TO: Chair and Members
   Economic Development and Planning
   Committee

WARD(S) AFFECTED: WARD 2

COMMITTEE DATE: August 9, 2010

SUBJECT/REPORT NO:
Commercial Heritage Improvement and Restoration Program (CHIRP) Spring 2010
Grant Application, 47 James Street South (Hamilton) (PED10163) (Ward 2)

SUBMITTED BY:
Tim McCabe
General Manager
Planning and Economic Development
Department

PREPARED BY:
Joseph Muller
(905) 546-2424, Ext. 1214

SIGNATURE:

RECOMMENDATION:

That approval be given to a Conditional Grant Agreement, issued within the terms of the
Commercial Heritage Improvement and Restoration Program (CHIRP), for 47 James
Street South, for repointing and resetting the crown parapet, identified in Appendix “A”
to Report PED10163, subject to the following:

(a) That the applicant be notified that their property taxes must be paid in full prior to
any grant monies being advanced for completed work, and that no grant funds
will be paid out until this condition is met and, if the property taxes are not paid in
full within one year of the date of the Letter of Understanding entered into
between the City of Hamilton and the applicant, that the grant offer will be
considered void and withdrawn.

(b) That the grant portion for the project, in the total amount of $20,000.00, be
funded from the CHIRP Reserve 102047.

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(c) That the General Manager of the Planning and Economic Development Department be authorized and directed to approve increases/decreases to the grant amount approved, as long as the overall grant portion for the grant does not exceed $20,000.00, and that any grant increase/decrease is in accordance with all program requirements.

(d) That the General Manager of the Planning and Economic Development Department be authorized to approve a maximum extension period of 90-days to the applicant for the completion of the work, over and above the one-year period that the applicant is given in accordance with the terms and guidelines of the program, which commences the date Council approves the grant.

(e) That staff be authorized and directed to prepare and execute a Letter of Understanding with the applicant, with such Letter of Understanding being in a form satisfactory to the City Solicitor.

(f) That the applicant shall comply with the conditions of Heritage Permit HP2010-034, as approved by the Director of Planning, and advised by the Heritage Permit Review Sub-committee of the Hamilton Municipal Heritage Committee.

(g) That Report PED10163 be forwarded to the Hamilton Municipal Heritage Committee for information.

EXECUTIVE SUMMARY

The Commercial Heritage Improvement and Restoration Program (CHIRP) was initiated in 2001, and funded for five years starting in 2004. Allocations were made in 2004, 2005, 2007, and 2008, with 2010 marking the final year of funding committed to this program. Council approved the terms of CHIRP on September 29, 2004 (see Appendix “B”, Report PD04256). The program provides financial assistance in the form of matching grants, to a maximum of $20,000.00 per application, for the conservation of commercial and industrial properties designated under Parts IV or V of the Ontario Heritage Act, or for properties with heritage conservation easements. To date, CHIRP has awarded a total of $333,721.92 for 19 projects. The balance of CHIRP funds yet to be awarded is $313,462.21 (see Appendix “C”), excluding those proposed in this report.

Planning staff issued a Request for Applications (RFA) in April, 2010, for designated heritage property projects qualifying for Commercial Heritage Improvement and Restoration Program (CHIRP) matching grants. One complete grant application was received in response, totalling $20,000.00, for the repointing and reseating of the balustrade. The application has been evaluated by City staff, and is recommended in this report for matching grant approval. CHIRP had a residual balance of $153,462.21 from previous years, as of December 31, 2009: with the final allocation of $180,000.00 in 2010, the current balance is $331,462.21. An additional $20,000.00 of CHIRP grants
have been approved, but not yet dispensed from the Fall, 2009, CHIRP applications, resulting in a balance of uncommitted CHIRP funds totalling $313,462.21.

Alternatives for Consideration - See Page 7.

FINANCIAL / STAFFING / LEGAL IMPLICATIONS

Financial: Funding is provided under the terms of the Commercial Heritage Improvement and Restoration Program, as approved by City Council on September 29, 2004.

