)

## SAUGEEN SHORES

### Port Elgin BIA

PO Box 820  
Port Elgin ON N0H 2C0

Contact: Carolyn Dadswell  
Position: 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  
Position: Manager/CEO  
Telephone: (705) 942-2919  
Fax: (705) 942-6368  
email:admin@saultdowntown.com

## SCUGOG

### Port Perry BIA

269 Queen Street  
Port Perry ON L9L 1B9

Telephone: (905) 985-4971  
Fax: (905) 985-7698  
www.downtownportperry.com

## SHELBURNE

### Shelburne BIA

PO Box 425  
Shelburne ON L0N 1S0

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

## SMITHS FALLS

### Smiths Falls Downtown BIA

77 Beckwith Street North  
Smith Falls ON K7A 2B8

Contact: Valerie Hudson  
Position: Coordinator  
Telephone: (613) 283-4121  
Fax: (613) 283-4764  
[town.smiths-falls.on.ca/business/bia.html](http://town.smiths-falls.on.ca/business/bia.html)

## SOUTH BRUCE PENINSULA

### Warton BIA

517 Berford Street  
PO Box 68  
Warton ON N0H 2T0

Contact: Mel Rinehart  
Position: Chair  
Telephone: (519) 534-4009  
Fax: (519) 534-4862

## SOUTH DUNDAS

### Morrisburg BIA

PO Box 317  
Morrisburg ON K0C 1X0

Contact: Jane Ewing  
Position: BIA Coordinator  
Telephone: (613) 543-4384  
[www.morrisburg.ca](http://www.morrisburg.ca)

## SOUTH HURON

### Exeter BIA

375 Main Street South  
Exeter ON N0M 1S0

Contact: Karen Pfaff  
Position: Chairperson  
Telephone: (519) 235-4604

## ST. CATHARINES

### Port Dalhousie BIA

28 Lakeport Road  
St. Catharines ON L2N 4P5

Contact: Ruth Barclay  
Position: Administrator  
Telephone: (905) 935-7555  
[www.portdalhousie.com](http://www.portdalhousie.com)

### St. Catharines Downtown Association

12 Ontario Street  
St. Catharines ON L2R 7M3

Contact: Tisha Polocko  
Position: General Manager  
Telephone: (905) 685-8424  
Fax: (905) 685-7771  
[www.stcathdowntown.com](http://www.stcathdowntown.com)

## ST. CLAIR

### Corunna BIA

379 Lyndock Street  
#127  
Corunna ON N0N 1G0

Contact: Jean Carswell  
Telephone: (519) 862-3634

## ST. MARY'S

### St. Mary's BIA

PO Box 3160  
St. Mary's ON N4X 1A7

Telephone: (519) 284-3310  
Fax: (519) 254-0464

## ST. THOMAS

### St. Thomas Downtown Development

545 Talbot Street  
PO Box 520  
St. Thomas ON N5P 3V7

Contact: Shelley Holmes  
Telephone: (519) 633-5248  
Fax: (519) 633-9019

## STAFFORD-PEMBROKE

### Pembroke BIA

1 Pembroke Street East  
Pembroke ON K8A 6X3

Contact: Dan Callaghan  
Position: Commissioner of  
Economic Development for  
the Downtown  
Telephone: (613) 735-2667

## STIRLING-RAWDEN

**Stirling BIA**  
PO Box 133  
Stirling ON K0K 3E0

Contact: Kim Long  
Position: Co-Chairperson  
Telephone: (613) 395-3331  
Fax: (613) 395-5081

Contact: Kim Reid  
Position: Co-Chairperson  
Telephone: 395-1360

## STRATFORD

**Stratford City Centre Committee**  
47 Downie Street  
Stratford ON N5A 1W7

Contact: Gabriele Nemeth  
Position: Clerk-Secretary  
Telephone: (519) 273-2461  
Fax: (519) 273-1818

## STRATHROY-CARADOC

**Strathroy BIA**  
73 Centre Street West  
Strathroy ON N7G 1Y5

Contact: Dale Ross  
Telephone: (519) 246-1312

## SUDBURY

**Sudbury Metro Centre**  
43 Elm Street  
Main Floor  
Unit 150  
Sudbury ON P3C 1S4

Telephone: (705) 674-5115  
Fax: (705) 673-7586  
email: [sudmetro@downtownsudbury.isys.ca](mailto:sudmetro@downtownsudbury.isys.ca)  
www.downtownsudbury.com

## TECUMSEH

**Tecumseh BIA**  
917 Lesperance Road  
Tecumseh ON N8N 1W9

Contact: Rose MacLachlan  
Position: Director of  
Communications and  
Development  
Telephone: (519) 735-3795  
Fax: (519) 735-5978  
[rmaclachlan@tecumseh.ca](mailto:rmaclachlan@tecumseh.ca)  
[www.town.tecumseh.on.ca](http://www.town.tecumseh.on.ca)

## THOROLD

**Thorold BIA**  
Canal City Realty  
15 Albert Street West  
Thorold ON L2V 2G2

Contact: Serge Carpino  
Position: Chairperson  
Telephone: (905) 227-5544

## THUNDER BAY

### Heart of the Harbour BIA

8A Cumberland Street North  
Suite 14  
Thunder Bay ON P7A 4L1

Contact: Bridget White  
Telephone: (807) 343-9032  
Fax: (807) 345-3451

Contact: Beverly Vass  
Position: Chair  
Telephone: see above  
email:hearthar@baynet.net

