



**Township of Howick Council Addendum Agenda
Tuesday, September 9, 2025, at 7:00 p.m.
Howick Council Chambers**

1. Call to Order

2. Confirmation of the Agenda

Recommended Motion:

That the Council of the Township of Howick hereby adopts September 9, 2025, Council Agenda as presented.

3. Declaration of Pecuniary Interest under the “Municipal Conflict of Interest Act”

4. Minutes of Previous Meetings

Recommended Motion:

That the Council of the Township of Howick hereby adopts the following minutes, as amended:

4.1 [August 12, 2025 Council Meeting Minutes](#)

5. Public Meetings/Hearings

6. Delegations and/or Presentations

7. Consent Agenda

Items on the Consent Agenda are considered routine and are enacted in one motion. Prior to the motion being voted on, any Council Member may request that one or more items be removed from the Consent Agenda and discussed and/or voted on separately.

Recommended Motion:

That Consent Agenda items 7.1 to 7.2 be received for information and approved.

7.1 [PW-2025-25](#), Department Update

For Information Only.

7.2 [FIN-2025-32](#), Accounts Payable

For Information Only.

8. Regular Agenda

8.1 Planning – Huron County Planner Sarah Kurtz

9. Municipal Drains - Drainage Superintendent Scott Richardson

9.1 **DRN-2025-04, Drain #20 Municipal Drain**

Recommended Motion:

That the Council of the Township of Howick, in accordance with Section 78 and 4 of the Drainage Act, proceed with the request for major improvement and extension by petition, for Drain # 20 Municipal Drain.

And That the Council of the Township of Howick appoint Dietrich Engineering to investigate, design and prepare a report for Drain # 20 Municipal Drain.

10. Staff Reports

10.1 Chief Building Official Ed Podniewicz

10.2 Fire Chief/Manager of Development & Protective Services - Josh Kestner

10.2.1 **FIR-2025-19, Fire Station Steel Cladding**

Recommended Motion:

That the Council of the Township of Howick accepts report FIR-2025-19 – Fire Station Steel Cladding for information;

And that Council accept the three (3) quotes gathered for the Howick Fire Station Steel Cladding project as listed in this report;

And that Council approve the quote from Prior Projects and Renos of Mildmay in the amount of \$24,295.00;

And that Council direct staff to proceed with additional work outside of the original quotes, not to exceed the approved budget amount of \$40,000.00.

10.3 Manager of Public Works – Scott Price

10.4 Manager of Recreation and Facilities - Brady Ropp

10.4.1 **REC-2025-11, Howick Community Centre Rooftop HVAC Units Replacement**

Recommended Motion:

That the Council of the Township of Howick hereby receive report REC-2025-11, HCC Rooftop HVAC Units Replacement for information;

And That Council approves the capital project to remove two existing rooftop HVAC units and to purchase and install two new rooftop HVAC units at the Howick Community Centre;

And That Council authorizes the reallocation of \$45,000 from two 2025 capital projects that were pending Community Sport and Recreation Infrastructure Funding to be spent on this project;

And That Council authorizes the Reeve and the CAO/Clerk to enter into an agreement with Jaydens Mechanical Inc. and to execute all necessary documents for the project.

10.5 Treasurer/Manager of Finance - Amy Van Meeteren

10.5.1 [FIN-2025-33](#), 2024 Wroxeter Bridge Project

Recommended Motion:

That the Council of the Township of Howick approve the payment of \$15,255.65 to Theo Vandenberg Inc. from the Gas Tax Reserve for the 2024 Wroxeter Bridge project.

10.6 CAO/Clerk Caitlin Gillis

10.6.1 [ADM-2025-17](#), New Township Banners

Recommended Motion:

That the Council of the Township of Howick receive report ADM-2025-17, New Township Banners, for information;

And That Council approves the proposed design of the new Township Banners that will be displayed throughout the municipality beginning in Spring 2026;

And That Council approves the implementation of the Banner Sponsorship Program in Howick Township.

11. Committee and Board Reports

Recommended Motion:

That the Council of the Township of Howick approve the following Board or Committee minutes:

11.1 [Belmore Arena Board Meeting Minutes](#) – July 21, 2025

11.2 [Wroxeter Hall Board Minutes](#) – August 7, 2025

12. Correspondence

12.1 [The Town of Goderich](#) – Opposition to Bill 17, Protect Ontario by Building Faster Act, 2025

Recommended Motion:

That the Council of the Township of Howick endorse the letter sent from the Town of Goderich to the Honourable Doug Ford, Premier of Ontario and the Honourable Rob Flack, Minister of Municipal Affairs and Housing re. the opposition to Bill 17, Protect Ontario by Building Faster Act, 2025

12.2 The Town of Goderich- Standing Senate Committee on Agriculture and Forestry

Recommended Motion:

That the Council of the Township of Howick endorse the resolution received from the Corporation of the Town of Goderich regarding the Standing Senate Committee of Agriculture and Forestry and urges the Government of Canada and the Province of Ontario to commit to recognizing a sense of urgency and act accordingly in order to protect and conserve soil as per Recommendation 25.

12.3 Belmore Non -Profit Housing Corporation – Support for adopting the new affordable housing property tax subclass

Recommended Motion:

That the Council of the Township of Howick provide staff with direction on implementing the new affordable rental housing property tax subclass recently introduced by the Ontario government.

And direct CAO/Clerk to prepare a by-law to be brought to the September 30 Council Meeting

12.4 Corporation of the Municipality of Tweed – Collaborative Action on Sustainable Waste Management in Ontario

Recommended Motion:

That the Council of the Township of Howick endorse the resolution received from the Municipality of Tweed regarding investigate the possibility of working together with the Ontario Municipalities, Provincial and Federal Governments as well as our manufacturing partners to form a working group to ensure that our waste disposal issues can be resolved quickly, efficiently and effectively with the use of incineration, more robust recycling programs and sustainable practices so that our future generations will not suffer from our environmental mismanagement and to request support from these organizations as well as letters being sent to all municipalities in Ontario, and Premier Ford.

12.5 The Corporation of the Township of Terrace Bay – Exemption to O.Reg. 343/22 – Firefighter Certification Requirements

Recommended Motion:

That the Council of the Township of Howick endorse the resolution received from the Corporation of the Township of Terrace Bay regarding formally opposes the mandatory firefighter certification requirements as currently outlined in O. Reg. 343/22;

And that this resolution be forwarded to the Solicitor General, Premier of Ontario, MPP Lise Vaugeois, the Fire Marshal, AMO, FONOM, and NOMA.

12.6 Municipality of Central Huron – Elect Respect Pledge

Recommended Motion:

That the Council of the Township of Howick endorse the resolution received from the Municipality of Central Huron re. the Elect Respect Pledge and support the Elect Respect campaign and sign the online pledge at www.electrespect.ca

12.7 The Municipality of Strathroy-Caradoc – Blue Box Producers

Recommended Motion:

That the Council of the Township of Howick endorse the resolution received from the Municipality of Strathroy-Caradoc regarding the Blue Box Producers and request that the province amend Ontario Regulation 391/21 : Blue Box so that producers are responsible for the end-of-life management of recycling product from all sources;

And that this resolution be forwarded to the Honourable Doug Ford, Premier of Ontario, the Honourable Todd McCarthy, Minister of the Environment, Conservation, and Parks, Mike Harris, Minister of Natural Resources and Forestry, Ric Bresse, Member of Provincial Parliament for Hastings-Lennox and Addington, Minister of Affairs and Housing, Rob Flack and all Ontario Municipalities

12.8 Ministry of Municipal Affairs and Housing – Proposed Updated to the Projection Methodology Guideline

12.9 Ministry of Municipal Affairs and Housing – Updated to the Housing and Homelessness Services in the 2026 FIR

12.10 Ministry of Natural Resources –Proposed regulations to support the implementation of the proposed Geologic Carbon Storage Act

12.11 Huron Chamber of Commerce – Invitation to Inaugural Huron Marine & Economic Forum

12.12 Ministry of Natural Resources – Proposed updated to certain operational policies under the Aggregates Resource Act

12.13 United Way Perth-Huron – Join United Way Perth-Huron’s Social Research & Planning Council

12.14 Ministry of Environment – Updated to Ministry of the Environment, Conservation and Parks’ Compliance Policy

12.15 Perth County – 2025 Comprehensive Zoning By-Law Review Notice of Project Initiation

12.16 United Way – Built for Good Report, Building the Housing Ontario Needs

12.17 Resident Complaint – Roadside Maintenance

13. Unfinished Business

14. Council Reports

14.1 Council Member Reports

Reeve's Verbal Update from County Council

Verbal Update from Council Members

14.2 Requests by Members

14.3 Notice of Motions

14.4 Announcements

15. Other Business

16. Enactment of By-laws – Third and Final Reading

16.1 By-Law-46-2025

That the Council of the Township of Howick give first, second, third and final reading to By-law 46-2025;

Being a by-law to Authorize the Entering into and Execution of an Agreement between the Corporation of the Township of Howick and Jaydens Mechanical Inc. for the Supply, Delivery and Installation of Two (2) Rooftop HVAC Units for the Howick Community Centre as outlined in RFP REC-2025-02

17. Confirming By-law

17.1 By-law 47-2025

That the Council of the Township of Howick give first, second, third and final reading to By-law 47-2025;

Being a By-law to Confirm the Proceedings of the Council meeting held on September 9, 2025.

18. Adjournment

Recommended Motion:

That the Council of the Township of Howick adjourn the September 9, 2025 Council meeting at ____:____ p.m.



**Township of Howick Council Minutes
Tuesday, August 12, 2025, at 9:00 a.m.
Howick Council Chambers**

1. Call to Order

Reeve Harding called the meeting to order at 9:00 a.m. and welcomed everyone in attendance.

2. Confirmation of the Agenda

Moved by: Deputy Reeve Gibson

Seconded by: Councillor Grimes

That the Council of the Township of Howick hereby adopts August 12, 2025, Council Agenda as presented.

Carried.

3. Declaration of Pecuniary Interest under the “Municipal Conflict of Interest Act”

None Declared.

4. Minutes of Previous Meetings

Moved by: Councillor Rognvaldson

Seconded by: Deputy Reeve Gibson

That the Council of the Township of Howick hereby adopts the following minutes:

4.1 July 15, 2025 Council Meeting Minutes

Carried.

5. Public Meetings/Hearings

6. Delegations and/or Presentations

6.1 FIN-2025-29, 2024 Auditors Report

Reeve Harding welcomed Paul Seebach from Seebach and Associates to the meeting. Paul explained that the report was prepared as per the provincial accounting standards. All boards and committees and township departments are included. Howick ended 2024 with \$3.9 million in reserves, an increase of \$328,000.00 over 2023. This is mostly due to not all gas tax funds being spent in

2024. There is no municipal debt at year end 2024 as the remaining \$47,000.00 loan was paid off and no new debt was incurred. First page of the report shows the balance sheet; Cash on hand went from \$2.5 million to \$4.5 million. Receivables have increased from the previous year. Long term receivables are tile drain loans to farmers. Howick ended 2024 with close to 7 million in assets. Total capital assets of \$19.35 million, an accumulated surplus of \$25.23 million, which has increased \$1.1 million from year end 2023.

On the Income statement, all projects utilizing Gas tax funds were not completed in 2023 and was carried forward to 2024, with more carried over into 2025. Bank interest was higher than what was budgeted. Other income sources include things like burn permits, recycling recoverable etc. There was over \$7 million in income generated by the Township in 2024. Expenses are outlined clearly, with General government expenses representing wages and benefit costs.

Paul highlighted all the hard work treasurer Amy Van Meeteren has done and how organized everything is. Clerk Gillis inquired about the possibility and feasibility of the Township obtaining a loan for ongoing projects, repairs and replacements of infrastructure. Paul responded that a combination of using reserves, raising taxes and getting a loan would be recommended and that the Township should not borrow more than 10-15% of the Township's net revenues. Reeve Harding stated the importance of building the reserves and preparing for the future. Having a plan is the main key. Reeve Harding thanked Paul for his presentation.

Moved by: Deputy Reeve Gibson

Seconded by: Councillor Grimes

That the Council of the Township of Howick approve the 2024 Financial Statements as presented.

Carried.

7. Consent Agenda

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Moved by: Deputy Reeve Gibson

Seconded by: Councillor Grimes

That Consent Agenda items 7.1 to 7.5 be received for information and approved.

**7.1 PW-2025-23, Department Update
For Information Only.**

**7.2 FIR-2025-14, July Department Update
For Information Only.**

7.3 FIR-2025-15, Fuel Station Card Lock

For Information Only.

**7.4 FIN-2025-28, Accounts Payable
For Information Only.**

**7.5 FIN-2025- 31, 2025 2nd Quarter Operating Budget Variance Report
For Information Only.**

Carried.

8. Regular Agenda

8.1 Planning – Huron County Planner Sarah Kurtz

9. Municipal Drains - Drainage Superintendent Scott Richardson

9.1 DRN-2025-03, Municipal Drain Amending By-laws: Drain #10, Farrish Drain-Bowman Culvert, Cathers Drain Gollan Culvert, Blind Lake Drain – Weber Culvert

CAO/Clerk Gillis explained that the drainage projects listed are ready to be invoiced out to the landowners accordingly. The Farrish Drain was the only drain that was over budget. The by-laws must be passed with the actual amounts spent on each project.

Moved by: Councillor Rognvaldson

Seconded by: Councillor Grimes

That the Council of the Township of Howick receive report DRN-2025-03 for information;

And That Council adopt the drainage amending By-laws for the #10 Municipal Drain, Farrish Drain- Bowman Culvert, Cathers Drain- Gollan Culvert, Blind Lake Drain- Weber Culvert.

Carried.

10. Staff Reports

10.1 Chief Building Official Ed Podniewicz

10.2 Manager of Development & Protective Services/Fire Chief - Josh Kestner

10.2.1 FIR-2025-16, Pumper 2 – 4 Replacement & Future Needs

Pumper 2-4 is approaching the end of its service life. Front line trucks cannot be older than 25 years old. Based on the future needs of the fire department and limited resources for water supply across the municipality, pumper 2-4 will be replaced with a large volume pumper-tanker. However, this transition would result in a reduction of onboard equipment and personnel space. A new Pumper tanker in 2025 costs anywhere from \$600,000.00 – \$850,000.00. These costs are anticipated to increase by the time that pumper 2-4 is due to be replaced in 2030.

A pumper/Tanker prioritizes water storage opposed to seating for fire fighters and storage for equipment/ gear. The fire department would like to implement a light rescue vehicle to the

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fleet for a reasonable price to accommodate firefighters and equipment once the pumper/tanker is replaced. A new rescue vehicle ranges from \$230,000.00 – \$350,000.00. A potential cost-saving alternative is to purchase a used rescue body when one becomes available and mount it on a new or gently used chassis. A new truck chassis from Leslie Ford is listed at \$90,000.000 which the rescue body would be attached to.

Staff explained there is no guarantee that an appropriate rescue body will come up for sale through a vendor. Once purchased, it will be stored securely until 2-4 is replaced and the light duty rescue vehicle will need to be implemented. It's a good cost-saving measure to supplement a truck with rescue vehicle. 2-4 still passes annual safety and pump tests it is unknown liability wise if we would get by if 2-4 failed an inspection.

The recommended service life for fire department vehicles is 25 years. Fire Chief/Manager of Development & Protective Services explained that a custom cab pumper truck is a million dollars new, aerial trucks are \$3.3 million and only last 25 years. Staff are continuously finding ways to save money and feel that replacing the truck is the responsible way to do it. The age of vehicles, opposed to the amount of use it has should be taken into consideration across the province for small municipalities with a limited number of calls for service. The 1992 or 1994 rescue truck that the fire department had was sold to keep pumper 2-4. The rescue truck was functional, however, needed to be replaced as it was reaching its 25-year life expectancy.

Moved by: Deputy Reeve Gibson
Seconded by: Councillor Hargrave

That the Council of the Township of Howick receive this report for information purposes;

And that Council approves up to \$20,000.00 from the fire reserve for the purchase of a used roll-up door rescue body, when one becomes available.

Carried.

10.2.2 FIR-2025-17, Car 2-1 Replacement

The Manager of Development and Protective Services/ Fire Chief is recommending replacement of Car 2-1 for an E350 Van. Car 2-1 was purchased in early 2024 to serve as a Fire Chief and By-law Enforcement vehicle as a temporary solution while the fire department waited for the Public Works Department to retire P20. Public Works has since revised their replacement schedule and P20 will not be available in the coming year. P19 has had a rough life between accidents and being a patrol truck, therefore it is not a suitable candidate for a truck for the fire department, but it would work in the Public Works or Recreation Departments. Car 2-1 was to only be in service for a few years. It currently has 290,000kms on it. Car 2-1 was purchased for \$5,600.00 in 2024 from Turner and France, who will purchase it back for \$4,000.00. They will sell us the F350 van for \$11,000.00, resulting in the van costing \$7,000.00 after trade in + unrecoverable tax. The F350 van has only 175,000 kilometers on it, which is over 110,000 kilometers less than Car 2-1.

With the 1-ton chassis, the E350 will be much more suitable for towing trailers as well as the portable generator. Car 2-7 will then be used as the Manager of Development and Protective Service/Fire Chief's vehicle.

The proposed E350 is a Toronto Fire vehicle, already set up as an emergency vehicle. It was mentioned that Council is very pleased staff are pricing used vehicles and looking for the best option.

Moved by: Councillor Grimes

Seconded by: Councillor Rognvaldson

That the Council of the Township of Howick approve the purchase of a 2011 Ford E350 van from Turner & France Ltd. in the amount of \$7,123.20, including the trade in value of \$4,000.00 for the 2011 Ford Expedition (Car 2-1), pending final inspection by the Fire Chief.

Carried.