Council approved an allocation of $60,000.00 in 2004, for the first year of CHIRP, $120,000.00 for the second year of CHIRP (2005), none in 2006, $120,000.00 for each of the third and fourth years (2007 and 2008), and $180,000.00 for the fifth year (2010). The approved grants through the program to date are $333,721.92, and the current balance of the account, including interest accrued on the CHIRP reserve minus approved but un-dispensed funds, is $313,462.21. The approval of the Spring, 2010, CHIRP application discussed in this Report, totalling $20,000.00, will result in a balance of CHIRP funds yet to be allocated of $293,462.21. Staff of Finance and Administration has been circulated for comment, and concur with the Report recommendations.

Staffing: Administration of this grant can be accommodated within the Community Planning and Design Section (Heritage and Urban Design) of the Planning and Economic Development Department, as well as within the Corporate Services Department.

Legal: Review of all documentation associated with the grant will be appropriately undertaken by the City Solicitor to protect the City’s interests. As the project moves forward, it may be necessary to make a minor amendment to the previously approved grant commitment and agreement. Therefore, staff is recommending that the General Manager of Planning and Economic Development be authorized (with the input from the General Manager of Finance and Corporate Services and the City Solicitor) to amend the grant commitment/agreement without further Council approvals, provided that the terms and conditions of the Commercial Heritage Improvement and Restoration Program are maintained.

Under Section 42 of the Ontario Heritage Act, Heritage Permit HP2010-034 has been approved for the work, within the scope of this grant application.
HISTORICAL BACKGROUND

The Commercial Heritage Improvement and Restoration Program (CHIRP) was initiated in 2001, and funded for five years starting in 2004. Allocations were made in 2004, 2005, 2007, 2008, and 2010. Council approved the terms of CHIRP on September 29, 2004 (see Appendix “B”). The program provides financial assistance in the form of matching grants, to a maximum of $20,000.00 per application, for the conservation of commercial and industrial properties designated under Parts IV or V of the Ontario Heritage Act, or for properties with heritage conservation easements. To date, CHIRP has awarded a total of $333,721.92 for 19 projects. The balance of CHIRP funds yet to be awarded is $313,462.21 (see Appendix “C”), excluding those proposed in this report.

Funding is available only for work that conserves or restores the historic fabric and significant architectural elements of a building. Interior features are only eligible for funding if specifically mentioned in the Reasons for Designation or Description of Heritage Attributes of a property designated under Part IV of the Ontario Heritage Act. Routine maintenance and repair are not eligible.

POLICY IMPLICATIONS

Ontario Heritage Act

Section 42 of the Ontario Heritage Act requires that the owner of a designated property shall not alter the property, or permit the alteration of the property, unless the owner applies to the Council of the municipality and receives consent, in writing, to the alteration. The agent for the owner has applied for and received a Heritage Permit for the proposed work.

Sections 39(1) and 45 of the Ontario Heritage Act enables the Council of a municipality to pass By-laws to provide for paying grants or loans to the owner of a property designated under the Ontario Heritage Act for the purpose of paying for the whole or any part of the cost of alteration of such designated property on such terms and conditions as the Council may prescribe. This application is consistent with the Council-approved terms and guidelines of the CHIRP.

City of Hamilton Official Plan

Section C.6 - Heritage Resources of the former City of Hamilton Official Plan applies and encourages the preservation, maintenance, reconstruction, restoration, and management of property considered to have historic, architectural, or aesthetic value (6.1).
Urban Hamilton Official Plan

Section 3.4 - Cultural Heritage Resources Policies of the Council approved Urban Hamilton Official Plan (adopted July 9, 2009) provides for the City to “encourage the rehabilitation, renovation, and restoration of built heritage resources in order that they remain in active use” (3.4.1.4). The Plan further states that the City shall “protect and conserve the tangible cultural heritage resources of the City, including archaeological resources, built heritage resources, and cultural heritage landscapes” (3.4.2.1), and “support the continuing use, reuse, care, and conservation of cultural heritage resources and properties by encouraging property owners to seek out and apply for funding sources available for conservation and restoration work” (3.4.2.1 (f)). Although, the Urban Hamilton Official Plan has not been approved by the Ministry of Municipal Affairs and Housing, and is not in effect, these policies demonstrate Council’s commitment to the identification, protection, and conservation of the cultural heritage resources.

Downtown Hamilton Secondary Plan

Section A.2.4.2.a - Respecting Design and Heritage of the Downtown Hamilton Secondary Plan stipulates that municipal incentive programs will be used to conserve, rehabilitate, and restore properties designated under the Ontario Heritage Act.