### Simpson Street BIA

1100 Memorial Avenue  
Suite 151  
Thunder Bay ON P7B 4A3

Contact: Tina Huk  
Telephone: (807) 622-9796  
Fax: (807) 622-0441  
email:thuk@ukrainiancu.com

### Victoria Avenue BIA

600 East Victoria Avenue  
c/o Management Office  
Thunder Bay ON P7C 1A9

Contact: Jim Hupka  
Position: Chairperson  
Telephone: (807) 623-3355  
Fax: (807) 622-5880

## TILLSONBURG

### Tillsonburg BIA

200 Broadway  
2<sup>nd</sup> Floor  
Tillsonburg ON N4G 5A7

Telephone: (519) 842-6428  
Fax: (519) 842-9431

## TIMMINS

### Downtown Timmins BIA

71 Balsam Street South  
Suite 2  
Timmins ON P4N 1B5

Telephone: (705) 264-8733  
Fax: (705) 264-8855  
email:timminsd@ntl.simpatico.ca  
[www.timminsdowntownbia.com](http://www.timminsdowntownbia.com)

## TORONTO

### Bloor Annex BIA

734 St. Clair Avenue West  
Toronto ON M6C 1B3

Contact: Karen O'Brien  
Position: Coordinator  
Telephone: (416) 653-2021  
FAX: (416) 653-4150

Contact: Barry Alper  
Position: Chairperson  
Telephone: (416) 986-5117  
Fax: (416) 653-7976  
email:bloorannexbia@yahoo.com

**Bloor by the Park BIA**

Movie Art Decor  
1566 Bloor Street West  
Toronto ON M6P 1A4

Contact: Edward Guca  
Position: Chairperson  
Telephone: (416) 532-8370

Contact: Diane Grzesik  
Position: Coordinator  
Telephone: (416) 455-0733  
Fax: (416) 652-5328

**Bloorcourt Village BIA**

Tatra Travel Inc.  
827 A Bloor Street West  
Toronto ON M6G 1M1

Contact: Anna Zapletal  
Position: Chairperson  
Telephone: (416) 537-7698

**Bloordale Village BIA**

Vito's Barber Shop  
1258 Bloor Street West  
Toronto ON M6H 1N5

Contact: Vito Pasquariello  
Position: Chairperson  
Telephone: (647) 280-8486

**Bloor West Village BIA**

Ling's Importers  
2257 Bloor Street West  
Toronto ON M6S 1N8

Contact: Alex Ling  
Position: Chairperson  
Telephone: (416) 767-6233  
Fax: (416) 233-1485

**Bloor Yorkville BIA**

55 Bloor Street West  
Suite 220  
Toronto ON M4W 1A5

Contact: Robert Saunderson  
Position: Chairperson  
Telephone: (416) 929-2900  
Fax: (416) 929-2034

Contact: Briar de Lange  
Position: Coordinator  
Telephone: (416) 928-3553 x25  
email: briar@bloor-yorkville.com

**Church-Wellesley BIA**

O'Connor Gallery  
97 Maitland Street  
Toronto ON M4Y 1E3

Contact: Dennis O'Connor  
Position: Chairperson  
Telephone: (416) 921-7149  
Fax: (416) 921-4841

**Corso Italia BIA**

Carmen's Designs for Children Inc.  
1274 St. Clair Avenue West  
Toronto ON M6E 1B9

Contact: Jeff Gillan  
Position: Chairperson  
Telephone: (416) 656-1022  
Fax: (416) 656-9856  
email: jeffgillan@sympatico.ca

**The Danforth BIA**

358 Danforth Avenue  
PO Box 65247  
Toronto ON M4K 1N0

Contact: David Cunningham  
Position: Chairperson

Telephone: (416) 429-4479  
Fax: (416) 429-9840

Contact: Judy Worsley  
Position: Coordinator  
Email:bia@thedanforth.ca

### **Dovercourt Village BIA**

Frank Custom Tailor  
987 Dovercourt Road  
Toronto ON M6H 2Y6

Contact: Frank Savazzi  
Position: Chairperson  
Telephone: (416) 531-8650

### **Downtown Yonge BIA**

444 Yonge Street  
Archway Entrance  
Suite #1  
Toronto ON M5B 2H4

Contact: Arron Barberian  
Position: Chairperson  
Telephone: (416) 597-0255  
Fax: (416) 597-0233

Contact: James Robinson  
Position: Coordinator

### **Eglinton Hill BIA**

Variety and Video  
2609 Eglinton Avenue West  
Toronto ON M6M 1T3

Contact: Steve Tasses  
Position: Chairperson  
Telephone: (416) 652-0941  
Fax: (416) 652-9030

### **Eglinton Way BIA**

533 Eglinton Avenue West  
Suite 200  
Toronto ON M5N 1B1

Contact: Lois Greenspoon  
Position: Coordinator  
Telephone: (416) 487-3294  
Fax: (416) 487-6067