10.2.3 FIR-2025-18, Howick Fire Station Feasibility Study

The Howick Fire Station Feasibility study was requested in early 2024 from Nelson Dawley, who has assessed and designed a number of local fire stations. They looked at our existing fire hall and property to determine if a renovation or a new fire station would be best for Howick Township. A number of things were outlined in the report. When cost comparisons were completed, pricing came back with renovating and adding an addition to the current Fire Hall estimated at \$2.6 million and a new Fire Hall was estimated at \$2.9 million. This is a difference of only \$300,000.00.

If the Fire Department was to renovate the current fire hall, they would need to lease a space while the addition and renovations were completed. If building a new fire hall, the fire department could operate in the existing hall until a new one is built. Staff believe there is more value in the property to sell the building along with the property and to put those funds toward the construction of a new Fire Hall. Staff explained that \$2.9 million could be low for a new fire hall. This estimate is based off a current fire hall build taking place in Princeton.

Staff have considered other options such as partnering with Huron County EMS. Huron County EMS have in their master plan they would like to see a sub-station in Howick; however, it may not be feasible to build their own station. This could potentially be an option to add an ambulance bay to a new fire hall. The Fire Chief has reached out to Huron County EMS, but it has been hard to get a hold of anyone.

Huron County OPP may also be interested in having space within a new Fire Hall due to the distance from the Clinton detachment. Staff would like to consider additional training space if there is grant funding available. There is the potential to raise additional revenue to create a regional training centre for Huron County Fire Departments. All these options and considerations add an additional cost, making \$3.5 million possibly a more accurate budget figure for a new Fire Hall.

Renovating the existing fire hall could also come with the unexpected additional costs based on what contractors' encounter.

Staff have been looking at a parcel of land across from Pentastic Motors with access off of Alma Street North. The Fire Chief feels that this property would provide plenty of room for a Fire Hall and Training Facility. Market value will need to be paid for the commercial portion of the property, road allowance and MTO property. The MTO provided a quote of \$2,500.00 to the County. A real estate assessment was completed on the current fire hall property with an estimated valuation of \$400,000.00 – \$425,000.00.

CAO/Clerk Gillis asked if there was the option of partnering with the Ontario Fire Marshall's office to be a regional training center? Huron County doesn't currently have a place to train, so there may be an opportunity to generate revenue if we included training as part of a new fire station. Staff made note that the current fire hall is structurally sound, and it does need the roof to be re-done. The problem is it currently does not meet NFPA regulations and standards. It is not insulated properly; there is no HVAC system or ability to put HVAC into the existing building as per NFPA standards and the Building Code. It was originally a Public Works shed and as a makeshift fire station, it has outlived its functionality.

Moved by: Deputy Reeve Gibson
Seconded by: Councillor Rognvaldson

That the Council of the Township of Howick receive report FIR-2025-18 for information purposes;

And that Council approves an informal expression of interest in a new Fire Station for the Howick Township Fire Department;

And that Council direct staff to enter into preliminary discussions regarding the design and costing of a new Fire Station with Dawley Engineering;

And that Council direct staff to enter into preliminary discussions regarding the purchase of properties from the County of Huron, the Ontario Ministry of Transportation, and a private property owner.

Carried.

10.3 Manager of Public Works – Scott Price

10.3.1 PW-2025-24, Purchase of Landfill Scale House

The landfill scale house is the last major piece required to get the landfill up and operational. Staff have recently arranged for the purchase of a scale, having hydro hooked up and now are looking to purchase a scale house. The current trailer at the landfill is being rented and used as office space by staff during landfill operating hours. Staff have the option to purchase the current trailer; however, staff have also found and priced a more rodent-proof structure equipped with heat and air conditioning. The recommended option is a little smaller, however still adequate for two staff as well as all health and safety requirements. The purchase of a scale house was included in the 2025 capital budget.

Moved by: Councillor Rognvaldson

Seconded by: Deputy Reeve Gibson

That the Council of the Township of Howick receive report PW 2025-24 for information;

And that Council supports the purchase of the recommended Howick Landfill Scale House from RM Products Ltd. at a purchase price of \$26,131.60 (including unrecoverable HST).

Carried.

10.4 Manager of Recreation and Facilities - Brady Ropp

10.4.1 REC-2025-10, Temporary Outdoor Physical Extensions or Temporary Patios for Liquor Licensed Premises on Public & Private Property

The purpose of this report is to approve an outdoor bar service at the Howick Community Centre that extends our existing liquor licence to approved outdoor spaces. The Wroxeter Hall and Howick Community Center are the only two municipal facilities that have their own liquor licences, therefore the policy would only apply to them. There are three upcoming events that this policy will apply to for the Howick Community Centre, Homecoming, the Family Festival, and the Howick Turnberry Fall Fair. All organizations will be required to adhere to fencing policies. The event must fall on the same property or adjacent.

Moved by: Councillor Rognvaldson

Seconded by: Councillor Grimes

That the Council of the Township of Howick receive report REC 2025-10, Temporary Outdoor Physical Extensions or Temporary Patios for Liquor Licensed Premises on Public & Private Property;

And That Council agrees to adopt By-law No. 39-2025, being a By-law to Adopt Requirements and Authority for Temporary Physical Extensions or Temporary Patios for Liquor Licensed Premises in the Township of Howick.

Carried.

10.5 Treasurer/Manager of Finance - Amy Van Meeteren

10.5.1 FIN-2025-30, 2025 Asset Management Plan

Ontario Regulation 588/17 requires Ontario Municipalities to establish an asset management plan and policy. Staff have worked with City Wide to prepare the plan and meet the requirement deadlines. In 2024, a plan was established using the current level of service. For 2025, the plan builds on the 2024 plan. Currently the total current replacement value of all

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the Township's assets is \$216.5 million. This is equal to \$141,000.00 per household. 90% of our assets are in fair or better condition. The target of good condition is the goal for our capital assets. To ensure ongoing reliable and affordable services, Howick will require \$2.80 million in annual capital funding. This is the best approach ensuring affordability for the Township and the residents. It is recommended to increase the tax levy by 2.0% annually to achieve sustainable funding within the next 15 years. All regulation requirements have now been met, but data will need to be updated, and field condition assessments completed regularly. It is recommended that an annual review is completed to keep the asset management plan up to date. Most municipalities are in similar situations underfunding their capital assets. In 2024, Howick implemented a 1% capital levy and increased it to 2% in 2025.

Moved by: Councillor Grimes
Seconded by: Deputy Reeve Gibson

That the Council of the Township of Howick receive this report and presentation;

And That Council give consideration to By-law 40-2025 to adopt the 2025 Township of Howick Asset Management Plan as presented.

Carried.

10.6 CAO/Clerk Caitlin Gillis

10.6.1 ADM-2025-11, Subgrade Fibre Internet Installation Policy

Current installation of the fibre internet through Howick Township sparked the need for a new utility installation policy. A sample policy was found for the Township of South-West Oxford located just outside of Woodstock. Howick is requesting a policy that would require all future internet be underground (subgrade). Unfortunately, this policy does not affect the existing fibre that was already installed, but if passed, it will be in place for future fibre work. According to the webinars staff attended regarding the Accelerated High Speed Internet Program, it will be up to the internet service provider and Public Works staff to police the installation of the fibre network.

Council advised the Gough Road and Harriston Road Hydro line is sagging, workman ship of installation along this area was poor. Reeve Harding stated Lisa Thompson said that an inspection of the installation was going to be done, unknown when this is going to take place. Council would like the internet installer to come back and clean up rocks, sod, soil etc. that was left in a mess in the road allowance. CAO/Clerk advised that the Manager of Public Works has inspected the work completed to date to review with Xplore Inc. Staff time will not be able to re-couped from the province for reviewing the work completed and ensuring it is cleaned up appropriately as well as future maintenance responsibilities around the new utility poles.

Moved by: Councillor Grimes

Seconded by: Councillor Hargrave

That the Council of the Township of Howick receive report ADM-2025-11, Subgrade Fibre Internet Installation Policy for information;

And That Council approve the policy attached as Appendix 'A' to this report – Subgrade Fibre Internet Installation Policy

Carried.

10.6.2 ADM-2025-13, Telephone and Internet Voting Service Provider for the 2026 Municipal Election

Previously in February 2025, Council adopted a motion to adopt alternative voting methods for the 2026 Municipal Election. Permission was also granted for staff to participate in the Huron County Elections Working Group. The County wide RFP for an alternate voting method vendor closed June 23, 2025. Simply Voting Inc. and Sequent Tech Inc. both submitted bids. Sequent did have the lower price, but very little experience and no municipal or provincial election experience within Ontario or Canada. The Working Group felt that they would consider Sequent in the future once they gain more Canadian and local experience with municipal elections. Having worked with Simply Voting in past elections, the Working Group is aware that they have a very smooth process and therefore the Working Group has recommended choosing Simply Voting Inc. again for the 2026 municipal election.

Moved by: Deputy Reeve Gibson

Seconded by: Councillor Rognvaldson

That the Council of the Township of Howick receives report ADM-2025-13, Telephone and Internet Voting Service Provider for the 2026 Election for information;

And That Council authorizes the CAO/Clerk to engage Simply Voting Inc. for the provision of telephone and internet-based voting services to be provided for the 2026 Municipal Election;

And That Council directs the CAO/Clerk to prepare a by-law for a future council meeting, to enter into an agreement with Simply Voting Inc. for telephone and internet-based voting services.

Carried.

10.6.3 ADM-2025-15, Rural Ontario Development (ROD) Program Grant Application

The Rural Ontario Development Program was launched in June 2025, replacing the former Rural Economic Development program. CAO/Clerk Gillis sent an email with information on the

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program out to Department Heads and Council to submit project application recommendations. The development of a Community Improvement and Beautification Plan, workforce development, and business succession and retention plan were all proposed.

Councillor Rognvaldson has been working on a draft Community Improvement and Beautification Plan, and costs estimates, stating it is near shovel ready. The application deadline for the ROD program is September 24th. The costing that has been done includes bridge planters, stand-alone planters along the main streets, plantings, soil, labour for maintenance, and weeding. Planters would include a large water reservoir to cut down on their watering needs. Labour costs were estimated at 1 full day per week, 8 hours a day for 16 weeks at a rate of \$20/ hour. No equipment costs added. It is proposed that the person that would be hired will work in the Recreation and Facilities department and help with grass cutting, maintenance, and the Howick Optimist Pool the other 4 days of the week.

Staff spoke with Fordwich Village Management members who believe beautification is part of their mandate. Council would like to have all Village Managements involved with the drafting of the Community Improvement and Beautification Plan so that everyone is on the same page. Fordwich Village Management does not want to see the area rating increase to incorporate the Community Improvement and Beautification Plan as it is benefiting the entire municipality.

New Township banners are planned for purchase and to go up in the spring. Staff are working on designing new banners. Council also mentioned investigating Christmas light option as the current Christmas lights have not been lasting.

Reeve Harding suggested that business retention is important. Council should take it upon themselves to acknowledge new businesses and business owners, i.e. there are new owners of John Wilson Electric and Harkness Enterprises. The Recreation and Facilities Manager will speak with Fordwich Village Management to find out how many Christmas lights need to be replaced for winter 2025.

Council provided direction to staff to proceed with an application for the grant for the Community Improvement and Beautification Plan.

Moved by: Councillor Rognvaldson
Seconded by: Councillor Hargrave

That the Council of the Township of Howick receive report ADM-2025-15, Rural Ontario Development Program Grant Application for information;

And That Council provide direction to the CAO/Clerk on which project to prioritize for Howick's Rural Ontario Development (ROD) Program Grant application.

And That Council direct staff to complete the ROD Grant application prior to September 24, 2025 5:00 p.m. ET.

Carried.

11. Committee and Board Reports

Moved by: Councillor Grimes

Seconded by: Deputy Reeve Gibson

That the Council of the Township of Howick approve the following Board or Committee minutes:

11.1.1 Belmore Arena Board Meeting Minutes – June 16, 2025

The total costs outlined in the Belmore Arena Board financial statements regarding the sandblasting and painting of the ice surface ceiling total \$133,885.82. Township staff have not received any request for funds from the Belmore Arena Board. It is unknown whether a loan from the three municipalities is required. The final financials of Belmore Homecoming have not been provided by the Belmore 2025 Homecoming Committee to date.

11.2 Wroxeter Hall Board Minutes – July 3, 2025

Carried.

12. Correspondence

12.1 Municipality of North Huron – Request for Financial Support for implementation of Community Safety and Well-Being Plan

Moved by: Councillor Rognvaldson

Seconded by: Councillor Grimes

That the Council of the Township of Howick endorse the letter sent from the Municipality of North Huron to the Solicitor General of Ontario Michael Kerzner, re. Request for financial support for implementation of Community Safety and Well-Being Plan

Carried.

12.2 United Way Perth Huron – Belonging matters event to highlight the importance of connection

12.3 Bruce Power – Clean Energy Frontier Conference 2025

12.4 Maitland Valley Conservation- Membership Meeting Minutes March 19, 2025

12.5 Maitland Valley Conservation – Membership Meeting Minutes April 16, 2025

12.6 Maitland Valley Conservation – Membership Meeting Minutes May 21, 2025

12.7 Ontario Infrastructure – Advancing Designated Broadband Projects, Asset Management Plans, Casual Costs and Fees

12.8 Ontario Infrastructure- Advancing Designated Broadband Projects, Running Lines, Depth Requirements and Aerial Infrastructure

13. Unfinished Business

14. Council Reports

14.1 Council Member Reports

Reeve's Verbal Update from County Council

County council is tomorrow. On the agenda is the approval of a 4-way stop at Mayne Corners. Perth County passed it at their July 3rd meeting, it is now in Huron County's ballpark. If passed, Howick's portion of the costs will be about \$10,000.00. Rumble strips will be added. This is a major roadway traveling north-south, with over 2000 vehicles a day on County Road 30, and about half as many traveling east and west on Perth Road 178.

Verbal Update from Council Members

Councillor Grimes updated Council and staff that a new air conditioner was being installed at the Wroxeter Hall which will now allow for the Wroxeter Hall to be used as a cooling station.

14.2 Requests by Members

14.3 Notice of Motions

14.4 Announcements

September 6th - bottle drive Howick Minor Hockey 9 am – 11 am at the Fordwich pavilion at the Fordwich ball diamond.

15. Other Business

16. Enactment of By-laws – Third and Final Reading

Moved by: Deputy Reeve Gibson

Seconded by: Councillor Grimes

That By-laws 39-2025, 40-2025, 41-2025, 42-2025, 43-2025, and 44-2025 receive first, second, and final reading and are finally passed.

Carried.

16.1 By-law 39-2025

Recommended Motion:

That the Council of the Township of Howick give first, second, third and final reading to By-law 39-2025;

Being A By-Law to Adopt Requirements and Authority for Temporary Outdoor Physical Extensions or Temporary Patios for Liquor Licensed Premises on Public & Private Property in the Township of Howick

16.2 By-law 40-2025

Recommended Motion:

That the Council of the Township of Howick give first, second, third and final reading to By-law 40-2025;

Being a By-law to adopt a Municipal Asset Management Plan

16.3 By-law 41-2025

Recommended Motion:

That the Council of the Township of Howick give first, second, third and final reading to By-law 41-2025;

Being a by-law to amend By-law No. 56-2023 (Municipal Drain #10) of the Township of Howick, to provide for raising a lessor amount than provided therein

16.4 By-law 42-2025

Recommended Motion:

That the Council of the Township of Howick give, first, second, third and final reading to By-law 42-2025;

Being a by-law to amend By-law No. 5-2024 (Cathers Municipal Drain-Gollan Culvert) of the Township of Howick, to provide for raising a lessor amount than provided therein

16.5 By-law 43-2025

Recommended Motion:

That the Council of the Township of Howick give, first, second, third and final reading to By-law 43-2025;

Being a by-law to amend By-law No. 33-2024 (Farrish Municipal Drain-Bowman Culvert) of the Township of Howick, to provide for raising a greater amount than provided herein

16.6 By-law 44-2025

Recommended Motion:

That the Council of the Township of Howick give, first, second, third and final reading to By-law 44-2025;

Being a by-law to amend By-law No. 31-2025 (Blind Lake Municipal Drain – Weber Culvert) of the Township of Howick, to provide for raising a lessor amount than provided therein

17. Closed Session

Moved by: Deputy Reeve Gibson
Seconded by: Councillor Rognvaldson

That a closed meeting of Council of the Township of Howick be held on Tuesday, August 12, 2025 at 11:36 a.m. in the Council Chambers of the Township Office, in accordance with Section 239(2) of the Municipal Act, 2001, as amended, for the purpose of considering the following matters:

- a) the security of the property of the municipality or local board;
- b) personal information about identifiable individuals, including municipal or local board employees;
- c) proposed or pending acquisition or disposition of land by the municipality or local board;
- f) advice that is subject to solicitor-client privilege, including communications necessary for that purpose;

Carried.

Agenda moved to the Closed Agenda at 11:36 a.m.

Agenda Returned to the Open Agenda at 12:55

18. Motion to Reconvene into Open Session and Reporting Out

Moved by: Councillor Rognvaldson
Seconded by: Councillor Grimes

That the Council of the Township of Howick reconvened into Open Session at 12:55 p.m.

Carried.

Deputy Reeve Gibson reported that Council met in closed session to discuss items to do with security of the property of the municipality or local board, personal information about identifiable individuals, including municipal or local board employees, a proposed or pending disposition of land by the municipality or local board and advice that is subject to solicitor-client privilege.

19. Confirming By-law

19.1 By-law 45-2025

Moved by: Councillor Rognvaldson
Seconded by: Councillor Hargrave

That the Council of the Township of Howick give first, second, third and

Being a By-law to Confirm the Proceedings of the Council meeting held on
August 12, 2025.

Carried.

20. Adjournment

Moved by: Councillor Hargrave

Seconded by: Councillor Grimes

That the Council of the Township of Howick adjourn the August 12, 2025
Council meeting at 12:56 p.m.