RELEVANT CONSULTATION

Heritage Planning staff has been informed by staff of the Building and Licensing Division that CHIRP applications not requiring a building permit do not require review by Building and Licensing. The proposed repointing and reseating of the balustrade does not require a building permit.

Pursuant to Sections 28(1), 33(4), and 42.4 of the Ontario Heritage Act, the Hamilton Municipal Heritage Committee advises and assists Council on matters relating to Part IV and Part V of the Ontario Heritage Act. The Hamilton Municipal Heritage Committee has been consulted on the approved Heritage Permit Application (HP2010-034) for this work through its Heritage Permit Review Sub-committee. The Hamilton Municipal Heritage Committee shall be advised of the decision regarding this grant by copy of this Report and recommendations at its August 26, 2010, meeting (Recommendation (g)).

ANALYSIS / RATIONALE FOR RECOMMENDATION

Heritage Planning staff has reviewed the CHIRP Spring 2010 application. The submitted applications satisfy the program requirements and guidelines.
Projects Recommended for Funding Commitment

<table>
<thead>
<tr>
<th>Property</th>
<th>Funding Requested</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHIRP2010-001 47 James Street South Hamilton</td>
<td>$20,000.00</td>
</tr>
</tbody>
</table>

Total City Funding $20,000.00
Total Estimated Construction Costs $53,500.00
(See Appendix “A” to Report PED10163)

In discussions with the applicant, the project is scheduled to proceed in the Fall of 2010, and is described in detail as follows:

CHIRP2010-001
47 James Street South, Hamilton (Landed Bank and Loan Company) (Ward 2)

Built in 1908 for the Landed Bank and Loan Company, the building became a branch office for the Canada Permanent Bank in 1944, and housed the Mercantile Bank of Canada between 1972 and 1985. The oldest bank building extant in Hamilton’s original financial district, it is a landmark structure in Classical Revival style, featuring Indiana limestone Corinthian columns and pilasters, large-scaled entablature, and rooftop balustrade, all built on modern steel-frame construction (see Appendix “D”). While design of the building is attributed to local architect Charles Mills, it closely resembles New York City’s Knickerbocker Trust and Safe Deposit Bank, built in 1904, and designed by McKim, Mead and White, noted leaders in the North American Classical Revival School. The subject property is designated under Part IV of the Ontario Heritage Act through By-law 86-271. The reasons for designation include the west and south facades of the structure, including the Indiana limestone columns and pilasters, wall panels, fenestration, doorways, entablature, and balustrade. The building is currently being used for offices. A previous grant was awarded, in the amount of $20,000, for repairs to the front façade columns and stonework. (CHIRP 2006-004)

The applicant proposes to repoint, and reseat, where necessary, the entablature of the building. The requisite two quotes were obtained, and the CHIRP matching-funds grant calculation is based on 50% of the lowest viable bid, including applicable taxes. The lower quote was for $53,500.00, plus $7,345.00 HST, for a total of $60,455.00. The CHIRP grant permissible for this application is $20,000.00. The repointing and reseating of entablature stones is an alteration to the building, and the required Heritage Permit was approved under delegated authority (HP2010-034).
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ALTERNATIVES FOR CONSIDERATION:

Funding for the conservation or maintenance of features related to the cultural heritage values of properties designated under Part IV of the Ontario Heritage Act is a discretionary activity on behalf of Council. Council, as advised by staff, may consider two alternatives: agree to fund the applications, or decline to fund the applications.

Decline to Fund

By declining funding, the municipality would be refusing an applicant that meets the criteria and budget for the CHIRP Program, as approved by both the Council and Hamilton Municipal Heritage Committee. Refusal of funding will not encourage owners of properties designated under Part IV of the Ontario Heritage Act to undertake the appropriate restorations and repairs necessary for the long-term conservation of these heritage resources.

Accordingly, staff does not consider declining funding for this CHIRP application to be an appropriate conservation alternative.

CORPORATE STRATEGIC PLAN


Skilled, Innovative and Respectful Organization

- Council and SMT are recognized for their leadership and integrity.
- The approval of this grant demonstrates commitment to previously Council-approved policies and programs.