### **Forest Hill Village BIA**

387 Spadina Road  
Toronto ON M4P 2W1

Contact: Richard Chase  
Position: Chairperson  
Telephone: (416) 995-6073

### **Gerrard India Bazaar BIA**

Nucreation  
1414 Gerrard Street East  
Toronto ON M4L 1Z4

Contact: G.B. Mahtani  
Position: Chairperson  
Telephone: (416) 465-1096

### **Greektown on the Danforth BIA**

c/o 505 Danforth Avenue  
Suite 205  
Toronto ON M4K 1P5

Contact: Sue Zindros  
Position: Chairperson  
Telephone: (416) 469-5150  
Fax: (416) 469-7914  
<http://www.greektowntoronto.com/>

**Harbord Street BIA**

Wright Real Estate  
108 Harbord Street  
Toronto ON M5S 1G6

Contact: Neil Wright  
Position: Chairperson  
Telephone: (416) 961-1698 x35

**Hillcrest Village BIA**

Ferro's Restaurant  
769 St. Clair Avenue West  
Toronto ON M6C 1B4

Contact: Frank Pronesti  
Position: Chairperson  
Telephone: (416) 729-9339  
FAX: (416) 656-6906

**Junction Gardens BIA**

3042 Dundas Street West  
Toronto ON M6P 1Z3

Contact: Piera Pugliese  
Position: President  
Telephone: (416) 769-9068

**Kennedy Road BIA**

Bad Boy Furniture  
6 King Louis Crescent  
Toronto ON M1T 2W8

Contact: Blayne Lastman  
Position: Chairperson  
Telephone: (416) 750-8888  
Fax: (416) 750-8892

Contact: Dennis Rider  
Position: Coordinator  
Telephone: (416) 293-2138  
Fax: (416) 293-5294

**Kingsway BIA**

3044 Bloor Street West  
Suite 152  
Toronto ON M8X 2Y8

Contact: Henny Varga  
Position: Chairperson  
Telephone: (416) 233-2900  
Fax: (416) 239-8499

Contact: Laura Farquharson-Myers  
Position: Coordinator  
Telephone: (416) 239-8243  
Fax: (416) 239-5900

[kingswaybia@thekingswaytoronto.ca](mailto:kingswaybia@thekingswaytoronto.ca)

**Lakeshore Village BIA**

2943 Lakeshore Boulevard West  
Toronto ON M8V 1J5

Contact: Paul Chomik  
Position: Chairperson  
Telephone: (416) 251-5412

**Liberty Village BIA**

74 Fraser Avenue  
Toronto ON M6K 3E1

Contact: Chris Fraser  
Position: Chairperson  
Telephone: (416) 516-1723  
Fax: (416) 516-4618

Contact: Lynn Clay  
Position: Coordinator  
Email: [lynnclay@lvbia.com](mailto:lynnclay@lvbia.com)

**Little Italy BIA**

CHIN Radio  
4<sup>th</sup> Floor  
622 College Street  
Toronto ON M6G 1B6

Contact: Lenny Lombardi  
Position: Chairperson  
Telephone: (416) 531-9991 ext. 2340  
Fax: (416) 531-5274

**Long Branch BIA**

Lein's Deli  
3262 Lakeshore Boulevard West  
Toronto ON M8V 1M4

Contact: Dietmar Lein  
Position: Chairperson  
Telephone: (416) 252-5858  
Fax: (416) 251-8196  
[www.longbranchvillage.com/](http://www.longbranchvillage.com/)

**Mimico by the Lake BIA**

Prestell Computer Services Ltd.  
2420 Lakeshore Boulevard West  
Toronto ON M8V 1C4

Contact: David Poborsa  
Position: Chairperson  
Telephone: (416) 255-5016  
Email: [david.poborsa@prestell.com](mailto:david.poborsa@prestell.com)

**Mimico Village BIA**

Kassel's Pharmacy  
396 Royal York Road  
Toronto ON M8Y 2R5

Contact: William Kassel  
Position: Chairperson  
Telephone: (416) 251-1126  
Fax: (416) 251-4221

**Mount Dennis BIA**

Bijou Children's Wear  
1172 Weston Road  
Toronto ON M6M 4P4

Contact: Mary J. Alvarez  
Position: Chairperson  
Telephone: (416) 235-1738  
Fax: (416) 633-6698

**Old Cabbagetown BIA**

237 Carlton Street  
Toronto ON M4A 2L2

Contact: Paul Dineen  
Position: Chairperson  
Telephone: (416) 968-2160  
Fax: (416) 975-9338  
<http://www.oldcabbagetown.com/>

**Pape Village BIA**

Mango's TV & Video  
926 Pape Avenue  
Toronto ON M4K 3V2

Contact: Tom Mangos  
Position: Chairperson  
Telephone: (416) 421-2112

Contact: Rita Smith  
Position: Coordinator  
Telephone: (416) 465-9222

**Parkdale Village BIA**

1313 Queen Street West  
Toronto ON M6K 1L8

Contact: Dick Bacchus  
Position: Chairperson  
Telephone: (416) 536-6918  
Fax: (416) 536-6345