Carried.

Reeve, Doug Harding

CAO/Clerk Caitlin Gillis

Township of Howick**Department: Public Works Department**

To: Council Meeting

Meeting Date: September 9, 2025

Report Title: Department Update

1. Recommendation:

That the Council of the Township of Howick receive report PW-2025-25, Department Update for information

2. Purpose/Issues:

Staff are providing this report to update Council on a variety of activities that occur in the Public Works department.

3. Report Highlights:

- On Monday August 18, 2025, Staff met with the Senior Manager of Fibre Construction with Xplore, Neil Kaminski, in person and toured the locations where Xplore has installed fibre within Howick this past year.

When speaking with Neil, staff expressed their concern with the workmanship and deficiencies with Xplore's subcontractor. Neil was surprised to see the quality of the workmanship and lack of supervision from Xplornet during construction.

Neil had the contractors return and clean up some of the issues that were identified by Township staff. Going forward, the Public Works Manager will be meeting with Neil on-site for any future projects to review the scope of work that will be completed.

Neil also advised that a different contractor will be used for future Howick projects.

- Thursday August 28, 2025, the CAO/Clerk and Manager of Public Works met with representatives from Infrastructure Ontario, the Ministry of Energy and Mines, and Xplore over Zoom.

- CAO/Clerk Gillis shared our disappointment that the complaints submitted to the Technical Assistance Team by the Township of Howick in May 2025 had not yet received a response.
- An apology was issued to the Township that no one followed up on our complaints.
- Township staff feel that the relationship with Xplore has been repaired with improved communication with Neil Kaminski. The Public Works Manager will provide oversight of future projects and now has a contact if there are any more concerns with the quality of workmanship or ongoing maintenance.
- Culvert replacement on Gorrie Line has been completed by Kurtis Smith Excavating and the road has re-opened.
- Catch basin cleanout has been completed in all three villages.
- Guardrail repair and replacement complete on all dead-end streets.
- The landfill scale house has been ordered for the Howick Landfill and anticipated delivery is late October.
- Sign reflectivity testing is complete, and replacement signs have been ordered.
- We have received the Vortex rear flail mower from Colvoy Equipment and roadside mowing has begun.
- Asphalt is expected to begin late September in Fordwich. More information will be advertised on social media and sent to effected residents.

5. Financial Implications:

None.

6. Conclusion / Next Steps:

Staff provide information monthly to keep Council and residents informed as to the operational tasks being preformed by the Public Works department.

Respectfully submitted by: Scott Price, Acting Manager of Public Works

Township of Howick**Department: Finance**

To: Council Meeting**Meeting Date: September 9, 2025****Report Title: Accounts Payable**

1. Recommendation

That the Council of the Township of Howick receive this report for information only.

2. Purpose/Issues:

To update Council on the Accounts Payable Report for the period of July 31 to September 4, 2025 in the amount of \$2,262,747.86.

3. Attachments:

Appendix A: Accounts Payable July 31 to September 4, 2025

Respectfully submitted by: Amy Van Meeteren, Treasurer

Accounts Payable

Bills and Accounts July 31 - Sept 4 2025

Vendor 000000 Through 999999

Invoice Entry Date 2025-07-31 to 2025-09-04 Paid Invoices Cheque Date 2025-07-31 to 2025-09-04

Vendor Number Name	Invoice Number	Invoice Desc	Chq Nbr	Invoice Date	Entry Date	Amount
001050 2822071 ONTARIO LTD	3971942-5	REL DEVELOPEMENT SEC	024540	2025-09-04	2025-09-04	329,000.00
		01-0000-0000-24115 REL DEVELOPEMENT SEC				329,000.00
001708 A.J. STONE	192770	HELMET FACE SHEILD/LEATHER	024485	2025-08-13	2025-08-13	555.88
		01-2100-2101-90000 HELMET FACE SHEILD/LEATHER				555.88
001708 A.J. STONE	193124	O-RING POLY URETHANE	024485	2025-08-13	2025-08-13	176.66
		01-2100-2101-50553 O-RING POLY URETHANE				176.66
001708 A.J. STONE	193403	HELMET NUMBERS FRONT 4"	024526	2025-08-22	2025-08-22	482.09
		01-2100-2101-90000 HELMET NUMBERS FRONT 4"				482.09
001708 A.J. STONE	193394	G1 FACE PC/CAL GAS CYLINDER	024526	2025-08-22	2025-08-22	1,087.92
		01-2100-2101-50553 G1 FACE PC/CAL GAS CYLINDER				1,087.92
		Vendor Total				2,302.55
001318 ALPINE TREE SERVICE INC	241	TREE MAINT - GOUGH RD	024486	2025-08-13	2025-08-13	9,040.00
		01-3100-3103-50656 TREE MAINT - GOUGH RD				9,040.00
001538 ARH HARDWARE	4867	BOLTS	024541	2025-09-04	2025-09-04	7.91
		01-3800-3823-50554 BOLTS				7.91
001051 AVON MAITLAND DISTRICT SC SEPT 2025		SEPTEMBER 2025 INSTALLMENT	024542	2025-09-04	2025-09-04	216,418.67
		01-9500-0000-79500 SEPTEMBER 2025 INSTALLMENT				216,418.67
001558 B & K INC	89649	AXLE ROLLER/BLADE/SCREWS DECK	001838	2025-08-31	2025-08-31	430.39
		01-7100-7120-50553 AXLE ROLLER/BLADE/SCREWS DECK				430.39
001558 B & K INC	89755	SHOP SUPPLIES	001838	2025-08-31	2025-08-31	186.11
		01-7100-7120-50554 SHOP SUPPLIES				186.11
		Vendor Total				616.50
001999 B & K INC.	89755	EX-MARK-CHECK STARTER	024487	2025-08-14	2025-08-14	186.11
		01-7100-7120-50554 EX-MARK-CHECK STARTER				186.11
001105 B.M. ROSS AND ASSOCIATES 29397		GORRIE LINE CULVERT #32	024488	2025-08-14	2025-08-14	2,556.17
		01-3500-9015-90000 GORRIE LINE CULVERT #32				2,556.17
001105 B.M. ROSS AND ASSOCIATES 29296		ORANGEHILL CULVERT #29	024488	2025-08-14	2025-08-14	4,204.66
		01-3500-9018-90000 ORANGEHILL CULVERT #29				4,204.66
001105 B.M. ROSS AND ASSOCIATES 29300		SPENCETOWN BRIDGE #11	024488	2025-08-14	2025-08-14	1,149.54
		01-3500-9019-90000 SPENCETOWN BRIDGE #11				1,149.54
001105 B.M. ROSS AND ASSOCIATES 29483		SPENCETOWN BRIDGE #11 ENGINEER	024527	2025-08-22	2025-08-22	2,205.81
		01-3500-9019-90000 SPENCETOWN BRIDGE #11 ENGINEER				2,205.81

Accounts Payable

Bills and Accounts July 31 - Sept 4 2025

Vendor 000000 Through 999999

Invoice Entry Date 2025-07-31 to 2025-09-04 Paid Invoices Cheque Date 2025-07-31 to 2025-09-04

Vendor Number Name	Invoice Number	Invoice Desc	Chq Nbr	Invoice Date	Entry Date	Amount
001105 B.M. ROSS AND ASSOCIATES	29485	ORANGEHILL CULVERT #29 ENG	024527	2025-08-22	2025-08-22	1,224.78
		01-3500-9018-90000 ORANGEHILL CULVERT #29 ENG				1,224.78
001105 B.M. ROSS AND ASSOCIATES	29501	ROADS NEED STUDY	024543	2025-09-04	2025-09-04	9,318.91
		01-3500-9000-90000 ROADS NEED STUDY				9,318.91
001105 B.M. ROSS AND ASSOCIATES	29533	GORRIE LINE CULVERT #32	024543	2025-09-04	2025-09-04	4,697.00
		01-3500-9015-90000 GORRIE LINE CULVERT #32				4,697.00
001053 BELL MOBILITY	527167077 JUL 2025	CELL PHONES	001830	2025-08-27	2025-08-27	290.85
		01-3900-3901-50530 5192910879				22.21
		01-7100-7101-50530 5192917106				23.62
		01-2100-2101-50530 FIRE TABLET 2				18.42
		01-2400-2401-50530 5192917732				22.91
		01-2100-2101-50530 FIRE TABLET 1				18.42
		01-2100-2101-50530 5193570847				16.39
		01-2100-2101-50530 5193575825				25.22
		01-3900-3901-50530 5193576834				21.76
		01-4300-0000-50530 5193576845				16.31
		01-3900-3901-50530 5193577394				22.45
		01-3900-3901-50530 5193577531				22.18
		01-3900-3901-50530 5193578031				23.79
		01-2100-2101-50530 FIRE TABLET #4				18.42
		01-2100-2101-50530 FIRE TABLET #3				19.57
		01-2100-2101-50530 CELL PHONES OVR PYT				-0.82
001145 BELMORE COMMUNITY CENT	073125	DONATION-MEMORY OF M WRIGHT	024479	2025-07-31	2025-07-31	200.00
		01-0000-0000-57100 DONATION-MEMORY OF M WRIGHT				200.00
001879 BELMORE HOMECOMING 2025	073125	DONATIONS	024480	2025-07-31	2025-07-31	3,500.00
		01-0000-0000-57100 DONATIONS				3,500.00
001397 BIL GRAHAM	30 YEARS	BIL GRAHAM, 30 YEARS	024544	2025-09-04	2025-09-04	600.00
		01-1100-0000-51500 BIL GRAHAM, 30 YEARS				600.00
001532 BLACKBURN RADIO	623-53343	WASTE COLLECTION CHANGES	024489	2025-08-14	2025-08-14	593.25
		01-4300-0000-12810 WASTE COLLECTION CHANGES				593.25
001006 BOYDS FARM SUPPLY LTD.	15492	FOL DEPOSIT ON RAFFLE ATV	024528	2025-08-22	2025-08-22	5,000.00
		01-1100-0000-51500 FOL DEPOSIT ON RAFFLE ATV				5,000.00
001050 BRADY ROPP	AUG 14-25	REIMB-PRESSURE WASHER	024490	2025-08-14	2025-08-14	112.99
		01-7100-7101-50555 REIMB-PRESSURE WASHER				112.99
001189 BRANDT SECURITY PAP	21-9128	MONTHLY ALARM	001831	2025-08-29	2025-08-29	45.20
		01-1300-0000-50556 MONTHLY ALARM CLRKS				22.60

Accounts Payable

Bills and Accounts July 31 - Sept 4 2025

Vendor 000000 Through 999999

Invoice Entry Date 2025-07-31 to 2025-09-04 Paid Invoices Cheque Date 2025-07-31 to 2025-09-04

Vendor Number Name	Invoice Number	Invoice Desc	Chq Nbr	Invoice Date	Entry Date	Amount
		01-3800-3850-50551	MONTHLY ALARM RDS			22.60
001093 CAM'S POOL & SPA SERVICE	879711	LABOUR- CLOSE POOL 2025	024545	2025-09-04	2025-09-04	271.20
		01-7100-7102-50556	LABOUR- CLOSE POOL 2025			271.20
002000 CANADIAN INDUSTRIAL SPEC	15300	BELMORE CC ASBESTOS REMOVAL	024529	2025-08-22	2025-08-22	6,265.85
		01-1100-0000-90000	BELMORE CC ASBESTOS REMOVAL			6,265.85
001393 CEDAR SIGNS	2025/3191	RDS SIGNAGE- ADPT A RD	024491	2025-08-13	2025-08-13	747.63
		01-3100-3101-50555	RDS SIGNAGE- ADPT A RD			747.63
001393 CEDAR SIGNS	2025/2848	SIGNAGE - HIDDEN DRIVEWAY	024491	2025-08-13	2025-08-13	60.71
		01-2400-2404-50555	SIGNAGE - HIDDEN DRIVEWAY			60.71
Vendor Total						808.34
001924 CHALMERS FUELS	1632254	PROPANE TANK RENTAL	001819	2025-08-12	2025-08-12	1.13
		01-7100-7101-50510	PROPANE TANK RENTAL			1.13
001924 CHALMERS FUELS	1632255	PROPANE TANK RENTAL	001819	2025-08-12	2025-08-12	1.13
		01-7100-7101-50510	PROPANE TANK RENTAL			1.13
001924 CHALMERS FUELS	1632256	PROPANE TANK RENTAL	001819	2025-08-12	2025-08-12	1.13
		01-7100-7101-50510	PROPANE TANK RENTAL			1.13
001924 CHALMERS FUELS	1632249	PROPANE TANK RENTAL	001819	2025-08-12	2025-08-12	1.13
		01-7100-7101-50510	PROPANE TANK RENTAL			1.13
001924 CHALMERS FUELS	1632250	PROPANE TANK RENTAL	001819	2025-08-12	2025-08-12	1.13
		01-7100-7101-50510	PROPANE TANK RENTAL			1.13
001924 CHALMERS FUELS	1632251	PROPANE TANK RENTAL	001819	2025-08-12	2025-08-12	1.13
		01-7100-7101-50510	PROPANE TANK RENTAL			1.13
001924 CHALMERS FUELS	1632252	PROPANE TANK RENTAL	001819	2025-08-12	2025-08-12	1.13
		01-7100-7101-50510	PROPANE TANK RENTAL			1.13
001924 CHALMERS FUELS	1632253	PROPANE TANK RENTAL	001819	2025-08-12	2025-08-12	1.13
		01-7100-7101-50510	PROPANE TANK RENTAL			1.13
Vendor Total						9.04
001903 CHRIS ZINN	VOUC 506/25	MOWER REPAIR	024546	2025-09-04	2025-09-04	40.00
		01-9400-0000-50555	MOWER REPAIR			40.00
001558 CIBC INTERAC	07032025	WALMART	001832	2025-08-29	2025-08-29	39.38
		01-7200-7202-50555	4 CT PAINT			39.38
001558 CIBC INTERAC	070325	DOLLARAMA	001832	2025-08-29	2025-08-29	39.27
		01-7200-7202-50555	DAY CAMP SUPPLIES			39.27
001558 CIBC INTERAC	070525	COSTCO WHOLESALE	001832	2025-08-29	2025-08-29	114.91
		01-7100-7102-57200	SWIM TEAM FUNDRAISING SUPP			114.91
001558 CIBC INTERAC	080525	BAUMAN DOOR INC 5922	001832	2025-08-29	2025-08-29	406.48
		01-7100-7101-50555	36X80 PREP 18GA STYRENE SLAB			406.48
Vendor Total						600.04

Accounts Payable

Bills and Accounts July 31 - Sept 4 2025

Vendor 000000 Through 999999

Invoice Entry Date 2025-07-31 to 2025-09-04 Paid Invoices Cheque Date 2025-07-31 to 2025-09-04

Vendor Number Name	Invoice Number	Invoice Desc	Chq Nbr	Invoice Date	Entry Date	Amount
001056 CIBC VISA	JUL 17/25 WDH FOUNE	BILL ROPP MEM DONATION	001833	2025-08-29	2025-08-29	100.00
		01-1100-0000-51500				100.00
001056 CIBC VISA	JUN 26/25 WAL MART	FIRE SUPPLIES	001833	2025-08-29	2025-08-29	33.83
		01-2100-2101-50553				33.83
001056 CIBC VISA	JUL 2/25 PSHSA	FIRE SAFETY PLANNING	001833	2025-08-29	2025-08-29	226.00
		01-2100-2101-50103				226.00
001056 CIBC VISA	JUL 3/25 DOLLARAMA	FIRE EM SUPPLIES FOR DOC	001833	2025-08-29	2025-08-29	105.91
		01-2900-0000-50555				105.91
001056 CIBC VISA	JUL 4/25 CANADIAN TF	TOOL BOX FOR EMERG MGMT	001833	2025-08-29	2025-08-29	107.27
		01-2900-0000-50555				107.27
001056 CIBC VISA	JUL 7/25 FLYWIRE	SERVICE FEE FOR SUB PYT	001833	2025-08-29	2025-08-29	6.13
		01-2100-2101-50554				6.13
001056 CIBC VISA	JUL 11/25 NFPA FIRE	FIRE NFPA LINK SUBSCRIPTION	001833	2025-08-29	2025-08-29	182.50
		01-2100-2101-50104				182.50
001056 CIBC VISA	JUN 27/25 AMAZON	REC - GROUND POOL PUMP	001833	2025-08-29	2025-08-29	231.64
		01-7100-7102-50555				231.64
001056 CIBC VISA	JUN 27/25 AMAZON P	REC POOL VACUUM	001833	2025-08-29	2025-08-29	73.22
		01-7100-7102-50555				73.22
001056 CIBC VISA	JUN 27/25 AMAZON B	REC- PRIME MEMBERSHIP	001833	2025-08-29	2025-08-29	13.04
		01-0000-0000-12811				13.04
001056 CIBC VISA	JUN 30/25 AMAZON	REC - POOL CLEANING SUPP	001833	2025-08-29	2025-08-29	105.38
		01-7100-7102-50555				105.38
001056 CIBC VISA	JUN 30/25 AMAZON D	DAY CAMP - SLIP AND SLIDE	001833	2025-08-29	2025-08-29	305.09
		01-7200-7202-50555				305.09
001056 CIBC VISA	JUN 30/25 AMAZON DC	REC- DAY CAMP SUPPLIES	001833	2025-08-29	2025-08-29	79.70
		01-7200-7202-50555				79.70
001056 CIBC VISA	JUL 07/25 VEVOR	REC - GARDEN HOSE	001833	2025-08-29	2025-08-29	101.69
		01-7200-7202-50555				101.69
001056 CIBC VISA	JUN 27/25 AMAZON R	REC- POOL HOSE	001833	2025-08-29	2025-08-29	123.34
		01-7100-7102-50555				123.34
001056 CIBC VISA	JUN 10/25 VEVOR	3-POINT HITCH	001842	2025-08-31	2025-08-31	262.15
		01-7100-7130-50553				262.15
001056 CIBC VISA	JUN 10/25 TSSA	ELEVATOR RENEWAL	001842	2025-08-31	2025-08-31	347.50
		01-7100-7101-50556				347.50
001056 CIBC VISA	JUN 12/25 MARCHANT	POOL RESCUE TUBES	001842	2025-08-31	2025-08-31	237.57
		01-7100-7102-50555				237.57
Vendor Total						2,641.96
001998 COLVOY ENTERPRISES 2012 I4564		MOWER RENTAL - VOTEX	024492	2025-08-14	2025-08-14	1,412.50
		01-3100-3106-50556				1,412.50

