

# Hamilton's Financial Incentives – Municipal Grant Programs

Business Improvement Area  
Sub-Committee Meeting

July 15, 2025

Carlo Gorni, Coordinator, Urban Renewal  
City of Hamilton



## Overview

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- The City of Hamilton is committed to fostering a thriving community through innovative financial assistance and incentive programs.
- These programs are designed to support local businesses and attract new investment to revitalize strategic priority areas, including the downtown, Business Improvement Areas, commercial corridors, and brownfields.
- There are also financial incentives for properties designated under the Ontario Heritage Act.
- The Revitalizing Hamilton's Commercial Districts Community Improvement Plan provides the basis for these programs.







# Grant Application Process

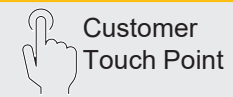
INVEST  
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HAMILTON

## Grant Application Process

Process	Estimated Time	Details
Submitted Application		<p>A complete grant application submitted to the City's Commercial Districts and Small Business Section, including:</p> <ul style="list-style-type: none"> <li>Completed Application Form</li> <li>Payment of Application Fee</li> <li>Two (2) dated estimates of proposed work</li> <li>Written authorization of the Property Owner (if applicable)</li> <li>Articles of Incorporation and Amendment for both applicant/property owner (if applicable)</li> <li>Shareholders Register for both applicant/property owner (if applicable)</li> <li>List of Applicant's Officers and Directors for both applicant/property owner (if applicable)</li> <li>Anticipated start and completion date for construction</li> <li>Date stamped photos</li> </ul>
Due Diligence	2-4 weeks	<p>Application package is reviewed in detail and due diligence takes place including confirmation that taxes are current, there are no outstanding building code, fire code or property standards violations. A title and legal search of the property and a Zoning Verification is also conducted. The Building Division will also review the application including the submitted estimates. Conformity with any applicable urban design guidelines is also checked. A cultural Heritage Planner will also review the application, as applicable.</p>
Approval	2-3 weeks	<p>Once staff have completed and are satisfied in all respects with the results of the ongoing due diligence, the grant application is recommended for approval. If approved, Letter of Understanding is issued to the applicant.</p>





Customer  
Touch Point



Customer  
Touch Point

## Grant Application Process

Process	Estimated Time	Details
Completion of Work Final Review		Proposed improvements/developments are to be completed within the timelines outlined in the Letter of Understanding.
	2-4 weeks	<p>The Applicant shall provide to the City's Commercial Districts and Small Business Section copies of final paid invoices, which confirms the approved works were completed, and proof of payment for all work undertaken on the property for which the Grant is applicable.</p> <p> Customer Touch Point</p>
Grant Payment	2 weeks	<p>The final receipts are reviewed and final due diligence on the work completed takes place similar to that undertaken prior to the initial approval.</p> <p>Cheque requisition is submitted to the City's Finance Section and grant payment is sent to applicant.</p> <p> Customer Touch Point</p>

## Delays

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Some common issues that delay applications:

- The application package is not complete and required information is missing.
- Name on application does not match Corporate Profile Report or name on title.
- Work has begun prior to application and/or there are open permits.
- There are outstanding building code, property standards, or fire code violations.
- There are unpaid property taxes.





## Commitment to Continuous Improvement

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- Economic Development seeks regular feedback in the form of survey responses.
- The survey can be found at <https://www.research.net/r/CDSB-Feedback>.
- Response rates to our surveys tend to be very low.
- Of those who did respond, 100% answered “Yes” to the following questions:
  - Were the details of the program adequately explained in our materials?
  - Was the application form easy to follow?
  - Were your questions responded to promptly by CDSB staff?
  - Were you satisfied with the response to your questions?

## Next Steps

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In response to a motion from Open for Business Sub-Committee on March 6, 2025, staff will be reporting back to the Open for Business Sub-Committee meeting on October 30, 2025 with the following:

- A presentation outlining the current customer journey for a small business owner navigating the municipal incentives grant/loan program(s), including the procedures, subsequent customer touch points that they would interact with at the city, and feedback from recent applications;
- A report outlining any gaps within the customer journey, including feedback from the local business improvement areas, small business owners navigating the process, and other parties participating in the incentives program(s);
- This report will outline any identified innovative solutions and action plans, including required resources, on how to provide a best-in-class customer experience in line with the City of Hamilton's corporate pillar of providing sensational service.



## Continue the conversation...

### **Carlo Gorni** M.A.

Coordinator, Urban Renewal Incentives  
Economic Development  
City of Hamilton  
 [carlo.gorni@hamilton.ca](mailto:carlo.gorni@hamilton.ca)

### **Phil Caldwell** RPP, MCIP

Manager, Commercial Districts and Small Business  
Senior Business Development Consultant  
Economic Development  
City of Hamilton  
 [phil.caldwell@hamilton.ca](mailto:phil.caldwell@hamilton.ca)