Contact: John Colautti  
Position: Coordinator  
e-mail: parkdalebia@rogers.com

**Queen/Broadview Village BIA**

RF Books  
808 Queen Street East  
Toronto ON M4M 1H7

Contact: Ron Fletcher  
Position: Chairperson  
Telephone: (416) 461-9695

**Roncesvalles Village BIA**

Pollock's Home Hardware  
347 Roncesvalles Avenue  
Toronto ON M6R 2M8

Contact: John Wakulat  
Position: Chairperson  
Telephone: (416) 239-6627

**Rosedale Summerhill BIA**

All the Best Fine Foods  
1099 Yonge Street  
Toronto ON M4W 2L7

Contact: Allyson Davis  
Position: Chairperson  
Telephone: (416) 618-8705  
Fax: (416) 928-1305

**St. Clair Avenue West BIA**

1131 St. Clair Avenue West  
Toronto ON M6B 1B1

Contact: Nadia Bove  
Telephone: (416) 656-1076

**St. Clair Gardens BIA**

21 Silverthorn Avenue  
Toronto ON M6N 3J6

Contact: Phyllis Ferraro  
Position: Chairperson  
Telephone: (416) 658-3741

**St. Lawrence Neighbourhood BIA**

c/o St. Lawrence Market Complex  
92 Front Street East  
Toronto ON M5E 1C4

Contact: Michael Comstock  
Position: Chairperson  
Telephone: (416) 410-9242  
Fax: (416) 365-9596  
email: mcomstock@look.ca

**Upper Village BIA**

Kates and Company Incorporated  
1098 Eglinton Avenue West  
Toronto ON M6C 2E2

Contact: Sheldon Kates  
Position: Chairperson  
Telephone: (416) 789-9862  
Fax: (416) 787-3574

**Upper Village (York) BIA**

Health Solutions  
Chiropractic & Naturopathic  
989 Eglinton Ave West  
York ON M6C 2C6

Contact: Dr. George Milne  
Position: Chairperson  
Telephone: (416) 785-0111

**Village of Islington BIA**

4893 Dundas Street West  
Toronto ON M9A 1B2

Contact: John Alkins  
Position: Chairperson  
Telephone: (416) 231-7411

**Weston BIA**

19 John Street  
Weston ON M9N 1J2

Contact: Michael McDonald  
Position: Chairperson  
Telephone: (416) 247-5327  
Fax: (416) 247-5328

Contact: Laura Alderson  
Position: Coordinator  
email:westonbia@lefca.com

**York-Eglinton BIA**

Rapid \$ Remittance  
1649 Eglinton Avenue West  
Toronto ON M6E 2H1

Contact: Arnold Rowe  
Position: Chairperson  
Telephone: (416) 783-5813  
Fax: (416) 783-7690

**Yonge-Lawrence Village BIA**

c/o Mailboxes etc.  
3219 Yonge Street  
Box 5000  
Toronto ON M4N 3S1

Contact: Bev Don  
Position: Chairperson  
Telephone: (416) 657-4313  
Fax: (416) 484-4306

Contact: Lillian Annison  
Position: Coordinator  
Telephone: (416) 898-9647  
Email:lannison@simpatico.ca

**TEMISKAMING SHORES****New Liskeard BIA**

Box 2050  
Haileybury ON P0J 1K0

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

**TRENT HILLS****Campbellford BIA**

PO Box 1621  
Campbellford ON K0L 1L0

Contact: Shari Hutcheson  
Position: Secretary  
Telephone: (705) 653-1551

## VAUGHAN

**Kleinburg BIA**  
PO Box 82  
Kleinburg ON L0J 1C0

Contact: Frank Greco  
Telephone: (905) 893-1126

## WATERLOO

**Uptown Waterloo BIA**  
100 Regina Street South  
Suite 160  
Waterloo ON N2J 4P9

Contact: Patti Brooks  
Position: Executive Director  
Telephone: (519) 885-1921  
Fax: (519) 747-0069  
email: [uptownwaterloobia@on.aibn.com](mailto:uptownwaterloobia@on.aibn.com)  
<http://www.uptownwaterloobia.com/>

## WELLAND

**North Welland BIA**  
871 Niagara Street  
Welland ON L3C 6Y1

Contact: John Clark  
Position: Chairperson  
Telephone: (905) 788-9474

**Welland Downtown BIA**  
c/o Welland Printing  
115 Division Street  
Welland ON L3B 3Z8

Contact: Greg D'Amico  
Position: Chairman  
Telephone: (905) 734-2057

## WELLINGTON NORTH

**Mount Forest BIA**  
PO Box 1071  
Kenilworth ON N0G 2L0

Contact: John Roberts  
Position: Secretary  
Telephone: (519) 323-3808

## WEST GREY

**Durham BIA**  
321 6<sup>th</sup> Street  
Hanover ON N0G 1R0

Contact: Debbie Tanner  
Position: Chair  
Telephone: (519) 364-6001

## WEST NIPISSING

**Sturgeon Falls BIA**  
PO Box 6004  
30 Front Street  
Sturgeon Falls ON P2B 3K5

Telephone: (705) 842-6428

## WHITCHURCH-STOUFFVILLE

**Stouffville BIA**  
6176 Main Street East  
Stouffville, ON L4A 2S5

Contact: Eric Button  
Position: Chairperson  
Telephone: (905) 640-3530

Contact: Ruth LeBlanc  
Position: Office Manager  
Telephone: (905) 640-0749

**Uxbridge BIA**  
PO Box 190  
Uxbridge ON L9P 1P4

Contact: Eric Candelerio  
Position: Chairperson  
Telephone: (905) 852-5575  
[www.town.uxbridge.on.ca/township/organizations/bia.html](http://www.town.uxbridge.on.ca/township/organizations/bia.html)