Accounts Payable

Bills and Accounts July 31 - Sept 4 2025

Vendor 000000 Through 999999

Invoice Entry Date 2025-07-31 to 2025-09-04 Paid Invoices Cheque Date 2025-07-31 to 2025-09-04

Vendor Number Name	Invoice Number	Invoice Desc	Chq Nbr	Invoice Date	Entry Date	Amount
001998 COLVOY ENTERPRISES 2012 I	5507	MOWER RENTAL	024547	2025-09-04	2025-09-04	4,972.00
		01-3100-3105-50656 MOWER RENTAL				4,972.00
Vendor Total						6,384.50
001110 CONTINUIT CORP.	65062858-8949	NETWORK SUPPORT JULY 2025	024493	2025-08-13	2025-08-13	1,414.99
		01-1300-0000-50250 NETWORK SUPPORT JULY 2025				1,414.99
001110 CONTINUIT CORP.	65062858-8982	OFFICE 365 MONTHLY	024493	2025-08-13	2025-08-13	643.58
		01-1300-0000-50250 OFFICE 365 MONTHLY				643.58
001110 CONTINUIT CORP.	65062858-9020	CLIENT BACK UP	024493	2025-08-14	2025-08-14	113.00
		01-1300-0000-50250 CLIENT BACK UP				113.00
001110 CONTINUIT CORP.	65062858-8821	OFFICE REPAIR - ONSITE	024530	2025-08-22	2025-08-22	544.91
		01-2100-2101-50200 OFFICE REPAIR - ONSITE				544.91
001110 CONTINUIT CORP.	65062858-9183	OFFICE 365 MONTHLY	024548	2025-09-04	2025-09-04	643.58
		01-1300-0000-50250 OFFICE 365 MONTHLY				643.58
001110 CONTINUIT CORP.	65062858-9150	NETWORK SUPPORT AUG 2025	024548	2025-09-04	2025-09-04	1,414.99
		01-1300-0000-50250 NETWORK SUPPORT AUG 2025				1,414.99
001110 CONTINUIT CORP.	65062858-9212	CLOUD BACKUP	024548	2025-09-04	2025-09-04	113.00
		01-1300-0000-50250 CLOUD BACKUP				113.00
Vendor Total						4,888.05
001009 COUNTY OF HURON	21255	COUNCIL/STAFF EDUCATION	024494	2025-08-14	2025-08-14	327.67
		01-1100-0000-50103 COUNCIL/STAFF EDUCATION				163.84
		01-1300-0000-50103 COUNCIL/STAFF EDUCATION				163.83
001009 COUNTY OF HURON	SEPT 2025	SEPTEMBER 2025	024549	2025-09-04	2025-09-04	682,058.00
		01-9100-0000-79100 SEPTEMBER 2025				682,058.00
Vendor Total						682,385.67
001394 D & M AUTO SERVICE	10130	P-20 OIL CHANGE, BATTERY, CHEC	024495	2025-08-14	2025-08-14	90.40
		01-3800-3812-50553 P-20 OIL CHANGE, BATTERY, CHEC				90.40
001394 D & M AUTO SERVICE	10119	215 - OIL CHANGE/ CHECK	024495	2025-08-14	2025-08-14	202.84
		01-3800-3821-50554 215 - OIL CHANGE/ CHECK				202.84
001394 D & M AUTO SERVICE	10101	P-19 - REPLACE LIC PLATE LIGHT	024495	2025-08-14	2025-08-14	202.96
		01-3800-3814-50554 P-19 - REPLACE LIC PLATE LIGHT				202.96
001394 D & M AUTO SERVICE	10067	P-19 - OIL CHANGE/CHECK	024495	2025-08-14	2025-08-14	108.76
		01-3800-3814-50554 P-19 - OIL CHANGE/CHECK				108.76
001394 D & M AUTO SERVICE	10199	BATTERY-2014 RAM 1500	024550	2025-09-04	2025-09-04	324.73
		01-2100-2102-50554 BATTERY-2014 RAM 1500				324.73
Vendor Total						929.69
001558 D & M AUTO SERVICE LTD	10221	FUEL CAP 2015 FORD F- 150	001839	2025-08-31	2025-08-31	18.05
		01-3800-3821-50553 FUEL CAP 2015 FORD F-150				18.05

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Vendor Number Name	Invoice Number	Invoice Desc	Chq Nbr	Invoice Date	Entry Date	Amount
001883	DEPENDABLE EMERGENCY V 5498	LED TRAFFIC WAND	024496	2025-08-14	2025-08-14	318.66
		01-2100-2101-50205 LED TRAFFIC WAND				318.66
001241	DONNELLY & MURPHY 12872	REICHARD-VERSTEEG DR AGRMT	024497	2025-08-13	2025-08-13	169.50
		01-8100-0000-12810 REICHARD-VERSTEEG DR AGRMT				169.50
001969	DOUGLAS R ARMSTRONG TR.36170	TRAILER RENT	024498	2025-08-13	2025-08-13	395.50
		01-4300-0000-50556 TRAILER RENT				395.50
001969	DOUGLAS R ARMSTRONG TR.36456	16X8 OFFICE- LANDFILL	024551	2025-09-04	2025-09-04	395.50
		01-4300-0000-50556 16X8 OFFICE- LANDFILL				395.50
001718	ELLIOTT FENCE INC. 422702	STEEL BEAM GUIDE RAIL	024552	2025-09-04	2025-09-04	508.50
		01-3100-3102-50555 STEEL BEAM GUIDE RAIL				508.50
001212	EQUIPMENT ONTARIO P77044	MOWER BELT	024553	2025-09-04	2025-09-04	72.81
		01-9400-0000-50555 MOWER BELT				72.81
001764	EQUITABLE LIFE OF CANADA AUG 2025	AUGUST 2025 BENEFITS	001820	2025-08-12	2025-08-12	7,424.94
		01-1300-0000-50102 AUGUST 2025 BENEFITS				2,348.70
		01-2400-2401-50102 AUGUST 2025 BENEFITS				524.58
		01-3900-3901-50102 AUGUST 2025 BENEFITS				2,741.89
		01-7100-7101-50102 AUGUST 2025 BENEFITS				1,385.07
		01-2100-2101-50102 AUGUST 2025 BENEFITS				424.70
001444	FORDWICH PARKS BOARD 073125	DONATIONS	024481	2025-07-31	2025-07-31	200.00
		01-0000-0000-57100 DONATIONS				200.00
001444	FORDWICH PARKS BOARD 090225	GRASS CUTTING AT BALL PARK	024554	2025-09-04	2025-09-04	3,000.00
		01-9200-0000-50552 GRASS CUTTING AT BALL PARK				3,000.00
Vendor Total						3,200.00
001109	FORDWICH TIRE LTD REP013487	P-20 TRUCK TIRES	024499	2025-08-13	2025-08-13	915.30
		01-3800-3812-50554 P-20 TRUCK TIRES				915.30
001597	FOXTON FUELS LIMITED 631744	DIESEL DYED 3543.50 @ 1.0490	001821	2025-08-12	2025-08-12	4,360.52
		01-3900-3901-50559 DIESEL DYED 3543.50 @ 1.0490				4,360.52
001597	FOXTON FUELS LIMITED 631743	DIESEL CLEAR 1465.40 @ 1.0490	001821	2025-08-12	2025-08-12	1,952.31
		01-3900-3901-50559 DIESEL CLEAR 1465.40 @ 1.0490				1,952.31
001597	FOXTON FUELS LIMITED 633290	GASOLINE REG 1260.50 @ 0.8990	001821	2025-08-12	2025-08-12	1,551.14
		01-3900-3901-50559 GASOLINE REG 1260.50 @ 0.8990				1,551.14
001597	FOXTON FUELS LIMITED 633289	DIESEL CLEAR 1098.90 @ 1.0440	001821	2025-08-12	2025-08-12	1,457.82
		01-3900-3901-50559 DIESEL CLEAR 1098.90 @ 1.0440				1,457.82
001597	FOXTON FUELS LIMITED 633287	DIESEL DYED 3183.30 @ 1.0440	001821	2025-08-12	2025-08-12	3,899.29
		01-3900-3901-50559 DIESEL DYED 3183.30 @ 1.0440				3,899.29

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Vendor Number Name	Invoice Number	Invoice Desc	Chq Nbr	Invoice Date	Entry Date	Amount
Vendor Total						13,221.08
001239 GABEL ELECTRIC, PLUMBING 34666		CAPITAL GENERATOR	024555	2025-09-04	2025-09-04	23,888.20
		01-2100-2101-90000 CAPITAL GENERATOR				23,888.20
001333 GLOBAL PAYMENTS PAP 073125		DEBIT CHARGES- JUN 2025	001822	2025-08-12	2025-08-12	60.21
		01-1300-0000-50220 DEBIT CHARGES- JUN 2025				30.10
		01-7100-7101-50556 DEBIT CHARGES- JUN 2025				30.11
002001 GOLDEN MAYAN FOODS 25125		BASKET - FIRE	024531	2025-08-22	2025-08-22	45.20
		01-2100-2101-50250 BASKET - FIRE				45.20
001424 HARTMAN ELECTRONICS & C 44579		REPROGRAMMED RADIO	024500	2025-08-14	2025-08-14	259.90
		01-2100-2101-50554 REPROGRAMMED RADIO				259.90
001099 HILTZ'S LANDSCAPING MAINT 5		BROWN MULCH	024501	2025-08-14	2025-08-14	2,175.25
		01-9300-0000-50556 BROWN MULCH				2,175.25
001994 HOWICK HOMECOMING 073125		DONATION	024482	2025-07-31	2025-07-31	500.00
		01-0000-0000-57100 DONATION				500.00
001052 HURON-PERTH COUNTY ROMSEPT 2025		SEPTEMBER 2025 INSTALLMENT	024556	2025-09-04	2025-09-04	12,424.35
		01-9600-0000-79600 SEPTEMBER 2025 INSTALLMENT				12,424.35
001298 HYDRO ONE NETWORKS INC JUNE 2025		JUNE 2025 USAGE	001823	2025-08-12	2025-08-12	8,393.68
		01-9400-0000-50500 JUNE 2025 USAGE				58.44
		01-1300-0000-50500 JUNE 2025 USAGE				391.47
		01-3900-3901-50500 JUNE 2025 USAGE				339.37
		01-9400-0000-50500 JUNE 2025 USAGE				40.45
		01-7100-7102-50500 JUNE 2025 USAGE				1,816.88
		01-2100-2101-50500 JUNE 2025 USAGE				321.50
		01-7100-7101-50500 JUNE 2025 USAGE				2,851.60
		01-9300-0000-50500 JUNE 2025 USAGE				37.52
		01-9400-0000-50500 JUNE 2025 USAGE				284.90
		01-9400-0000-50500 JUNE 2025 USAGE				581.94
		01-9400-0000-50500 JUNE 2025 USAGE				24.35
		01-9400-0000-50500 JUNE 2025 USAGE				86.30
		01-9300-0000-50500 JUNE 2025 USAGE				763.00
		01-9000-0000-50500 JUNE 2025 USAGE				58.20
		01-8900-0000-50500 JUNE 2025 USAGE				17.24
		01-9200-0000-50500 JUNE 2025 USAGE				594.62
		01-9200-0000-50500 JUNE 2025 USAGE				39.43
		01-9400-0000-50500 JUNE 2025 USAGE				47.41
		01-9400-0000-50500 JUNE 2025 USAGE				9.42
		01-9300-0000-50500 JUNE 2025 USAGE				7.71
		01-9200-0000-50500 JUNE 2025 USAGE				12.51
		01-9400-0000-50500 JUNE 2025 USAGE				9.42

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Vendor Number Name	Invoice Number	Invoice Desc	Chq Nbr	Invoice Date	Entry Date	Amount
001526 JEFF HAWKINS	AUG 26-25	MARRIAGE OFFICIANT	024557	2025-09-04	2025-09-04	962.42
		01-0000-0000-50556 CHRYSTIAN/FRISCHKNEDIT				199.12
		01-0000-0000-50556 FORD/FISHER				188.06
		01-0000-0000-50556 CRUICKSHANK/KING				188.06
		01-0000-0000-50556 FENN/WEISS				199.12
		01-0000-0000-50556 CHISLETT/KING				188.06
001445 JOHN DEERE FINANCIAL	1995362	PARTS MOTO MIX 4X4LT	001834	2025-08-27	2025-08-27	194.36
		01-2100-2103-50510 PARTS MOTO MIX 4X4LT				194.36
001490 JOSH KESTNER	AUG 14-25	REIMB-MEAL FOR CALL 25-040	024502	2025-08-14	2025-08-14	97.16
		01-2100-2101-50103 REIMB-MEAL FOR CALL 25-040				97.16
001363 JOSH WHITE	15 YEARS	JOSH WHITE, 15 YEARS SERVICE	024558	2025-09-04	2025-09-04	300.00
		01-1100-0000-51500 JOSH WHITE, 15 YEARS SERVICE				300.00
001865 JTREE	86	CLEAN UP - 1035 MN ST WROX	024503	2025-08-14	2025-08-14	565.00
		01-2400-2404-50556 CLEAN UP - 1035 MN ST WROX				565.00
001865 JTREE	92	TREE CLEAN UP FORD & WROX TRLS	024559	2025-09-04	2025-09-04	791.00
		01-7100-7103-50656 TREE CLEAN UP FORD & WROX TRLS				791.00
Vendor Total						1,356.00
001050 JUSTIN STEWART	15 YEARS	JUSTIN STEWART, 15 YEARS	024560	2025-09-04	2025-09-04	300.00
		01-1100-0000-51500 JUSTIN STEWART, 15 YEARS				300.00
001831 JUTZI WATER TECHNOLOGIES	171568	POOL- CHLORINE	024504	2025-08-14	2025-08-14	521.21
		01-7100-7102-50557 POOL- CHLORINE				521.21
001831 JUTZI WATER TECHNOLOGIES	170193	CHLOR/DRUM DEP RETURN	024532	2025-08-22	2025-08-22	957.68
		01-7100-7102-50557 CHLOR/DRUM DEP RETURN				957.68
Vendor Total						1,478.89
001243 KEVIN DOIG	VOUC 495/25	PARK MAINT JUNE 2- JUNE 30	024505	2025-08-13	2025-08-13	512.50
		01-9400-0000-50552 PARK MAINT JUNE 2- JUNE 30				512.50
001243 KEVIN DOIG	VOUC 502/25	VILLAGE MAINT JULY 5-21	024505	2025-08-13	2025-08-13	300.00
		01-9400-0000-50556 VILLAGE MAINT JULY 5-21				300.00
001243 KEVIN DOIG	VOUC 501/25	PARK MAINT - GRASS JULY 4-27	024505	2025-08-13	2025-08-13	412.50
		01-9400-0000-50552 PARK MAINT - GRASS JULY 4-27				412.50
001243 KEVIN DOIG	VOUC 508/25	VILL MAINT AUG 1- 23	024561	2025-09-04	2025-09-04	475.00
		01-9400-0000-50556 VILL MAINT AUG 1- 23				475.00
001243 KEVIN DOIG	VOUC 507/25	PARK MAINT AUG 1- 29	024561	2025-09-04	2025-09-04	425.00
		01-9400-0000-50552 PARK MAINT AUG 1- 29				425.00
Vendor Total						2,125.00