Financial Sustainability

- Generate assessment growth/non-tax revenues.
- The proposed conservation work will improve the condition of a private property, and may result in a higher assessment value of the subject property and adjacent properties.

Intergovernmental Relationships

- Maintain effective relationships with other public agencies.
- The approval of this grant demonstrates a commitment to conserving cultural heritage resources, as directed by Provincial and Federal level policy.
Growing Our Economy

- Newly created or revitalized employment sites.
- A skilled and creative labour pool that supports new employers.
- A visitor and convention destination.
- The proposed conservation work will create work for skilled and specialized trades people, and will enhance the condition of private commercial property.

Healthy Community

- Plan and manage the built environment.
- The proposed conservation work will improve the safety and appearance of private property.

APPENDICES / SCHEDULES

- Appendix “A”: Spring 2010 CHIRP Application Summary
- Appendix “B”: CHIRP Program Guidelines
- Appendix “C”: Previously Approved CHIRP Grants
- Appendix “D”: Location Map and Photographs

JPM
Attachs. (4)
<table>
<thead>
<tr>
<th>File #</th>
<th>Address</th>
<th>Total Estimated Construction Costs</th>
<th>Requested Amount</th>
<th>Description of Improvements</th>
</tr>
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<tbody>
<tr>
<td>CHIRP2010-001</td>
<td>47 James Street South, Hamilton</td>
<td>$ 53,500.00</td>
<td>$20,000.00</td>
<td>Repointing and resetting crown parapet.</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>$ 53,500.00</td>
<td>$20,000.00</td>
<td></td>
</tr>
</tbody>
</table>
Program Description:

The Commercial Heritage Improvement and Restoration Program (CHIRP) is intended to provide financial assistance in the form of grant-aid for commercial and industrial property owners within the City of Hamilton. The program provides financial assistance for owners of commercial or industrial property designated under Parts IV or V of the Ontario Heritage Act, or those properties that have a heritage conservation easement registered on title.

The program aims to protect and improve the appearance of designated commercial and industrial properties throughout the City by providing funds for the conservation and restoration of important heritage features. This program seeks to encourage investments in long-lasting conservation initiatives and physical improvements to the heritage fabric of designated commercial and industrial heritage properties. It is understood that commercial activities, especially in traditional “Main Street” settings and industrial buildings in “brown fields”, still have the potential to contribute to the economic and physical vitality of the City of Hamilton, as well as improving community amenity, commerce, and tourism opportunities.

Program Terms:

- Commercial and industrial property owners are eligible for the grant program on an annual basis.

- Eligible properties are to be identified by deed, and by municipal address, to identify multiple and separate commercial units with ground floor street frontages.

- Eligible properties must be assessed for municipal tax purposes as commercial or industrial.

- Residential properties are not eligible.

- Commercial and industrial uses must be in conformity with relevant policy documents of the City, and the provisions of the Zoning By-law.

- Eligibility requirements for the program relating to the work to be funded will be specifically identified by the City. Two separate estimates for eligible work are to be provided by a licensed contractor other than the owner. The owner may present estimates, but is required to have at least two prepared by contractors. The City’s grant aid will be based upon the lowest estimate.
submitted. Cost increases, or over runs, may be considered by the City, but shall not exceed the maximum grant award of $20,000.00.

- “Before” and “After” pictures are required as part of the application and processing of the final grant disbursement.

**Grants and Other Sources of Funding:**

- The grant will be paid on a matching basis (50% Applicant’s funds/50% City funds), up to a maximum of $20,000.00 for eligible work under the Program.

- Where other government (Federal or Provincial) and/or non-profit organization sources of funding are anticipated, these must be declared as part of the grant application, and the City’s assistance will be reduced, as appropriate (e.g. 33% Applicant’s funds/33% City funds/33% Federal funds).

- Properties receiving grants through the Commercial Property Improvement Grant Program are not eligible for the CHIRP grants.

- Grants are to be awarded on an annual cycle following a request for applications, with a deadline to be established by the City.

**Application Timeframes:**

- Applications are to be reviewed by the City of Hamilton LACAC (Municipal Heritage Committee) in conjunction with any required Heritage Permit applications under the *Ontario Heritage Act*.

- City staff, e.g. a Building Inspector and Cultural Heritage Planner, will perform initial inspections and site visits of the heritage property intended to be conserved and/or restored, and subsequent final inspection, to assure compliance with the original award of the grant and any permits pursuant to the *Ontario Heritage Act*.