## WINDSOR

**City Centre Business Association**  
474 Ouellette Avenue  
Windsor ON N9A 1B2

Contact: Fran Funaro  
Position: Managing Director  
Telephone: (519) 252-5723 ext. 25  
Fax: (519) 252-6814  
email: [ccba@city.windsor.on.ca](mailto:ccba@city.windsor.on.ca)

**Erie Street BIA**  
573 Erie Street East  
Windsor ON N9A 3X8

Contact: Frank Duralia  
Position: Managing Director  
Telephone: (519) 974-2526  
Fax: (519) 252-5893

**Ford City BIA**  
1012 Drouillard Road  
Windsor ON

Contact: Burk Dahmann  
Position: President  
Telephone: (519) 254-4111

**Historic Olde Walkerville Business Association**  
963 Windermere Road  
Windsor ON N8Y 3L3

Contact: Bridget Scheuerman  
Position: Business Coordinator  
Telephone: (519) 253-8826  
Fax: (519) 977-1902

**Olde Riverside Town Business Association**  
1585 Wyandotte Street East  
Box 203  
Windsor ON N8Y 3E5

Contact: Bridget Scheuerman  
Position: Business Coordinator  
Telephone: (519) 977-5501  
Fax: (519) 977-1902

**Ottawa Street BIA**  
1647 Ottawa Street  
Windsor ON N8Y 1R2

Contact: Arnold Blane  
Position: President  
Telephone: (519) 252-9521  
Fax: (519) 973-3922

**Pillette Village BIA**  
4746 Wyndotte Street East  
Windsor ON N8Y 1H7

Contact: Gary St. Pierre  
Position: Chairman  
Telephone: (519) 945-8060  
Fax: (519) 974-9776

**Olde Sandwich Business Association**  
3203 Peter Street  
Windsor ON N9C 1H6

Contact: Dhiren Miyanger  
Position: Chairperson  
Telephone: (519) 253-9212  
Fax: (519) 252-4513

**Wyandotte Town Centre Board of  
Management**  
963 Windermere Road  
Windsor ON N8Y 3E5

Contact: Bridget Scheuerman  
Position: Business Coordinator  
Telephone: (519) 253-8826  
Fax: (519) 977-1902

## WOODSTOCK

**Downtown Woodstock BIA**  
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## 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 on the property taxes paid by 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 overall BIA levy equal to the percentage of the total property assessment in the BIA represented by that particular property. For example, if a property is assessed at one per cent of total realty assessment, the owner of that property would pay one per cent 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 a voluntary creation by local business and property owners. A BIA is established by municipal bylaw upon a formal request for a BIA designation from local business leaders.

The onus is on the 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 owners within the designated area. The owners are required to give a copy of the notice to their property tax paying tenants. If the clerk receives significant objections to the proposal, the municipal bylaw cannot be passed. (See Section 2.3 and the legislation for further information.)

- **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, since 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. 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 or reduce the boundaries of the BIA?**

The boundaries of a BIA can be expanded or reduced by municipal bylaw. The notice requirements and appeal procedures applicable with respect to the initial establishment of a BIA are also largely applicable to the expansion or reduction of BIA boundaries.

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

The establishment of a BIA is purely voluntary and is initiated by the business community. Once the municipal council passes a municipal bylaw 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 bylaw that established the BIA.

All financial obligations of the BIA are assumed by the municipality. A municipality can continue the levy on property in the former improvement area until outstanding amounts are received.

- **Q:Who actually runs the BIA?**

The BIA is managed by a board of management appointed by the municipal council. The board has general responsibilities, among others, 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 five and ten members.

- **Q:Who can be on the board?**

The municipality can have one or more BIA board members. Remaining nominees are selected by a vote of BIA members, who are confirmed by the municipality.

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 to the expiration of the term of the municipal council that appointed them, but the appointment continues until successors are appointed.

- **Q:How do you become a board member?**

Many BIAs hold elections to nominate a list of potential board members that will be confirmed by 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 rests with the municipal council.

- **Q:How is the BIA budget determined?**

The board prepares an annual budget for the BIA. Most boards then submit the budget to the BIA membership for approval at the annual general meeting. At a minimum, the budget needs to be discussed by the membership. The budget must then be submitted to municipal council for approval.