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Vendor Number Name	Invoice Number	Invoice Desc	Chq Nbr	Invoice Date	Entry Date	Amount
001845 KJA ELECTRIC	25-22	NEW POOL HEATER	024506	2025-08-14	2025-08-14	282.50
		01-7100-7102-90000 NEW POOL HEATER				282.50
001645 KORE MECHANICAL INC.	3890	REFRIDGERATION SERVICE	024533	2025-08-22	2025-08-22	2,946.95
		01-7100-7101-50556 REFRIDGERATION SERVICE				2,946.95
001216 LIFESAVING SOCIETY	S041530	2025 MEMBERSHIP INC 1 SEASONAL	024534	2025-08-22	2025-08-22	325.00
		01-7100-7102-50104 2025 MEMBERSHIP INC 1 SEASONAL				325.00
001407 MARILYN ASHLEY	AUG 26-25 2	DIEMERT/FROOK	024562	2025-09-04	2025-09-04	302.93
		01-0000-0000-50556 DIEMERT/FROOK				302.93
001407 MARILYN ASHLEY	AUG 26-25	BROWN/SCHIESTEL	024562	2025-09-04	2025-09-04	199.12
		01-0000-0000-50556 BROWN/SCHIESTEL				199.12
Vendor Total						502.05
001914 MCDONAGH INSURANCE BRC JULY 31/25		INSURANCE FOR FORDWICH 2025	024507	2025-08-14	2025-08-14	169,926.56
		01-1300-0000-50520 2025 INSURANCE FOR FORDWICH				86,692.28
		01-0000-0000-12118 2026 INSURANCE FOR FORDWICH				83,234.28
001914 MCDONAGH INSURANCE BRC 113854		WOOD CHIPPER INSURANCE	024563	2025-09-04	2025-09-04	181.44
		01-1300-0000-50520 WOOD CHIPPER INSURANCE				181.44
001966 MCKENZIE & HENDERSON LTI47773		SPRING GRAVEL	024508	2025-08-14	2025-08-14	54,256.66
		01-3300-3301-50656 SPRING GRAVEL				54,256.66
001966 MCKENZIE & HENDERSON LTI47684		SPRING GRAVEL	024508	2025-08-14	2025-08-14	36,247.56
		01-3300-3301-50656 SPRING GRAVEL				36,247.56
001966 MCKENZIE & HENDERSON LTI47685		SPRING GRAVEL	024508	2025-08-14	2025-08-14	23,175.62
		01-3300-3301-50656 SPRING GRAVEL				23,175.62
001966 MCKENZIE & HENDERSON LTI47686		SPRING GRAVEL	024508	2025-08-14	2025-08-14	40,804.20
		01-3300-3301-50656 SPRING GRAVEL				40,804.20
001966 MCKENZIE & HENDERSON LTI47687		SPRING GRAVEL	024508	2025-08-14	2025-08-14	46,635.70
		01-3300-3301-50656 SPRING GRAVEL				46,635.70
001966 MCKENZIE & HENDERSON LTI47688		SPRING GRAVEL	024508	2025-08-14	2025-08-14	44,072.55
		01-3300-3301-50656 SPRING GRAVEL				44,072.55
001966 MCKENZIE & HENDERSON LTI47689		SPRING GRAVEL	024508	2025-08-14	2025-08-14	45,882.11
		01-3300-3301-50656 SPRING GRAVEL				45,882.11
001966 MCKENZIE & HENDERSON LTI47772		SPRING GRAVEL	024508	2025-08-14	2025-08-14	6,448.84
		01-3300-3301-50656 SPRING GRAVEL				6,448.84
001966 MCKENZIE & HENDERSON LTI47774		SPRING GRAVEL	024508	2025-08-14	2025-08-14	6,505.43
		01-3300-3301-50656 SPRING GRAVEL				6,505.43
Vendor Total						304,028.67
001451 MERVIN & URIAS MARTIN	60284	BUSHING CHANGE-94 GRADER	024564	2025-09-04	2025-09-04	16.95
		01-3800-3823-50554 BUSHING CHANGE-94 GRADER				16.95

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001391 MICROAGE BASICS	42559	FD 281 COLOUR/2107 BLACK	024509	2025-08-14	2025-08-14	77.96
		01-2100-2101-50200 FD 281 COLOUR/2107 BLACK				77.96
001391 MICROAGE BASICS	563687	BINDING CASE/ TABS	024509	2025-08-14	2025-08-14	6.37
		01-1300-0000-50200 TABS				6.37
001391 MICROAGE BASICS	42480	2802 COLOUR/3794 BLACK	024509	2025-08-14	2025-08-14	241.40
		01-1300-0000-50200 2802 COLOUR/3794 BLACK				241.40
001391 MICROAGE BASICS	563261	LEGAL SIZE BINDERS BK	024509	2025-08-14	2025-08-14	24.01
		01-1300-0000-50200 LEGAL SIZE BINDERS BK				24.01
001391 MICROAGE BASICS	6894 CN	RETURN - BINDER RING BK	024509	2025-08-14	2025-08-14	-25.12
		01-1300-0000-50200 RETURN - BINDER RING BK				-25.12
001391 MICROAGE BASICS	43145	FD 155COLOUR/87BLACK	024565	2025-09-04	2025-09-04	30.96
		01-2100-2101-50200 FD 155COLOUR/87BLACK				30.96
001391 MICROAGE BASICS	43066	2360 COLOUR/2377 BLACK	024565	2025-09-04	2025-09-04	194.97
		01-1300-0000-50200 2360 COLOUR/2377 BLACK				194.97
001391 MICROAGE BASICS	565045	MAGNIFIER SHEET UNIT- BLDG	024565	2025-09-04	2025-09-04	5.15
		01-2400-2401-50200 MAGNIFIER SHEET UNIT- BLDG				5.15
Vendor Total						555.70
001185 MIDWESTERN EQUIPMENT (LI61701		NIL RING/V-BELT/BALL BEAR	001835	2025-08-27	2025-08-27	579.50
		01-3100-3106-50555 NIL RING/V-BELT/BALL BEAR				579.50
001185 MIDWESTERN EQUIPMENT (LI61505		M110 TRACTOR PARTS	001835	2025-08-27	2025-08-27	247.30
		01-3800-3835-50554 M110 TRACTOR PARTS				247.30
001185 MIDWESTERN EQUIPMENT (LI18785A		REC KUBOTA - REAR AXLE REPAIR	001835	2025-08-27	2025-08-27	489.47
		01-7100-7130-50554 REC KUBOTA - REAR AXLE REPAIR				489.47
002002 MIKE'S CUSTOM WELDING & FMCW2244		UTV SKID UNIT	024566	2025-09-04	2025-09-04	5,989.00
		01-2100-2101-90000 UTV SKID UNIT				5,989.00
001142 MINISTER OF FINANCE-EHT JULY 2025 EHT		JULY 2025 EHT	001824	2025-08-12	2025-08-12	4,235.13
		01-0000-0000-25110 JULY 2025 EHT				4,235.13
001063 MINISTER OF FINANCE-OPP 381107251009211		JAN-MAR 2025 LSR	024510	2025-08-13	2025-08-13	-998.83
		01-2200-0000-50556 JAN-MAR 2025 LSR				-998.83
001063 MINISTER OF FINANCE-OPP 382307251326078		MAY 2025 POLICING	024510	2025-08-13	2025-08-13	45,745.00
		01-2200-0000-50556 MAY 2025 POLICING				45,745.00
001063 MINISTER OF FINANCE-OPP 380608250911078		JUNE 2025 POLICING	024510	2025-08-13	2025-08-13	45,745.00
		01-2200-0000-50556 JUNE 2025 POLICING				45,745.00
Vendor Total						90,491.17
001894 MITCH ROWLEY PLUMBING 2349		POWER KLEEN 20L PAIL DETERGENT	024535	2025-08-22	2025-08-22	246.95

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Vendor Number Name	Invoice Number	Invoice Desc	Chq Nbr	Invoice Date	Entry Date	Amount
		01-2100-2101-50553	POWER KLEEN 20L PAIL DETERGENT			246.95
001256 MUNICIPALITY OF CENTRAL F-226313		NFPA PUMPER OPERATIONS TRNG	024511	2025-08-14	2025-08-14	279.00
		01-2100-2101-50103	NFPA PUMPER OPERATIONS TRNG			279.00
001507 NEW-LIFT HYDRAULICS LIMITI96257		SHOP -CRIMP/PARTS	024536	2025-08-22	2025-08-22	86.05
		01-3800-3850-50550	SHOP -CRIMP/PARTS			86.05
001081 ONTARIO MUNICIPAL EMPLOYJULY 2025		JULY 2025	024512	2025-08-14	2025-08-14	33,803.22
		01-0000-0000-25110	JULY 2025			33,803.22
001081 ONTARIO MUNICIPAL EMPLOYAUGUST 2025		AUGUST 2025	024567	2025-09-04	2025-09-04	22,662.80
		01-0000-0000-25110	AUGUST 2025			22,662.80
001091 P. E. INGLIS HOLDINGS INC. 51898		LANDFILL SITE - HAND SANITIZER	024513	2025-08-14	2025-08-14	175.15
		01-4300-0000-50556	LANDFILL SITE - HAND SANITIZER			175.15
001091 P. E. INGLIS HOLDINGS INC. 51948		HARBOUR PORTABLE	024537	2025-08-22	2025-08-22	192.10
		01-9400-0000-50556	HARBOUR PORTABLE			192.10
			Vendor Total			367.25
001995 PENS.COM	101083071	PENS X 1000	024514	2025-08-13	2025-08-13	1,619.17
		01-8100-0000-50555	PENS X 1000			1,619.17
001200 PERRY WHITE	25 YEARS	PERRY WHITE	024568	2025-09-04	2025-09-04	500.00
		01-1100-0000-51500	PERRY WHITE			500.00
001020 PUROLATOR COURIER LTD. 595179015		PUROLATOR- SGS CANADA INC	024515	2025-08-14	2025-08-14	6.78
		01-4200-0000-50556	SGS CANADA INC			6.78
001020 PUROLATOR COURIER LTD. 570230014		PUROLATOR- SGS ENVIRO SER	024515	2025-08-14	2025-08-14	6.78
		01-4200-0000-50556	SGS ENVIRO SER			6.78
001020 PUROLATOR COURIER LTD. 505175004		PUROLATOR- OMERS/HYDRO ONE NET	024515	2025-08-14	2025-08-14	11.76
		01-1300-0000-50210	OMERS POSTAGE			5.66
		01-4200-0000-50556	HYDRO ONE NETWORKS			6.10
001020 PUROLATOR COURIER LTD. 540213398		PUROLATOR-MOF/OMERS	024569	2025-09-04	2025-09-04	11.76
		01-1300-0000-50210	PUROLATOR-MOF/OMERS			11.76
			Vendor Total			37.08
001954 R&R PET PARADISE	725	JULY ANIMAL CONTROL	024570	2025-09-04	2025-09-04	1,017.00
		01-2400-2402-50556	JULY ANIMAL CONTROL			1,017.00
001594 RADAR AUTO PARTS - BRUSS5341-475451		BATTERY FOR C-18	024516	2025-08-14	2025-08-14	696.58
		01-3800-3818-50554	BATTERY FOR C-18			696.58
001594 RADAR AUTO PARTS - BRUSS5341-475255		SHOP-FENDER WASHERS	024516	2025-08-14	2025-08-14	193.80
		01-3900-3901-50555	SHOP-FENDER WASHERS			193.80

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Invoice Entry Date 2025-07-31 to 2025-09-04 Paid Invoices Cheque Date 2025-07-31 to 2025-09-04

Vendor Number Name	Invoice Number	Invoice Desc	Chq Nbr	Invoice Date	Entry Date	Amount
001594 RADAR AUTO PARTS - BRUSS5341-476944		SHOP TOOL- GREASE GUN	024516	2025-08-14	2025-08-14	802.81
		01-3900-3901-50555 SHOP TOOL- GREASE GUN				802.81
001594 RADAR AUTO PARTS - BRUSS5341-475351		CRANE- ANCHOR/D-RING	024516	2025-08-14	2025-08-14	120.28
		01-3800-3850-50551 CRANE- ANCHOR/D-RING				120.28
001594 RADAR AUTO PARTS - BRUSS5341-475237		CHAIN, SLIP HOOK CRANE	024516	2025-08-14	2025-08-14	77.61
		01-3900-3901-50555 CHAIN, SLIP HOOK CRANE				77.61
001594 RADAR AUTO PARTS - BRUSS5341-476991 CREDIT		BATTERY RETURN C-18	024516	2025-08-14	2025-08-14	-547.79
		01-3800-3818-50554 BATTERY RETURN C-18				-547.79
Vendor Total						1,343.29
001599 RAYNBOW SIGNS	18-6968	UTV WRAP	024571	2025-09-04	2025-09-04	607.38
		01-3800-3840-50555 UTV WRAP				607.38
001064 RECEIVER GENERAL FOR CAI JULY 16-31 2025		PP#15&16 JUL 16 - 31 2025	001825	2025-08-12	2025-08-12	36,108.55
		01-0000-0000-25100 PP#15&16 JUL 16 - 31 2025				36,108.55
001064 RECEIVER GENERAL FOR CAI AUG 1-15 2025		PP#17 AUG 1-15 2025	001836	2025-08-27	2025-08-27	16,445.04
		01-0000-0000-25100 PP#17 AUG 1-15 2025				16,445.04
001296 RESURFICE CORP.	103169	50 BLADE SHARPENING	024572	2025-09-04	2025-09-04	254.25
		01-7100-7101-50555 50 BLADE SHARPENING				254.25
001195 RINTOUL'S POOLS & SPAS	119295	HOWICK POOL SLIDE	024538	2025-08-22	2025-08-22	9,125.45
		01-7100-7102-90000 HOWICK POOL SLIDE				9,125.45
001659 SEEBACH & COMPANY	2024 ACCOUNTING/AU	2024 ACCOUNTING & AUDIT	024539	2025-08-22	2025-08-22	23,617.00
		01-0000-0000-23200 2024 ACCOUNTING & AUDIT				23,617.00
001303 SENTINEL PEST CONTROL	60067	FIRE HALL - PEST CONTROL	024517	2025-08-13	2025-08-13	175.17
		01-2100-2101-50554 FIRE HALL - PEST CONTROL				175.17
001303 SENTINEL PEST CONTROL	60441	HCC MONTHLY PEST CONTROL	024517	2025-08-13	2025-08-13	78.74
		01-7100-7101-50556 HCC MONTHLY PEST CONTROL				78.74
Vendor Total						253.91
001929 SIGN MATTERS	658457	3'X8' SINGLE SIDE BANNER	024573	2025-09-04	2025-09-04	515.73
		01-2100-2101-50553 3'X8' SINGLE SIDE BANNER				515.73
001739 STEVE'S LANDSCAPE AND CC2044		SNOW REMOVAL MAR 2025	024518	2025-08-14	2025-08-14	186.45
		01-9300-0000-50556 SNOW REMOVAL MAR 2025				186.45
001305 STILLWATER CONSULTING LII5574		FIRE LEARNING MGMT SYSTEM	024519	2025-08-14	2025-08-14	246.91
		01-2100-2101-50103 FIRE LEARNING MGMT SYSTEM				246.91
001305 STILLWATER CONSULTING LII5612		FIRE LEARNING MGMT SYSTEM	024574	2025-09-04	2025-09-04	246.91
		01-2100-2101-50103 FIRE LEARNING MGMT SYSTEM				246.91

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Invoice Entry Date 2025-07-31 to 2025-09-04 Paid Invoices Cheque Date 2025-07-31 to 2025-09-04

Vendor Number Name	Invoice Number	Invoice Desc	Chq Nbr	Invoice Date	Entry Date	Amount
Vendor Total						493.82
001997 STRATHROY SCALE INC.	506	DEPOSIT ON TRUCK SCALE	024520	2025-08-14	2025-08-14	18,500.00
		01-4300-0000-90000 DEPOSIT ON TRUCK SCALE				18,500.00
001558 SWEETS & TREATS	20250687	DAY CAMP SUPPLIES	001840	2025-08-31	2025-08-31	358.69
		01-7200-7202-50555 DAY CAMP SUPPLIES				358.69
001351 TECHNICAL STANDARDS SAF	10290565	INSPECTION FEE - REG	024521	2025-08-13	2025-08-13	49.16
		01-7100-7101-50556 INSPECTION FEE - REG				49.16
001351 TECHNICAL STANDARDS SAF	10327860	REG INSPECTION	024521	2025-08-14	2025-08-14	98.31
		01-7100-7101-50555 REG INSPECTION				98.31
001558 THE WORKSHOP	735836	SWIM TEAM HOODIES/T-SHIRTS	001841	2025-08-31	2025-08-31	772.92
		01-7100-7102-57200 SWIM TEAM HOODIES/T-SHIRTS				772.92
001675 THE WORKSHOP	735836	SWIM TEAM CLOTHING	024522	2025-08-14	2025-08-14	772.92
		01-7100-7102-57200 SWIM TEAM CLOTHING				772.92
001812 TREVOR TOUT CUSTOM DOZI	4160	CLEAN UP GATE AREA-WROX VILL	024523	2025-08-13	2025-08-13	2,574.94
		01-9400-0000-50556 CLEAN UP GATE AREA-WROX VILL				2,574.94
001916 TURNER & FRANCE LTD	DEPOSIT	DEPOSIT FOR 2011 FORD EXP	024575	2025-09-04	2025-09-04	2,000.00
		01-2100-2101-90000 DEPOSIT FOR 2011 FORD EXP				2,000.00
001978 VAN HARTEN SURVEYING INC	77026	SURVEY EXP-WALTHER/PETTIT PUR	024524	2025-08-13	2025-08-13	3,915.70
		01-8100-0000-50556 SURVEY EXP- WALTHER/PETTIT PUR				3,915.70
001420 WASTE MANAGEMENT	5871-0677-4	SINGLE STREAM COLLECTION	001826	2025-08-12	2025-08-12	633.09
		01-4300-0000-50656 SINGLE STREAM COLLECTION				633.09
001420 WASTE MANAGEMENT	715454-0256-3	CURBSIDE COLLECTION	001826	2025-08-12	2025-08-12	17,362.35
		01-7100-7101-50556 CURBSIDE COLLECTION				249.34
		01-4400-0000-50656 CURBSIDE COLLECTION				2,237.48
		01-4400-0000-50656 CURBSIDE COLLECTION				5,708.43
		01-4300-0000-50656 CURBSIDE COLLECTION				5,750.62
		01-4300-0000-50656 CURBSIDE COLLECTION				3,416.48
Vendor Total						17,995.44
001070 WATSON'S BUILDING CENTRE	149320	DISP GLVS, SOFT SALT	001827	2025-08-12	2025-08-12	127.05
		01-7100-7101-50555 DISP GLVS, SOFT SALT				127.05
001070 WATSON'S BUILDING CENTRE	HK4729	ZINC PLTE/BOLTS & NUTS	001827	2025-08-12	2025-08-12	14.22
		01-2400-2404-50555 ZINC PLTE/BOLTS & NUTS				14.22
001070 WATSON'S BUILDING CENTRE	149941	COINCELL LTHM BATTERY	001827	2025-08-12	2025-08-12	47.43
		01-7100-7101-50555 COINCELL LTHM BATTERY				47.43

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Invoice Entry Date 2025-07-31 to 2025-09-04 Paid Invoices Cheque Date 2025-07-31 to 2025-09-04