- Proposed work is to be completed within one calendar year of the date of the Council award of a grant to be eligible for payment.

- Work completed must comply with estimates and work proposed, and be identified within the application.

**Fees:**

- An application fee of $250.00 is to accompany the application.
- The fee is non-refundable for applications recommended for funding.
- Unsuccessful applications may receive a $200.00 refund for applications.
Eligibility Requirements:

• The applicant must be the property owner.

• Funding will not be applied retroactively to any work undertaken prior to grant approval.

• Applicants with property taxes in arrears at the time of application will not be processed.

• Applicants with property taxes in arrears at the completion of eligible work will not be funded until such time that the property taxes are fully paid.

• Proposed work cannot commence prior to application approval and pre-inspection by a City Building Inspector and a Cultural Heritage Planner.

• Existing uses must be in conformity with the applicable Zoning By-law regulations, and other relevant planning controls.

Eligible Conservation Work:

• Any work that conserves or enhances elements specified in the Reasons for Designation accompanying the designating By-law under the Ontario Heritage Act.

• The conservation of significant architectural features is eligible. This may include the conservation or restoration of: doors, windows, verandahs, cupolas, chimneys, bargeboard or other decorative trim, parapets, cornices, hood mouldings, and any other features important to the overall composition of the structure, as specified in the Reasons for Designation.

• The conservation of fences and outbuildings, if specifically referred to in Reasons for Designation.

• The conservation or renewal of original siding and roofing materials, including repair and replacement, where necessary, of wood clapboard or board-and-batten, repair and repointing of masonry buildings, stucco repair, repair or replacement of original roofing materials (slate, wood shingles, tile, etc.). Eligible work also includes removal of a modern material (synthetic siding, asphalt shingles, etc.), and replacement with documented original materials.

• The reconstruction of former and significant architectural features for which the appearance can be clearly determined from documentary sources (photographs, drawings, etc.) is eligible.
• The **reconstruction** of shop fronts, which have been altered or replaced. The documentation should be in the form of historic photographs or drawings clearly showing the feature(s) to be reconstructed. Eligible work will be guided by the following reference material: Ontario Ministry of Culture’s *Architectural Conservation Note #8 The Conservation and Maintenance of Storefronts* and *Preservation Brief No. 11, Rehabilitating Historic Storefronts*, Technical Preservation Services, National Park Service.

• Cleaning of masonry buildings may be eligible if it is necessary for the building's preservation. **Under no circumstances will grants be paid for any form of abrasive cleaning (e.g. sandblasting or sodablasting), or high-pressure water cleaning.**

• Any property may receive one grant only for exterior painting in documented original colours. After this initial grant, it is expected that maintenance will be the owner's responsibility. Colours must be documented for the individual building, or be proved to have been a common contemporary colour in the area.

• Painting of unpainted masonry is not eligible.

• Work necessary to restore the building to structural soundness is eligible, e.g. the correction of serious structural faults that threaten the building's survival. This does not include structural work to accommodate modern renovations (e.g. a new supporting beam over the opening for a patio door) or routine maintenance.

• Interior work is only eligible if specifically referred to in the *Reasons for Designation*. Eligible interior features, if specified in the *Reasons for Designation*, include woodwork, plasterwork, wall or ceiling murals, etc.

• New services (electrical, plumbing, heating, air-conditioning) and insulation are not eligible.

**Ineligible Works:**

The following works, including repair, maintenance, reconstruction, or improvements to the following are non-eligible for grant-assistance:

• Short-term, routine maintenance. This includes minor repairs (such as repairing a broken step or a broken window), painting (other than as specified above), repair of non-original siding or roofing materials (aluminum siding, asphalt shingles, etc.).