- **Q:How is the BIA budget collected?**

The BIA does not levy taxes directly. The municipal council adds a special BIA levy to the property tax collected from property owners within the boundaries of the BIA. As a general rule, this levy is related to realty assessment within the area. For example, if a property is assessed at one per cent of total realty assessment within the area, the owner of that property would pay one per cent of the total levy within the area. 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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Province of Ontario Web sites of Interest to BIAs

Ministry of Municipal Affairs [www.mah.gov.on.ca](http://www.mah.gov.on.ca)

Information can be found on the Ministry Web site on the following topics:

Brownfields  
Business Retention and Expansion  
Municipal Act E-Guide  
Municipal Readiness for Economic Development  
Property Assessment and Taxation System

Community and Economic Development Resource [www.cedr.gov.on.ca](http://www.cedr.gov.on.ca)  
Rural Economic Development Data and Intelligence [www.reddi.gov.on.ca](http://www.reddi.gov.on.ca)

Ministry of Northern Development and Mines [www.mndm.gov.on.ca](http://www.mndm.gov.on.ca)  
Information can be found on the Ministry Web site on the following topics:  
The Investment Readiness Test: A Self-Assessment Tool for Northern Communities

Ontario Tourism and Marketing Partnership Corporation [www.tourismpartners.com](http://www.tourismpartners.com)  
Urban Economic Development Resource Database [www.ontariocanada.com](http://www.ontariocanada.com)

Provincial Grants of Interest to BIAs

Connect Ontario: Broadband Regional Access [www.ontariocanada.com](http://www.ontariocanada.com)  
Northern Ontario Heritage Fund [www.mndm.gov.on.ca](http://www.mndm.gov.on.ca)  
Prosperity Partnerships Fund [www.ontariocanada.com](http://www.ontariocanada.com)  
Rural Economic Development Program [www.mah.gov.on.ca](http://www.mah.gov.on.ca)  
Ontario Cultural Attractions Fund [www.culture.gov.on.ca](http://www.culture.gov.on.ca)  
Ontario Trillium Foundation Community Grants [www.trilliumfoundation.org](http://www.trilliumfoundation.org)

## Business Improvement Area Links in Ontario

Ontario Business Improvement Areas Association	<a href="http://www.obiaa.com">www.obiaa.com</a>
Toronto Association of Business Improvement Areas	<a href="http://www.toronto-bia.com">www.toronto-bia.com</a>
City of Toronto Economic Development Office	<a href="http://www.enterprisetoronto.com">www.enterprisetoronto.com</a>

## Business Improvement Area Links outside of Ontario

BIAs of British Columbia	<a href="http://www.bia.bc.ca">www.bia.bc.ca</a>
Government of British Columbia BIA Web site	<a href="http://www.mcaaws.gov.bc.ca/lgd/gov_structure">www.mcaaws.gov.bc.ca/lgd/gov_structure</a>
Municipal Research and Services Center of Washington	<a href="http://www.mrsc.org/subjects/econ">www.mrsc.org/subjects/econ</a>
City of Winnipeg BIZ Web site	<a href="http://www.city.winnipeg.mb.ca/ppd/biz_overview.stm">www.city.winnipeg.mb.ca/ppd/biz_overview.stm</a>

## Publications

City of Seattle BIA Handbook	<a href="http://www.cityofseattle.net/economicdevelopment">www.cityofseattle.net/economicdevelopment</a>
Massachusetts Department of Housing & Community Development Guide to Establishing a BID in Massachusetts	<a href="http://www.state.ma.us/dhcd/publications/bid398.pdf">www.state.ma.us/dhcd/publications/bid398.pdf</a>

## APPENDIX F: LEGISLATION

### ENABLING LEGISLATION

The Municipal Act, 2001 ( here in after referred to as “*The act*”) sets forth provisions that govern the establishment and operation of BIAs.

Municipalities are granted the authority to establish BIAs under sections 204-215 of the *act*. The sections set out legislative requirements with respect to a number of issues, such as:

- authority of a municipal council to establish a BIA by passing a bylaw to that effect
- notice requirements
- duties of landlords with respect to providing notice to tenants
- right to object to the bylaw
- role of the municipal clerk in establishing the sufficiency of an objection to the bylaw
- 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 certain BIA charges
- regulations on minimum, maximum, and special benefit charges
- expanding a BIA
- repeal of the enabling bylaw and dissolution of a BIA

### EXCERPTS FROM THE MUNICIPAL ACT , 2001

These excerpts are provided for information only. For accurate recourse, please refer to the official volumes.

Designation of improvement area

204. (1) A local municipality may designate an area as an improvement area and may establish a board of management,

(a) to oversee the improvement, beautification and maintenance of municipally owned land, buildings and structures in the area beyond that provided at the expense of the municipality generally; and

(b) to promote the area as a business or shopping area.

Corporation

(2) A board of management is a corporation consisting of the number of directors established by the municipality.

## Composition

(3) A board of management shall be composed of,

- (a) one or more directors appointed directly by the municipality; and
- (b) the remaining directors selected by a vote of the membership of the improvement area and appointed by the municipality.

## Membership

(4) Members of an improvement area consist of persons who are assessed, on the last returned assessment roll, with respect to rateable property in the area that is in a prescribed business property class and tenants of such property.

## Determining tenancy

(5) In determining whether a person is a tenant or not, the clerk of the municipality may accept a list provided under clause 210 (2) (b) or the declaration of a person that the person is a tenant and the determination of the clerk is final.

## One vote

(6) Each member of an improvement area has one vote regardless of the number of properties that the member may own or lease in the improvement area.

## Nominee

(7) A corporate member of an improvement area may nominate in writing one individual to vote on behalf of the corporation.

## Joint nominee

(8) Subject to subsection (6), one individual may be nominated for voting purposes by two or more corporations that are members of an improvement area.