Vendor Number Name	Invoice Number	Invoice Desc	Chq Nbr	Invoice Date	Entry Date	Amount
001070 WATSON'S BUILDING CENTRE	150183	BRASSO POLISH	001827	2025-08-12	2025-08-12	9.59
		01-2100-2101-50553 BRASSO POLISH				9.59
001070 WATSON'S BUILDING CENTRE	151197	EXTN CORD	001827	2025-08-12	2025-08-12	25.98
		01-2100-2101-50553 EXTN CORD				25.98
001070 WATSON'S BUILDING CENTRE	HK5232	6X6 PRESS TRT POST	001827	2025-08-12	2025-08-12	135.22
		01-3100-3101-50555 6X6 PRESS TRT POST				135.22
001070 WATSON'S BUILDING CENTRE	150631	CAN FLAG/GRBGE BAGS CLR	001827	2025-08-12	2025-08-12	188.50
		01-2100-2101-50553 CAN FLAG/GRBGE BAGS CLR				188.50
001070 WATSON'S BUILDING CENTRE	215710	SWIFER DUSTERS	001827	2025-08-12	2025-08-12	9.37
		01-2100-2101-50553 SWIFER DUSTERS				9.37
001070 WATSON'S BUILDING CENTRE	150698	TRAP, P SWIVL CLN	001827	2025-08-12	2025-08-12	10.72
		01-7100-7102-50555 TRAP, P SWIVL CLN				10.72
001070 WATSON'S BUILDING CENTRE	149396	ENG OIL/GRASS SEED	001837	2025-08-27	2025-08-27	42.34
		01-9400-0000-50556 ENG OIL/GRASS SEED				42.34
Vendor Total						610.42
001090 WIGHTMAN TELECOM LTD	12003344 AUG 10/25	PHONE SWIMMING POOL	001828	2025-08-12	2025-08-12	182.47
		01-7100-7102-50530 PHONE SWIMMING POOL				182.47
001090 WIGHTMAN TELECOM LTD	12000827 AUG 10/25	PHONE FIRE DEPT	001828	2025-08-12	2025-08-12	261.64
		01-2100-2101-50530 PHONE FIRE DEPT				261.64
001090 WIGHTMAN TELECOM LTD	12000832 AUG 10/25	PHONE ADMIN	001828	2025-08-12	2025-08-12	748.10
		01-1300-0000-50530 5193353208				82.85
		01-7100-7101-50530 5193353154				62.29
		01-4300-0000-50530 5193353328				62.29
		01-1300-0000-50530 5193353328				23.00
		01-3900-3901-50530 5193353838				68.73
		01-7100-7101-50530 5193353883				73.42
		01-2900-0000-50530 5193356907				62.29
		01-2400-2401-50530 5193356208				62.29
		01-3900-3901-50530 INTERNET				96.30
		01-1300-0000-50530 INTERNET				96.30
		01-1300-0000-50530 WEB HOSTING				11.24
		01-7100-7101-50530 DIGITAL TV				40.62
		01-1300-0000-50530 5193353208				3.48
		01-3900-3901-50530 5193353838				3.00
Vendor Total						1,192.21
001087 WINGHAM PRINTING SERVICE	18273	BUSINESS CARDS	024525	2025-08-14	2025-08-14	115.26
		01-1300-0000-50555 BUSINESS CARDS-250 C GILLIS				57.63
		01-3900-3901-50200 BUSINESS CARDS-250 S PRICE				57.63
001072 WORKPLACE SAFETY & INSURANCE	JULY 2025	JULY 2025 WSIB	001829	2025-08-12	2025-08-12	6,730.35
		01-0000-0000-25110 JULY 2025 WSIB				6,730.35
001072 WORKPLACE SAFETY & INSURANCE	JULY 2025 VFF	JULY 2025 WSIB VFF	001829	2025-08-12	2025-08-12	766.94

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Invoice Entry Date 2025-07-31 to 2025-09-04 Paid Invoices Cheque Date 2025-07-31 to 2025-09-04

Vendor Number Name	Invoice Number	Invoice Desc	Chq Nbr	Invoice Date	Entry Date	Amount
		01-2100-2101-50102	JULY 2025 WSIB VFF			766.94
001163 WROXETER HALL BOARD	073125	DONATIONS	024483	2025-07-31	2025-07-31	150.00
		01-0000-0000-57100	DONATIONS			150.00
001164 WROXETER PARKS BOARD	073125	DONATION-B HEIMPELS	024484	2025-07-31	2025-07-31	20.00
		01-0000-0000-57100	DONATION-B HEIMPELS			20.00
Unpaid Invoices						0.00
Paid Invoices						2,166,685.74
Invoices Total						2,166,685.74
Selected G/L Account Total						2,166,685.74
Payroll PP#17 Council						4,758.10
Payroll PP#17						44,706.11
Payroll PP#18						46,597.91
Payroll Expenditures						96,062.12
Grand Total Expenditures						2,262,747.86

Township of Howick**Department: Drainage**

To: Council Meeting

Meeting Date: September 9, 2025

Report Title: Drain #20 Municipal Drain

1. Recommendation:

That the Council of the Township of Howick, in accordance with Section 78 and 4 of the Drainage Act, proceed with the request for major improvement and extension by petition, for Drain # 20 Municipal Drain.

And That the Council of the Township of Howick appoint Dietrich Engineering to investigate, design and prepare a report for Drain # 20 Municipal Drain.

2. Purpose/Issues:

The purpose of this report is for Council to consider a Section 78 major improvement and a petition for an extension under section 4 of the Drainage Act for Drain # 20. A petition as per Section 4 of the Drainage Act was received on August 27th, 2025.

The last report for Drain # 20 was prepared by Fred A. Edgar P Eng. in 1945 under Bylaw 11. The existing system starts on the west side of Gorrie Line, runs southerly across Lot 5 Concession 4 and Lot 5 concession 3, where it outlets to the Maitland River. The drain consists of 7" and 8" tiles and approximately 250 meters of open ditch.

3. Background:

The owners of PT Lot 6 and 7, Concession 4 (Ed and Catherine Van Donkersgoed) and PT Lots 6 and 7 Concession 3, (Murray and Dianne Steven) have requested maintenance to be completed under the Gorrie Line as their properties are experiencing severe ponding in heavy rain events and spring thaws, causing crop damage along the east side of Gorrie Line.

I notified the Huron County Roads Dept about making the repairs to get the water moving. Upon investigation, it was determined there is a collapsed tile under the road,

causing the issue upstream of the road. The County suggested they would like to bore a new pipe under the road.

I suggested to the County representative we have the landowners' petition for an extension to Drain # 20 to go from the west side of the Gorrie Line upstream and they preferred this as a solution.

Currently, this is an old award drain that should be made a municipal drain and upsized to today's standards.

I met with the landowners in the watershed, and they agreed that a new tile should be installed under the road and run upstream to the lot line between the Van Donkersgoed and Steven property.

As part of the project, the existing Drain # 20 will need to be improved to a modern standard.

MVCA has no objections to our proposal, at this point, we can continue with the recommendations.

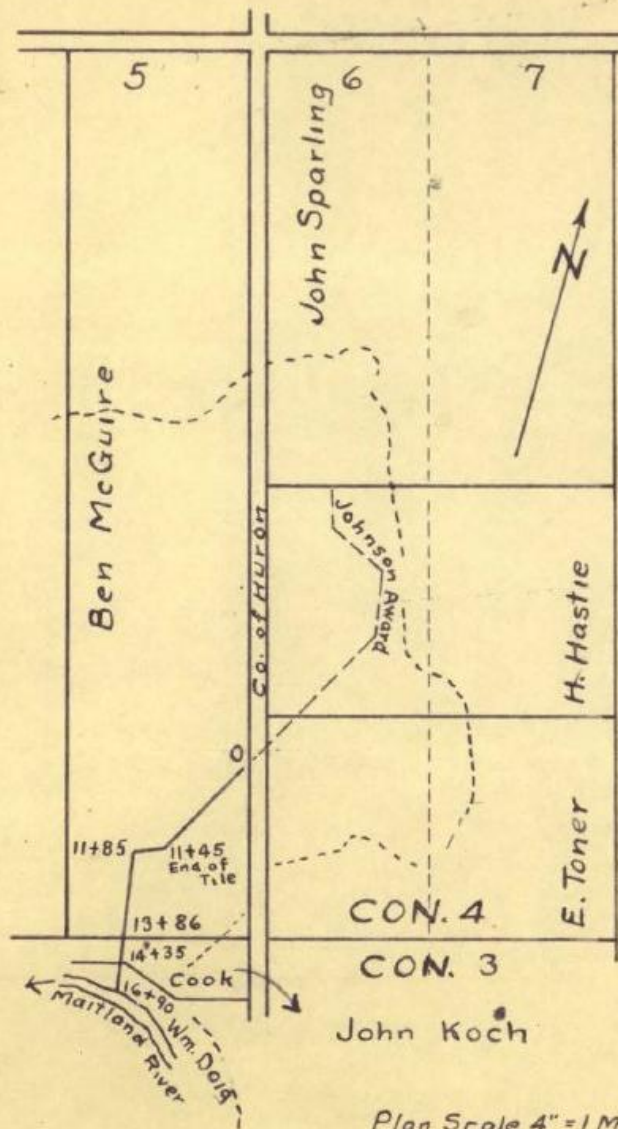
5. Financial Implications:

There will be no financial obligations to the Township for this project.

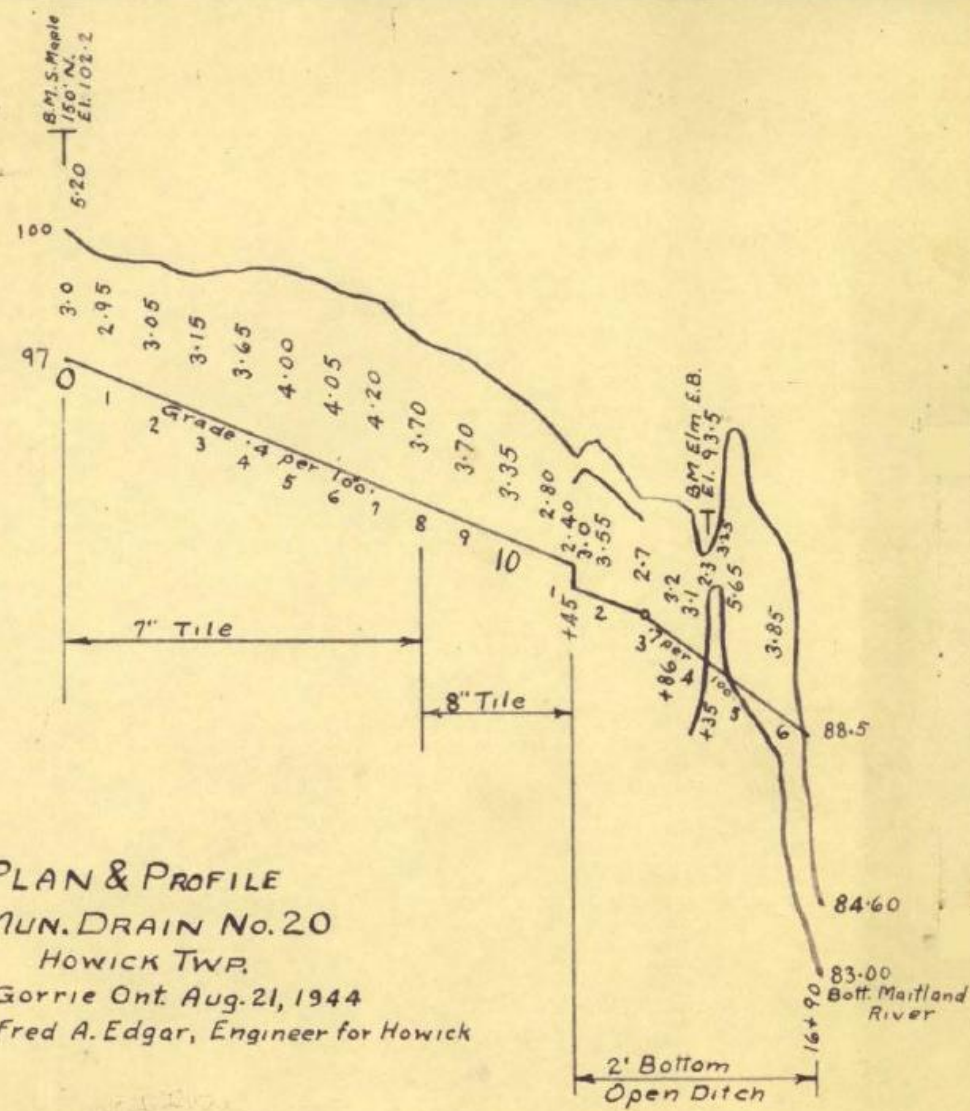
6. Attachments:

Appendix A: Drain # 20 Municipal Drain Map

Respectfully submitted by: Scott Richardson, Drainage Superintendent



PLAN & PROFILE
 MUN. DRAIN No. 20
 HOWICK TWP.
 Gorrie Ont. Aug. 21, 1944
 Fred A. Edgar, Engineer for Howick



Profile Scale
 Hor. 400' = 1"
 Ver. 4' = 1"

1 white

Township of Howick**Department: Fire**

To: Council Meeting

Meeting Date: September 9, 2025

Report Title: Fire Station Steel Cladding

1. Recommendation:

That the Council of the Township of Howick accepts report FIR-2025-19 – Fire Station Steel Cladding for information;

And that Council accept the three (3) quotes gathered for the Howick Fire Station Steel Cladding project as listed in this report;

And that Council approve the quote from Prior Projects and Renos of Mildmay in the amount of \$24,295.00;

And that Council direct staff to proceed with additional work outside of the original quotes, not to exceed the approved budget amount of \$40,000.00.

2. Purpose/Issues:

The Fire Department included the replacement of steel cladding, or alternatively the blasting and repainting of the existing steel cladding, in the 2025 capital budget. Staff obtained quotes outside of the RFQ process being as there is an abundance of small local reputable contractors who do not utilize Bids and Tenders.

Staff are recommending proceeding with the proposal submitted by Prior Projects & Renos of Mildmay, in the amount of \$24,295.00.

3. Background:

Funding was allocated in the 2025 capital budget, to be drawn from the Fire Reserve, to address the deteriorating steel cladding on the Howick Fire Station. The steel was last painted in 2020; however, the finish has since shown significant peeling. While an initial quote was obtained for sandblasting and repainting, the company subsequently discontinued sandblasting services. In addition, it has proven difficult to secure a single contractor willing to both sandblast and paint at this scale, particularly for a project of this size.

As a result, staff requested quotations from three local contractors for the full replacement of the steel cladding, which was determined to be the more efficient and cost-effective option.

Quotations Received:

Company Name	Location	Propane Quote (HST Included)
Prior Projects & Renos	Mildmay, ON	\$24,295.00
Don Gibson Construction Ltd.	Gowanstown, ON	\$24,860.00
DEVCON Ltd.	Fordwich, ON	\$27,685.00

Prior Projects & Renos (PPR) submitted the lowest of the three quotes and has confirmed their availability to complete the project in 2025.

In addition to the cladding replacement, the following items have been identified:

- **Snow damage guard** for the standby generator, which was installed after the quotations were obtained.
- **Replacement of the Fire Station sign**, as it will be irreparably damaged during cladding removal. (This will be sourced separately from a local sign company, and the sign may be repurposed in the future.)
- **Replacement of the training tower cladding**, as it is aging and the tower will ultimately be relocated when a new station is constructed.

Although these items were not included in the original quotes, staff recommend proceeding with them as the project remains well under budget. PPR will complete all components with the exception of the new sign.

Staff note that, despite ongoing discussions regarding the eventual replacement of the Howick Fire Station, the installation of new cladding will extend the useful life of the current building and significantly improve its appearance. Replacement will provide a professional and durable finish, whereas repainting would leave a rougher surface with a shorter lifespan.

4. Financial Implications:

The 2025 capital budget allocated \$40,000.00 for the repainting or replacement of the Fire Station's steel cladding.

- **Budgeted:** \$40,000.00
- **Quote (PPR):** \$24,295.00
- **Remaining balance:** \$15,705.00
- Additional items are anticipated to cost **\$3,000–\$5,000**, keeping the total well within the approved budget.

5. Conclusion / Next Steps:

As Prior Projects & Renos provided the lowest compliant quotation for the replacement of the steel cladding, staff recommend proceeding with their proposal. Work is expected to commence in Fall 2025.

6. Input from Other Sources: N/A

Respectfully submitted by:

Josh Kestner – Manager of Development and Protective Services / Fire Chief

Township of Howick**Department: Recreation**

To: Council Meeting**Meeting Date: September 9, 2025****Report Title: Howick Community Centre Rooftop HVAC Units Replacement**

1. Recommendation:

That the Council of the Township of Howick hereby receive report REC-2025-11, HCC Rooftop HVAC Units Replacement for information;

And That Council approves the capital project to remove two existing rooftop HVAC units and to purchase and install two new rooftop HVAC units at the Howick Community Centre;

And That Council authorizes the reallocation of \$45,000 from two 2025 capital projects that were pending Community Sport and Recreation Infrastructure Funding to be spent on this project;

And That Council authorizes the Reeve and the CAO/Clerk to enter into an agreement with Jaydens Mechanical Inc. and to execute all necessary documents for the project.

2. Purpose/Issues:

- To provide details regarding the current condition of the Rooftop HVAC Units at the H.C.C.
- To provide the results of RFP REC-2025-02, Howick Community Centre Rooftop HVAC.

3. Report Highlights:

- Condition of Auditorium HVAC unit referred to as 10 ton.
- Condition of Library HVAC unit referred to as 5 ton.
- Results from RFP REC-2025-02 HCC Rooftop HVAC units.

4. Background:

The rooftop HVAC units at the Howick Community Centre are now 18 years old. The unit servicing the Auditorium (10-ton capacity) continues to function but has required consistent repairs over the past several seasons. While still operational, its reliability is a growing concern.

The 5-ton unit servicing the library is currently non-functional. This unit required a significant repair last season and has now experienced another major failure. Given its ongoing issues and the cost of necessary repairs, staff deferred further repairs pending the outcome of the RFP process for HVAC system replacement.