• Landscaping.
• Work on modern additions.
• Work on sheds or outbuildings not specifically referred to in the *Reasons for Designation*.
• Installation of modern doors and windows, unless replicas of the original.
• Installation of new storm or screen doors and windows.
• Chimney repairs other than restoration of a significant chimney.
• Repair of eavestrough, unless its nature is such that it is significant to the heritage of the structure.
• Repairs to or renewal of modern materials.
• Painting previously unpainted masonry.
### PREVIOUSLY APPROVED CHIRP GRANTS

(2004-2009)

Council approved five years of funding to this program in 2004. Allocations were made in 2004, 2005, 2007, 2008, and 2010 for a total of $600,000.00. A total of $333,721.92 has been awarded to date. With interest accrued on the CHIRP reserve, the balance of CHIRP allocated funds yet to be awarded is $333,462.21. Projects that have previously been approved for funding to date are as follows:

<table>
<thead>
<tr>
<th>Application</th>
<th>Location</th>
<th>Status</th>
<th>Grant Amount</th>
<th>Work</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHIRP2004-001</td>
<td>1034 Garner Road West, Ancaster</td>
<td>Completed</td>
<td>$12,934.16</td>
<td>Roof</td>
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<tr>
<td>CHIRP2005-001</td>
<td>548 Old Dundas Road, Ancaster</td>
<td>Completed</td>
<td>$20,000.00</td>
<td>Roof</td>
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<tr>
<td>CHIRP2005-002</td>
<td>1034 Garner Road West, Ancaster</td>
<td>Completed</td>
<td>$16,281.12</td>
<td>Exterior Woodwork</td>
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<tr>
<td>CHIRP2005-003</td>
<td>35 King Street East, Hamilton</td>
<td>Completed</td>
<td>$20,000.00</td>
<td>Roof</td>
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<tr>
<td>CHIRP2005-004</td>
<td>276 King Street West, Hamilton</td>
<td>Completed</td>
<td>$4,199.75</td>
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<tr>
<td>CHIRP2006-001</td>
<td>199 Glover Road, Stoney Creek</td>
<td>Completed</td>
<td>$15,582.00</td>
<td>Exterior Woodwork</td>
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<tr>
<td>CHIRP2006-002</td>
<td>46 Forest Avenue, Hamilton</td>
<td>Completed</td>
<td>$20,000.00</td>
<td>Roof</td>
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<td>CHIRP2006-003</td>
<td>548 Old Dundas Road, Ancaster</td>
<td>Completed</td>
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<td>CHIRP2006-004</td>
<td>47 James Street South, Hamilton</td>
<td>Completed</td>
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<td>CHIRP2006-005</td>
<td>68 King Street East, Hamilton</td>
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<tr>
<td>CHIRP2007-001</td>
<td>548 Old Dundas Road, Ancaster</td>
<td>Completed</td>
<td>$19,900.00</td>
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<tr>
<td>CHIRP2007-002</td>
<td>51 Herkimer Road, Hamilton</td>
<td>Completed</td>
<td>$20,000.00</td>
<td>Roof</td>
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<tr>
<td>CHIRP2008-001</td>
<td>15-17 King Street West, Dundas</td>
<td>Completed</td>
<td>$12,352.99</td>
<td>Windows</td>
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<td>CHIRP2008-002</td>
<td>30 York Street, Dundas</td>
<td>Completed</td>
<td>$7,869.75</td>
<td>Roof</td>
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<td>CHIRP2008-003</td>
<td>548 Old Dundas Road, Ancaster</td>
<td>Completed</td>
<td>$20,000.00</td>
<td>Windows</td>
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<tr>
<td>CHIRP2009-001</td>
<td>16 Sydenham Street, Dundas</td>
<td>Completed</td>
<td>$18,505.19</td>
<td>Windows</td>
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<td>CHIRP2009-002</td>
<td>34 King Street East, Stoney Creek</td>
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<td>CHIRP2009-003</td>
<td>343 Wilson Street East, Ancaster</td>
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<td>CHIRP2009-004</td>
<td>11 Cross Street, Dundas</td>
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<td><strong>Total 2004-2009</strong></td>
<td></td>
<td></td>
<td><strong>$313,721.92</strong></td>
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Notification of the ongoing program was mailed out to all owners of commercial and/or industrial properties designated under Parts IV and V of the Ontario Heritage Act and/or properties with heritage easements. The CHIRP 2010 Spring Request for Proposals was distributed in April, 2010, with a due date of May 31, 2010, to meet any construction work deadlines to be completed by the end of the 2010 building season.
CHIRP 2010-001
47 James Street South (Landed Bank and Loan Company), Hamilton, Ward 2
CHIRP 2010-001
47 James Street South (Landed Bank and Loan Company), Hamilton, Ward 2