## Refusal to appoint

(9) The municipality may refuse to appoint a person selected by the members of an improvement area, in which case the municipality may leave the position vacant or direct that a meeting of the members of the improvement area be held to elect or select another candidate for the municipality's consideration.

## Term

(10) The term of the directors of a board of management is the same as the term of the council that appointed them but continues until their successors are appointed.

## Reappointment

(11) Directors are eligible for reappointment.

## Vacancies

(12) Subject to subsection (9), if a vacancy occurs for any cause, the municipality may appoint a person to fill the vacancy for the unexpired portion of the term and the appointed person is not required to be a member of the improvement area.

## Budget

205. (1) A board of management shall prepare a proposed budget for each fiscal year by the date and in the form required by the municipality and shall hold one or more meetings of the members of the improvement area for discussion of the proposed budget.

Council to approve

(2) A board of management shall submit the budget to council by the date and in the form required by the municipality and the municipality may approve it in whole or in part but may not add expenditures to it.

## Limitations

(3) A board of management shall not,

(a) spend any money unless it is included in the budget approved by the municipality or in a reserve fund established under section 417;

(b) incur any indebtedness extending beyond the current year without the prior approval of the municipality; or

(c) borrow money.

## Limitations on power

(4) Section 65 of the *Ontario Municipal Board Act* and section 401 of this Act apply to the municipality's approval under clause (3) (b) in the same manner as if it were incurring a debt of the municipality.

## Notice

206. A board of management shall give reasonable notice to the general membership of the improvement area of a meeting to hold a vote under clause 204 (3) (b) or for the purposes of a discussion under subsection 205 (1).

## Annual report

207. (1) A board of management shall submit its annual report for the preceding year to council by the date and in the form required by the municipality and the report shall include audited financial statements.

## Auditor

(2) The municipal auditor is the auditor of each board of management and may inspect all records of the board.

Funds to be raised

208. (1) The municipality shall annually raise the amount required for the purposes of a board of management, including any interest payable by the municipality on money borrowed by it for the purposes of the board of management.

Special charge

(2) The municipality may establish a special charge for the amount referred to in subsection (1),

(a) by levy upon rateable property in the improvement area that is in a prescribed business property class; or

(b) by levy upon rateable property in the improvement area that is in a prescribed business property class and that, in council's opinion, derives special benefit from the improvement area, which levy may be calculated using different percentages of the assessment for one or more separately assessed properties or categories of separately assessed properties in the prescribed class if the resulting levy is equitable in accordance with the benefits that, in council's opinion, accrue to the properties from the activities related to the improvement area.

Minimum and maximum charges

(3) The municipality may establish a minimum or maximum charge or both, expressed for one or more separately assessed properties or categories of separately assessed properties in a prescribed class, as,

(a) percentages of the assessed value of rateable property in the improvement area that is in a prescribed business property class;

(b) dollar amounts; or

(c) percentages of the board of management's annual budget.

Effect of bylaw

(4) When a bylaw under subsection (3) is in force,

(a) the amount of a charge levied in a year under subsection (2) shall not, when calculated for the individual property in the prescribed class to which it applies, be less than or greater than the amount of the applicable minimum and maximum charge for the property established under the bylaw; and

(b) if necessary for a fiscal year to raise the amount referred to in subsection (1) because a minimum or maximum charge applies to one or more separately assessed properties or categories of separately assessed properties in the prescribed class, the municipality shall for the year adjust any charges applicable to the remaining individual properties or subclasses of properties in the prescribed class by adjusting the percentage or percentages of assessment established under subsection (2) for those properties.

## Exclusion

(5) Section 210 does not apply to an adjustment made under clause (4) (b).

## Borrowings

(6) If only a part of money borrowed by the municipality in any year for the purposes of a board of management is required to be repaid in that year or a subsequent year, only that part and any interest payable on the total amount shall be included in the levies under this section in that year or subsequent year, respectively.

## Priority lien status

(7) Charges levied under this section shall have priority lien status and shall be added to the tax roll.

## Changes to boundary

209. The municipality may alter the boundaries of an improvement area and the board of management for that improvement area is continued as the board of management for the altered area.

## Notice

210. (1) Before passing a bylaw under subsection 204 (1), clause 208 (2) (b), subsection 208 (3) or section 209, notice of the proposed bylaw shall be sent by prepaid mail to the board of management of the improvement area, if any, and to every person who, on the last returned assessment roll, is assessed for rateable property that is in a prescribed business property class which is located,

(a) where the improvement area already exists, in the improvement area and in any geographic area the proposed bylaw would add to the improvement area; and

(b) where a new improvement area would be created by the proposed bylaw, in the proposed improvement area.

## When notice received

(2) A person who receives a notice under subsection (1) shall, within 30 days after the notice is mailed,

(a) give a copy of the notice to each tenant of the property to which the notice relates who 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 that each tenant is required to pay and the share that the person is required to pay.