As part of the 2025 Budget, funding was included for two potential projects contingent on receiving the Community Sport and Recreation Infrastructure Fund (CSRIF) grant. The current capital budget for replacement HVAC units is \$20,000, representing 50% of the estimated project cost. It also allocated 50% of the replacement cost of the refrigeration condenser unit, which was estimated at \$49,000. The condenser is still operational and may only require minor repairs in the future.

While we were unfortunately not successful in our CSRIF grant application, considering the library unit's failure, the age and declining reliability of the auditorium unit, staff recommend proceeding with the replacement of both HCC rooftop HVAC units in 2025. Staff further recommend utilizing the capital funds that were contingent on CSRIF grant funding to cover the cost of the HVAC replacement project.

5. Financial Implications:

Project Cost \$44,993.12 including HST, \$39,816.92 before tax.

2025 Capital Budget HVAC Rooftop Units \$20,000 (50% Pending CSRIF Grant)

2025 Capital Budget Refrigerator Condenser \$49,000 (50% Pending CSRIF Grant)

6. Conclusion / Next Steps:

Approve the use of the funds in the capital budget earmarked for CSRIF projects to complete the HVAC Unit project.

7. Input from Other Sources:

Amy Van Meeteren, Treasurer
Caitlin Gillis, CAO/ Clerk

8. Attachments:

Appendix A: RFP Results REC-2025-02 Howick Community Centre HVAC Units Replacement

Respectfully submitted by: Brady Ropp, Manger of Recreation and Facilities

Appendix A: RFP Bid Results – REC-2025-02 Howick Community Centre Rooftop HVAC Units Replacement

Table 1: RFP REC-2025-02 Bid Results Summary

Company Name	Subtotal Bid Amount	HST	Total	Warranty
Brightness Engineering Solutions	\$44,961.00	\$5,844.93	\$50,805.93	2-year
Clauger Canada Inc.	\$103,321.00	\$13,431.73	\$116,752.73	1-year
Eco HVAC Solutions	\$41,000.00	\$5,330.00	\$46,330.00	1 year on complete, 5 years compressor, 10 years heat exchanger
Jaydens Mechanical	\$39,816.92	\$5,176.20	\$44,993.12	1 year parts, 10 year heat exchanger, 5 years compressor, 3 year coil system, 5-year high performance economizers
JE Gabel Electric	\$44,535.00	\$5,789.55	\$50,324.55	1 year all parts, 5-year compressor, 10 years heat exchanger
Maj Mechanical	\$42,072.18	\$5,469.38	\$47,541.56	3-year parts, 10-year heat exchanger
Master Green Homes	\$42,533.00	\$5,529.29	\$48,062.29	1-year parts, one year labour
Superior Air Systems	\$44,750.00	\$5,817.50	\$50,567.50	1 year all parts, 5 year compressor

Appendix A: RFP Bid Results – REC-2025-02 Howick Community Centre Rooftop HVAC Units Replacement

Table 1: RFP REC-2025-02 Bid Results Summary

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Superior Air Systems	\$44,750.00	\$5,817.50	\$50,567.50	1 year all parts, 5 year compressor

Township of Howick**Department: Finance**

To: Council Meeting**Meeting Date: September 9, 2025****Report Title: 2024 Wroxeter Bridge Project**

1. Recommendation

That the Council of the Township of Howick approve the payment of \$15,255.65 to Theo Vandenberg Inc. from the Gas Tax Reserve for the 2024 Wroxeter Bridge project.

2. Report Highlights:

- The 2024 Municipal Budget allocated \$300,000.00 from Gas Tax Reserve for the Wroxeter Bridge Project.
- The Wroxeter Bridge Project was completed in 2024 and the amount transferred from the Gas Tax Reserve to cover the total project expenses was \$247,273.41
- B.M. Ross made an error when calculating Payment Certificate #2 payable to Theo Vandenberg Construction Inc that was paid in 2024. They calculated that the difference in work to date from Payment Certificate #1 was only \$52,005.82 but should have been \$66,994.60
- This error was not caught until B.M. Ross did their final calculation for payment certificate #5. The final payment certificate includes the 3% holdback release for this project as well as a balance owing (including unrecoverable HST) of \$15,255.65. This is the same amount that Payment Certificate #2 was out.
- Nothing was budgeted for the Wroxeter Bridge Project in 2025.

3. Financial Implications:

There was \$274,450.00 allocated from the Gas Tax Reserve in the 2025 budget for the Landfill project. The Manager of Public Works has confirmed that the full amount will not be required in 2025, and there will be enough Gas Tax Reserve to cover the cost of the remaining Wroxeter Bridge expense.

4. Conclusion/Next Steps:

Staff recommend transferring \$15,255.65 from the Gas Tax Reserve to cover the cost of Payment Certificate #5 payable to Theo Vandenberg Construction Inc.

5. Input from Other Sources:

Scott Price, Interim Public Works Manager

Respectfully submitted by: Amy Van Meeteren, Treasurer

Township of Howick**Department: Administration**

To: Council Meeting

Meeting Date: September 9, 2025

Report Title: New Township Banners

1. Recommendation:

That the Council of the Township of Howick receive report ADM-2025-17, New Township Banners, for information;

And That Council approves the proposed design of the new Township Banners that will be displayed throughout the municipality beginning in Spring 2026;

And That Council approves the implementation of the Banner Sponsorship Program in Howick Township.

2. Purpose/Issues:

The purpose of this report is to get clarification from council as to how to proceed with the banner design and to get approval to launch a banner sponsorship program.

3. Report Highlights:

- The original 64 banners purchased for the Township 5 years ago have served their life expectancy and were not installed for the 2025 season due to their condition.
- Township staff previously applied for the SLED grant through Huron County Economic Development and have been the successful recipients of \$5000.00 to use towards the purchase of new banners.
- Staff have designed and drafted examples of the new proposed banners for the Township of Howick. Colours chosen were green, blue, yellow, and brown to highlight the colours of our township logo.
- When the SLED Grant was applied for, the idea behind the banners was to promote cultural tourism and to highlight landmarks, historical buildings, and natural sites within the township to encourage cultural tourism. Vibrant colours

and coordinating themes will be used to get the attention of visitors who often seek authentic, local experiences. The banners can provide a way to advertise these locations.

- Strategic placement of QR codes will encourage locals and tourists to visit business or organization websites and social media accounts. This will enable people to engage with local businesses, tourism guides, and investment opportunities directly from the banners.
- Implementing a banner sponsorship program will allow for Howick businesses and organizations to advertise for 6 months of the year for the life expectancy of the banners (approximately 5 years) for a low investment of \$300.
- Their business/organization logo or a photo of their business/organization can be displayed on the banner to help stimulate economic growth and investment in Howick businesses.
- The sponsorship program will help increase the number of banners displayed throughout the Township. There are currently several poles across Howick that do not have any hardware to accommodate hanging a banner.
- The proposed sponsorship fee will cover the cost of the design, supply and shipping of the new banners, new banner hardware and to help offset the costs for the annual installation and take down of the banners.
- Staff are proposing that the banner sponsorship program be open from September 2025 – February 2026. This allows staff enough time to advertise the program, reach out to businesses and to coordinate with the banner supplier to have everything here and ready to be installed in early spring. We would like all banners to be erected at the same time so that they age at the same rate, keeping a uniform look across the township.
- The goal is to have the new banners ready for Spring 2026 installation and ready for the 170th Howick Homecoming celebrations.
- The banners are required to be ordered and final report submitted by the end of the year to secure the rest of our grant funding from Huron County.

4. Background:

As part of Howick's Strategic Action Plan established in 2024, Goal #3 Inviting Neighbourhoods & Thriving Businesses, Goal 3.2 was 'Working with our community's

entrepreneurial spirit to support local businesses and jobs. In addition to the Banner Sponsorship Program, Township staff are working on compiling a list of businesses within Howick Township and creating a Howick Business Directory which will be featured on the Township website. We want to promote Howick's entrepreneurial spirit, support local businesses, jobs and growth within Howick Township. The banners are a great way to support businesses and to show pride in the businesses located within Howick.

5. Financial Implications:

The cost of 64 new Township banners will be covered by the \$5000 SLED grant funding from Huron County, and the additional funds will come from the Economic Development budget.

Apart from staff time, there are no start up costs for the Banner Sponsorship program for the Township. The sponsorship fee of \$300 will cover the cost of designing, printing and supplying the banner and the necessary installation hardware. All additional funds will be used toward the initial cost of installing the new hardware, and for putting the banners up and taking them down each year.

New Banner Costs

Banner	Hardware	Total	Remainder
\$95.09	\$86.50	\$181.59	\$118.41

One Promo – Staff Recommendation (Supplier of the Remembrance Day Banners)

Banners

Price Per Banner	With Un-Recoverable Tax
\$93.45	\$95.09

Double sided, full colour, made to the same standard as the Veteran banners.

No price change for having different designs on all the banners.

Price / Banner	Quantity	Total	Total + Shipping
\$95.09	64	\$6,085.76	\$6,145.76

Hardware

Price / Set	Price including un-recoverable Tax	
\$85.00	\$86.50	Free Shipping ordering 10 or more

6. Conclusion / Next Steps:

Staff are seeking Council's support to proceed with the proposed design of the banners and approval for implementing the Banner Sponsorship Program.

7. Input from Other Sources:

Staff have spoken to a member of the Mennonite community about the use of the horse and buggy silhouette. They have no issue with the use of the silhouette. It sounded as though they are happy to be included.

It was mentioned that staff and One Promo will source an old order style of horse and buggy opposed to the novelty looking one displayed on the examples that were provided to Council via email. Clip art was limited on the software program the banner examples were designed on.

Staff have also spoke with the Maitland Valley Camera Club and they will be working on submitting photos for the banners. We have about 25 of our own photos along with a few other submissions we received through advertising online.

8. Attachments:

Appendix A: Township Banner Examples

Appendix B: Sponsored Banner Example

Appendix C: Banner Sponsorship Program Brochure

Respectfully submitted by: Alana Dick, Deputy Clerk/Communications Coordinator



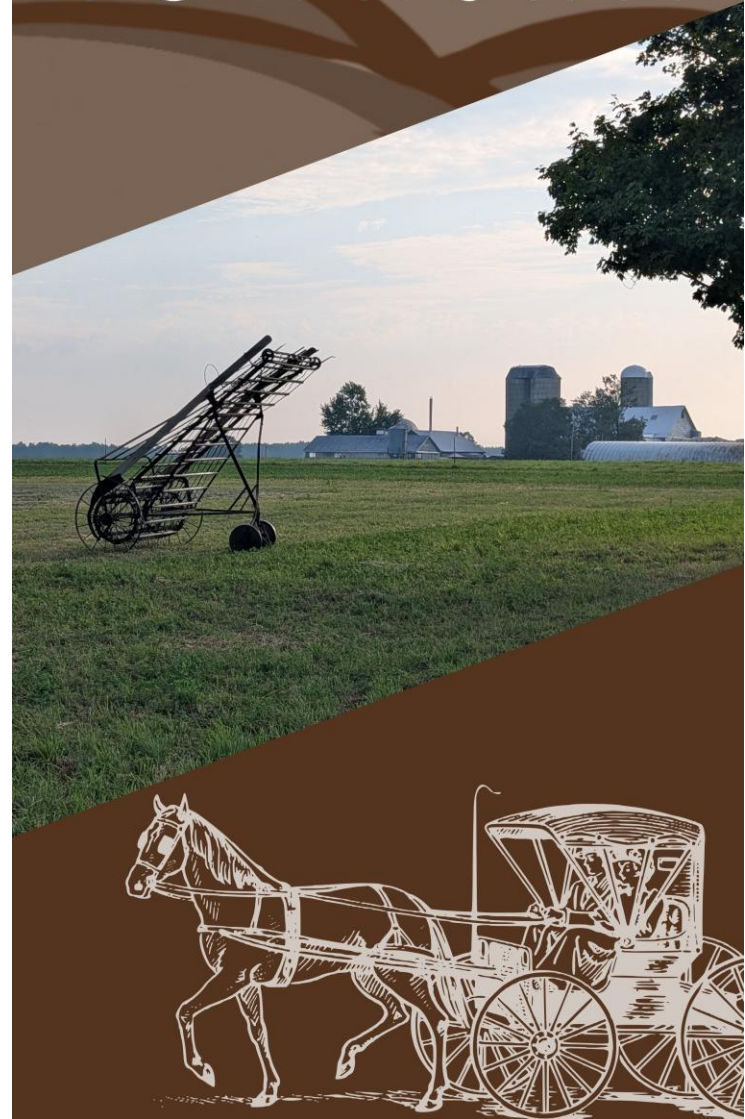
Howick

TOWNSHIP



Howick

TOWNSHIP



Howick

TOWNSHIP

STAY
connected







 519-335-3208

 44816 Harriston Road,
Corrie, ON N0G 1X0

 deputyclerk@howick.ca

**BANNER
SPONSORSHIP
PROGRAM**

ABOUT THE PROGRAM

Howick's 2024-2027 Strategic Action Plan was established and adopted in 2024. Under Goal #3 - *Inviting Neighbourhoods & Thriving Businesses*, the Township set a goal of working with our community's entrepreneurial spirit to support local businesses, jobs, growth and economic development.

The Township of Howick has a lot to offer when it comes to our local entrepreneurs, small and large businesses across many different sectors. We also are fortunate to have wonderful community groups, organizations and volunteers. We take great pride in our hardworking community!

Thanks to the Huron County Supporting Local Economic Development (SLED) Program, Howick is getting new banners in 2026! We want to expand our banner program to showcase our Howick pride and promote local business.

We are inviting Howick businesses and organizations to consider purchasing a custom banner. Your banner can feature your business/organization logo, and/or a high-res photo of your choice on both sides of the banner. It will be proudly displayed in one of our villages or hamlets to advertise your business and to help attract potential customers.

INVESTMENT

\$300.00 per banner
That's \$60/year for 5 years of advertising!

This fee covers the cost of the custom design, printing and delivery of your banner and one (1) set of banner hardware for hanging. We will also look after hanging, removing and storing the banners annually.

*Payment by Cash, Interac or Cheque made payable to Township of Howick

WHAT YOU RECIEVE

One (1) 24x48 Banner displayed within Howick Township advertising your business or organization. Banners will be displayed annually for 6 months of the year. By limiting their display to when weather is favourable, the estimated life expectancy of the banners is approximately 5 years.



BANNER SPONSORSHIP FORM

NAME

BUSINESS OR ORGANIZATION NAME

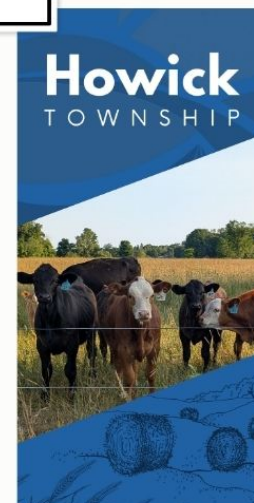
ADDRESS

PHONE NUMBER

E-MAIL ADDRESS

EMAIL YOUR HIGH RES LOGO AND/OR PHOTO TO DEPUTYCLERK@HOWICK.CA

PLEASE MARK THE COLOURS YOU WOULD LIKE TO SEE YOUR PROOF IN



Belmore Arena Board Meeting MINUTES July 21, 2025

Time: 8:00pm Location: Lounge, Belmore Community Centre

Attendees: Jeremy Underwood, Marvin Grimes, Mark Ireland, Brett McPherson, Jenn VanDyk, Coreen Gautreau, Kim Harris, Lindsay Underwood, Chris Inglis, Ian Inglis, Lorne Underwood, Jamie McCallum, Warren Weber, Dave Eadie, Heidi Dupuis, Nigel Van Dyk

Guests: Brendan Crapper, Dan Renwick, Paul Inglis, Abe Versteeg, Al Detzler

Regrets: Kyra Wright, Wanda Inglis, Randy Scott

Secretary/Recorder: Darlene Loos

<i>Time</i>	<i>ITEM</i>	<i>(Discussion, Approval, Information Sharing)</i>	<i>Meeting Notes/Action Items</i>
8:00	Call to Order Approval of July 21, 2025 Agenda - <i>Jeremy Underwood</i>		Meeting called to order: 8:10pm Motion to approve agenda by Mark Ireland, 2 nd by Ian Inglis Any Additions to Agenda? - Asbestos - Terms of Reference
8:02	Approve Previous Mtg Minutes June 16, 2025 (attached) - <i>Board</i>		Motion to approve minutes by Marvin Grimes, 2 nd by Lorne Underwood

Agenda Items

8:05	Pickleball - Brendan Crapper	Guest	Brendan and Dan addressed the Board. Will be hard to raise money until they start playing. They would like to restart and increase their prices and pay off the outstanding balance. Two issues: - Outstanding bill - Paying current rates Is Pickleball prepared to Motion that two months from now, Pickleball comes back to a meeting and give us an update which includes a plan to pay outstanding debt and cost. Come to September Meeting with a plan. Motion by Jeremy, 2 nd Warren. Carried - Dan and Brendan agreed to this plan - They will give an update at August Meeting
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			- Come to September Meeting with a plan
8:15	Update Previous Action Items (below agenda items) - <i>Jeremy Underwood</i>	Standing	Reviewed Action Items below. DEFERRED UNTIL NEXT MONTH
8:25	Organizational Structure – to be updated - <i>All</i>	Discussion	Purpose of updating this is in the event we have to vote on major issues. Chris will update structure document and bring forward updated copy to next meeting. Will also send out prior to next meeting.
8:35	Structural Assessment - <i>Jeremy Underwood</i>	Discussion	Nothing further received yet.
Addition to Agenda	Asbestos		Received report from Howick Twp and discussed. \$5545 + HST to remove
Addition to Agenda	Terms of Reference		We don't feel we can sign this on behalf of all of Belmore. This is a document that should be circulated throughout Belmore for their input. We are adhering to 1-9. Everyone to take home, review and bring back feedback and suggestions to next meeting. Then we will consider email out to Belmore Group and advise that we received a Terms of Reference from Howick Township and we would like Community Involvement. Make a motion to establish a committee to review Draft Terms of Reference and bring back suggested changes - by Lorne, 2 nd by Jenn. Carried
8:50	Correspondence - <i>All</i>	Standing	Thank you cards from the Wright Family and also from a member of the public thanking us for leaving the outdoor washrooms open.
9:00	Grants Update - <i>Kyra Wright</i>	Standing	CSFI grant denied
9:10	Treasurer's Report - <i>Jenn VanDyk</i>	Standing	Bills to be paid \$2696.19 Motion to pay bills by Jamie, 2 nd Dave
9:20	Belmore Homecoming Wrap-up - <i>Committee</i>	Standing	Still waiting on final numbers. Need to pay HST.