## Objections

(3) A municipality shall not pass a bylaw referred to in subsection (1) if,

(a) written objections are received by the clerk of the municipality within 60 days after the last day of mailing of the notices;

(b) the objections have been signed by at least one-third of the total number of persons entitled to notice under subsection (1) and under clause (2) (a); and

(c) the objectors are responsible for,

(i) in the case of a proposed addition to an existing improvement area,

(A) at least one-third of the taxes levied for purposes of the general local municipality levy on rateable property in all prescribed business property classes in the improvement area, or

(B) at least one-third of the taxes levied for purposes of the general local municipality levy on rateable property in all prescribed business property classes in the geographic area the proposed bylaw would add to the existing improvement area, or

(ii) in all other cases, at least one-third of the taxes levied for purposes of the general local municipality levy on rateable property in all prescribed business property classes in the improvement area.

## Withdrawal of objections

(4) If sufficient objections are withdrawn in writing within the 60-day period referred to in clause (3) (a) so that the conditions set out in clause (3) (b) or (c) no longer apply, the municipality may pass the bylaw.

## Determination by clerk

(5) The clerk shall determine whether the conditions set out in subsection (3) have been met and, if they are, shall issue a certificate affirming that fact.

## Determination final

(6) The determination by the clerk is final.

## Repeal of bylaw

211. (1) Council shall give notice in accordance with subsection 210 (1) of a proposed bylaw to repeal a bylaw under subsection 204 (1) if the municipality has received,

(a) a resolution from the board of management requesting the repeal; or

(b) a request for the repeal signed by persons who are responsible for at least one-third of the taxes levied for purposes of the general local municipality levy on rateable property in all prescribed business property classes in the improvement area.

#### Statement

(2) A person signing a request under clause (1) (b) shall state what amount of taxes on rateable property in the area that the person is required to pay.

#### Time

(3) Council shall give the notice within 60 days after receiving the resolution or request.

#### Repeal

(4) Council shall repeal the bylaw under subsection 204 (1) if requests for the repeal are received by the clerk of the municipality within 60 days after the last day of mailing of the notices and,

(a) the requests have been signed by at least one-half of the total number of persons entitled to notice under subsection 210 (1) and under clause 210 (2) (a); and

(b) those who have signed the requests are responsible for at least 50 per cent of the taxes levied for purposes of the general local municipality levy on rateable property in all prescribed business property classes in the improvement area.

#### Timing

(5) The repealing bylaw must come into force on or before December 31 of the year in which it is passed.

#### Requests withdrawn

(6) If sufficient requests are withdrawn in writing within the 60-day period referred to in subsection (4) so that either condition set out in that subsection no longer applies, the municipality is not required to repeal the bylaw.

#### Determination by clerk

(7) The clerk shall determine whether the conditions set out in clause (1) (b) and subsection (4) have been met and, if so, shall issue a certificate affirming that fact.

#### Determination final

(8) The determination by the clerk is final.

#### Restriction

(9) If the conditions of subsection (4) are not satisfied, council is not required to give notice under subsection (1) in response to a resolution or request for a period of two years after the last mailing of the notices.

#### Non-application

(10) No requirement under this section or under section 210 applies to the repeal by a municipality on its own initiative of a bylaw under subsection 204 (1).

#### Effect of bylaw

212. A bylaw passed under subsection 204 (1), subsection 208 (2) or (3), section 209 or subsection 211 (4) is not invalid by reason only that,

- (a) a person required to give a copy of a notice to a tenant or other information to the municipality under subsection 210 (2) has not done so;
- (b) the objections referred to in clause 210 (3) (b) have not been signed by at least one-third of the total number of persons entitled to receive notice under subsections 210 (1) and (2) because a person required to give a copy of the notice under subsection 210 (2) has not done so; or
- (c) the requests referred to in clause 211 (4) (a) have not been signed by at least one-half of the total number of persons entitled to notice under subsections 210 (1) and (2) because a person required to give a copy of the notice under subsection 210 (2) has not done so.

#### Tenants

213. For the purposes of clauses 210 (3) (c) and 211 (1) (b), subsection 211 (2) and clause 211 (4) (b), a tenant shall be deemed to be responsible for the part of the taxes that the tenant is required to pay under the tenant's lease or under sections 367 and 368.

#### Dissolution of board

214. (1) Upon the repeal of a bylaw under subsection 204 (1), the board of management is dissolved and the assets and liabilities of the board become the assets and liabilities of the municipality.

#### Liabilities exceed assets

(2) If the liabilities assumed under subsection (1) exceed the assets assumed, the council may recover the difference by imposing a charge on all rateable property in the former improvement area that is in a prescribed business property class.

#### Regulations

215. 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 sections 204 to 214.

Legislation Referenced under Section 204-215 of the *Municipal Act, 2001*

*Municipal Act, 2001*

### **Reserve funds**

**417.** (1) Every municipality and local board, as defined in the *Municipal Affairs Act*, and any other body exercising a power with respect to municipal affairs under any Act in unorganized territory may in each year provide in its budget for the establishment or maintenance of a reserve fund for any purpose for which it has authority to spend money.

### **Approval**

(2) If the approval of a municipality 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 before providing for a reserve fund for those purposes in its budget.

### **Investment**

(3) The money raised by a body exercising a power with respect to municipal affairs under any Act in unorganized territory for a reserve fund shall be paid into a special account and may be invested only in the securities or classes of securities prescribed.

### **Expenditure of reserve funds**

(4) A municipality 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.

### **Regulations**

(5) The Lieutenant Governor in Council may make regulations prescribing securities or classes of securities for the purpose of subsection (3).