			This can be taken off Agenda.
9:30	Belmore Catering - <i>Chris Inglis/Kim Harris</i>	Committee Report	Nothing to report.
9:35	General Maintenance - <i>Jeremy Underwood/Warren Weber</i>	Committee Report	Nothing to report
9:45	Parks Board - <i>Brett McPherson</i>	Committee Report	Don't drive over the creek.
9:50	Rentals - Hall & Lounge - <i>Kim Harris</i>	Committee Report	Lots of weddings in October. Couple more people took smart serve and volunteered. Need two bartenders for Sunday – Anniversary Celebration.
9:55	Ice Rentals & Installation - <i>Warren Weber</i>	Committee Report	Nothing to report
10:00	Belmore Curling - <i>Dave Eadie</i>	Committee Report	Nothing to report
10:05	Belmore Figure Skating - <i>Heidi Dupuis, Andrea Warwick</i>	Committee Report	Have heard interest from a coach from London who is nurse in Walkerton Hospital. Doing reference checks. Good news for the club!
10:10	South Bruce - <i>Mark Ireland</i>	Committee Report	150 th Anniversary held for Teeswater – was a great success.
10:15	Morris-Turnberry - <i>Jamie McCallum</i>	Committee Report	Nothing to report.
10:20	Howick - <i>Marvin Grimes</i>	Committee Report	Nothing to report.
10:25	Communication - <i>Lyndsay Underwood</i>	Committee Report	Email on behalf of Hockey Labs – has a list of questions. Do we want to answer - NO
10:30	Belmore Chamber of Commerce - <i>Lorne Underwood / Chamber Member</i>	Committee Report	Thank you to everyone who purchased 50/50 tickets at homecoming. A huge success!

Next Meeting – August 18, 2025 at 8pm

Adjournment of Meeting: 9:53pm

Motion to adjourn by: Jamie McCallum

Previous Action Items

Lead	Agenda Item/Topic	Actions for Follow Up
Jeremy/ Warren /Kim	General Maintenance	20231218: Jeremy will talk to Paul Inglis regarding closing in gap in table storage container 20240115: A plan has been set to close the gap in the table storage container. 20240226: Paul did measurements and is to be fixing the gap.

		<p>20240415: No update on Container</p> <p>20241118: Rubber matting in players benches needs to be replaced; also patch by door going onto the ice. Jeremy will look into it.</p> <p>20241118: Glass broken along top of timekeepers' box.</p> <p>20250421: Wobbly toilet in the hall washroom. Pipe may be up too high. Kim will message Brian to have a look at the toilet.</p> <p>20250520: Brian will be here early next week</p> <p>20250616: Fixed. COMPLETED Outside tap is fixed too</p>
Kyra / Jeremy / Kim	Grants	<p>20240415: Jeremy to email Karn's quote to Kyra Wright for grant research</p> <p>20240527: No update</p> <p>20240527: Suggestion made that stone be put between parking barriers and wall (<i>very difficult to cut the grass & adds a lot of weedeating</i>). If grant money available poured concrete sidewalk would be the way to go – possibility accessibility grant? Kyra may know more.</p> <p>20240617: No update</p> <p>20240916: Sport and Recreation Infrastructure Fund – Howick will apply for their asks and Belmore will apply for their asks and it will be lumped together. The ask will be the 50% coverage guideline. Everything to Howick by October 15th.</p> <ul style="list-style-type: none"> - Need to decide what we want to apply for: <ul style="list-style-type: none"> ○ Quote on compressor <ul style="list-style-type: none"> ▪ It came here in the 1970's and was rebuilt in 2006 ○ New boards ○ Sidewalk around the arena ○ Baseball diamond lights ○ Sandblasting and ceiling painting in the arena ○ Asphalt at the back ○ Resurfacing tennis court <p>New boards, brine header (if can apply), ball lights, Sandblasting and Painting.</p> <ul style="list-style-type: none"> - Motion to apply for new boards, brine header and ball lights and possibly Sandblasting and Painting. <ul style="list-style-type: none"> ○ Can't move forward with our grant submissions until we know if we need to pay for Sandblasting and Painting. <p>Motion to partnership with Howick to apply for the CSRIF by Kyra Wright, 2nd by Lindsay, carried.</p> <p>20250317: Still waiting to hear back about CSRIF Grant.</p>

		<p>20240925: Kyra plans to speak with Caitlyn about the Community Sport and Recreation Infrastructure Fund (50% funding) tomorrow. Application due to Howick by October 15. Application to Government is due October 29.</p> <p>Baseball Lights – total cost quoted at \$33, 000 (with labour, lift rental and parts)</p> <p>Brine Header - \$58, 000</p> <p>Arena Boards – no quote yet. Boards are more of a “want” than a “need”</p> <p>Kyra to discuss with Howick staff tomorrow to confirm the arena board getting quotes for ceiling sandblasting/painting.</p> <p>20240925: To include the following items in the Community Sport and Recreation Infrastructure Fund application: baseball lights, brine header and ceiling sandblasting/painting.</p> <p>20241021: Kyra to proceed in applying for full grant.</p> <p>Sports Grant</p> <ul style="list-style-type: none"> - Baseball Lights - \$35,000 - Brine Header - \$60,000 - Sandblasting & Painting of Arena (no curling club) - \$280,000 <p>Max we would receive is 50%, applying for special consideration of 70%. The Arena Board is responsible for the other 50% (or 30%).</p> <p>Will indicate Baseball lights, Brine Header and Sandblasting & Painting in 2025.</p> <p>20250224: No update</p> <p>20250616: No update</p>
Jeremy	Repainting of Arena	<p>20240919: Would really like this looked after before Syrup Festival and Homecoming. Jeremy will contact Caitlin.</p> <p>20241118: Waiting to hear from Howick Twp and Burnside</p> <p>20250520: Painting is done and clean up has begun. Paint job looks excellent.</p> <p>20250616: Will be completed this week</p>
Gord Harris / Paul Inglis	Lobby Bench Steel	<p>20240916: larger bench top will be too heavy to move. Will look at making aluminum legs for new top instead of installing on top on the old center bench.</p> <p>20250317: Jeremy mentioned to install bench top where it is</p> <p>20250616: To be completed this week.</p>
Board	<p>Asset Management, Procurement Policy and Budget Template</p> <p><i><u>(Notes from Meeting with Municipalities/Twps)</u></i></p>	<p>20241024: Under cost sharing agreement – agree to pay as a loan. \$240,000 (\$80,000 each municipality) to be repaid over 5 years (could be renegotiated if needed) in 2025 budgets.</p> <p>20241024: Waiting to see if they are filing a defense or reaching a settlement</p> <p>20241024: Did FD and Arena projects have to go through an engineer? - Caitlin will look into this</p> <p>20241024: Take the Terms of Reference away – get a short list of sticking points and come up with suggestions. Come back together and discuss this list</p> <p>20241024: Caitlin will talk to Brady and he will make arrangements to chat with a couple of our guys.</p> <p>20241024: Caitlin will talk to finance and get Asset Management Plan information to us.</p>

		<p>20241118: Nothing received.</p> <p>20250317: Asset management - nothing new to report, still waiting on input from Howick, haven't gotten procurement strategy yet from them</p> <p>20241118: Marvin will ask Howick Twp for Procurement Policy and Budget Template.</p> <p>20241216: No update.</p> <p>20250317: Procurement policy and budget template - move this item into the asset management, goes hand-in-hand</p> <p>20250520: No update.</p> <p>20250616: Received Procurement Policy from Howick.</p> <p>20250616: Asbestos inspection being done on June 17, 2025.</p> <p>20250616: Burnside was here for Structural Assessment. Only given one day notice of their arrival. We will discuss after Homecoming – at July Meeting.</p> <p>This Assessment happens every 5 years.</p> <p>We could request a list of inspections and when they occur.</p> <p>20250721: ON JULY AGENDA</p>
Chris/ Lindsay/ Darlene	Review Email List/Board Representation/Org Structure	<p>20250616: Chris and Lindsay will look for a copy of the Org Structure as needs to be updated.</p> <p>Add to July AGENDA</p> <p>20250721: ON JULY AGENDA</p> <p>20250721: Chris will update structure document and bring forward updated copy to next meeting.</p>
Arena Board	Terms of Reference	<p>20250721: Everyone to take home, review and bring back feedback and suggestions to next meeting</p> <p>20250721: Committee will be established to review the Draft Terms of Reference and bring suggestions back to this group.</p>
Parking Lot		
Arena Board	Propane	<p>20250421: Check Chambers rates in August/September to potentially lock rate in.</p> <p>20250520: Jenn will email Sparlings to let them know we have switched.</p> <p>PUT INTO PARKING LOT until August 2025</p>
Kim	Summer Rates / Pickleball	<p>20250421: The Arena Board will send an email to Dan Renwick and Brendan Crapper including outstanding invoice and summer rates. Cheque can be mailed or deposited in the lock box in the arena office. Bill to be paid prior to their new season starting.</p> <p>20250520: Received letter back from Dan and Brendan. We will wait for them to come back to work together on this. Monthly payments. MOVE TO PARKING LOT</p>
Arena Board/ Howick Twp	Sandblasting & Painting	<p>20221017: Due to unsatisfactory work, Board passed motion to hold back payment to J-K Sandblasting</p>

20221121: Jeremy contacted J-K and advised of partial payment and once he returned to do touchups and around door. J-K advised he could come back in spring but more money would be due.

20221121: Jeremy will advise J-K that Board will pay for lift but will not be paying more money for the job quoted.

20221219: Nothing to Report – defer to next meeting

2023016: Supposed to come – we look. May charge interest on balance owing.

20230228: No further communication.

20230417: Next step is, we need to speak with Howick and see if they will back us if this goes to court.

- Speak to CAO and Operations Manager to see if they can reach out to J-K regarding the contract and our (Belmore and Twp) concerns.

Motion to continue to hold payment and speak to Howick Twp as to next steps.

20230515: J-K will not speak with Jeremy. Only wants to speak to Howick Twp. Howick Twp is in support of us. J-K is 100% at fault for the poor workmanship. Three townships are onboard and have their lawyers working on it. The lawyers want Burnside (Engineers) to come in and assess the work again. The matter is now out of our hands. **MOVE TO PARKING LOT**

20230821: No further update.

20240226: Marvin reported no further word from Lawyer on this matter.

20240226: Jeremy reported something will have to be done with the loose paint before Syrup Festival. Paint is falling off. Would be good to do between shut down and Syrup Festival. Marvin will report this back to Howick Township.

20240318: No updates regarding the bubbling/peeling paint in the arena. Marvin acknowledges something needs to be done before the syrup festival. Marvin will speak with Caitlyn (CAO). Jeremy spoke with Caitlyn today, told her the plan to remove peeling paint; was told to take pictures before doing the work.

20240617: Send an email to the Municipality about the status of this issue. Marvin will speak to Caitlyn and ask them to put a push on things due to Homecoming. Would Marvin ask Municipality if they could pay for sandblasting to Arena and Curling Club to be redone as the legal battle carries on. Formal request from the Arena Board for Howick to put it in their budget. Jamie made motion to send a letter to Howick, 2nd by Kim. Carried. Jenn V will draft a letter to Howick Township and cc other 2 municipality CAOs.

20240715: 3 Municipalities met in Belmore, but no update received from that meeting yet.

20240715: Lawyer has filed.

20241118: Another follow-up meeting with the Insurance Rep. Asked Jeremy dates that suit him.

20250224: Jeremy and Paul Inglis and others have been talking to local Mennonites who are doing sandblasting and painting, all the labour. We would have to supply lifts. They are willing to do the job. \$40/hr. They would supply the manpower.

		<p>Man in Formosa, coating expert, would come after the sandblasting and advise what type of paint we should use to adhere properly.</p> <p>\$24,000 approximate in labour. We would have to supply 2 lifts. Likely close to \$5000 in rental equipment.</p> <p>This is something we need to consider.</p> <p>One concern is: do they have WSIB coverage.</p> <p>Could do before Homecoming but not before Syrup Festival.</p> <p>Jeremy will look into this further.</p>
Group	Suggestion of Installation of Acoustic Panels in Arena – by Pickleball	<p>200115: Dan Renwick attended Board Mtg on behalf of Pickleball. He raised the suggestion of putting up Acoustic Panels to control the sound on the arena side. Board suggested the Pickleball group will have to do more research on the panels and get pricing.</p> <p>Putting in Parking Lot, will look back at this after the Whitewashing and Painting is looked after on the arena side.</p>
Jeremy / Brett	Parks Board	<p>20240715: Willow tree in back corner needs to be taken down before it crashes down. Should do this before winter.</p> <p>20240715: Donation box to be put up on outside wall by public washrooms and put sign up in pavilion advising of the donation box.</p> <p>20240819: Mitch Inglis will manufacture a box for us. Put signs up, and give key to Ellen Underwood</p> <p>20240819: Fence topper (heavier gauge) for baseball diamond to be purchased and installed. Stingers are willing to pay half.</p> <p>20240916: Fence topper was ordered – cheaper than quoted \$1945 + tax</p> <p>Fence Topper - PUT INTO PARKING LOT</p>
Jeremy/ Warren	General Maintenance – for Summer	<p>20230228:</p> <ol style="list-style-type: none"> 1) Brine header – preventive maintenance by 2025. <ul style="list-style-type: none"> ○ 20230821: Need to let Municipalities know (in November/December) about Brine Header replacement project before their budgets are made. ○ 20231016: working on a couple of quotes for brine headers. ○ 20240617: spoke with Ben and his company should have time to repair it. Moving ahead with this. ○ 2024118: Q1-Q2 should hear whether or not we received grant money <ul style="list-style-type: none"> ▪ If we don't receive grant, we need to put it into a budget ○ 20250520: Jeremy will confirm with Ben if he can repair. Chamber will need to know by early June. 2) Boards around the ice surface need to be replaced. <p>PUT INTO PARKING LOT</p>
Adjournment:		Next Meeting - Monday, August 18, 2025 at 8:00pm

WROXETER HALL BOARD MINUTES OF MEETING

HELD AUGUST 7th. 2025

Present :- Carol, Marvin, Mary Jane, Bernie, George, Tony, Rose.

Apologies from Rosemary and Julie.

Minutes :- The minutes of the previous meeting were read by Bernie. A motion to accept the minutes as read was proposed by Bernie, seconded by Mary Jane....Passed.

Matters arising from the minutes :- Tony presented the estimate from “Rainbow Signes” for the recovering of the awning at the front of the hall. A motion to accept the estimate and proceed with the work was made by Carol and seconded by Bernie...Passed.

Rose reported that progress was being made on the arrangements for the Bingo night.

Financials :- Mary Jane presented her report on the halls financial standing. A motion to accept the report as presented was made by Tony and seconded by Carol....Passed

New Business :- Tony presented the quote from “HDTV and Electronics” for the replacement of the broken TV in the Games room. A motion to accept the quote and proceed with the purchase was made by Marvin and seconded by Carol....Passed.

Marvin presented three quotes for the installation of air conditioning in the hall. After some discussion a motion to give the work to “Cross Heating & Airconditioning” was made by Bernie and

seconded by George...Passed, Marvin to contact “Cross” and set a date for the installation.

Bernie volunteered to take over the job of secretary for the board, starting at the next meeting.

There being no other business, the meeting was closed at 8.15 pm.

NEXT MEETING SEPTEMBER 4th. At 7.00 pm.

Friday, August 1, 2025

The Honourable Doug Ford, Premier of Ontario
Premier's Office
Room 281
Main Legislative Building, Queen's Park
Toronto, ON M7A 1A5

The Honourable Rob Flack, Minister of Municipal Affairs and Housing
Ministry of Municipal Affairs and Housing
17th Floor
777 Bay St.
Toronto, ON M7A 2J3

SENT VIA EMAIL: premier@ontario.ca
rob.flack@ontario.ca

RE: Town of Goderich's Opposition to Bill 17, Protect Ontario by Building Faster Act, 2025

Dear Premier Ford and Minister Flack:

The Council of the Town of Goderich passed the following resolution at their July 28, 2025, Council meeting regarding the Opposition to Bill 17, Protect Ontario by Building Faster Act, 2025:

Moved By: Councilor Petrie

Seconded By: Councilor Thompson

Whereas on May 12, 2025, the Government of Ontario (hereafter, the "Province"), enacted Bill 17, also known as the Protect Ontario by Building Faster and Smarter Act, 2025 (hereafter, the "Act"), which will defer Development Charges (hereafter, "DCs") and their associated revenues, and increase collection efforts and costs;

And Whereas the DCs collected from developers are necessary to help municipalities fund the capital costs of infrastructure and services required to support new housing;

Now Therefore be it resolved that The Council of the Corporation of the Town of Goderich:

- Requests that the Province of Ontario provide municipalities with clarity on how they should fund the capital costs of infrastructure and services required to support new growth, given the impacts to overall DC revenue;
- Wishes it to be known that the constant change to the Province's planning and development framework is creating uncertainty and is ultimately reducing the construction of housing; and,

The Town of Goderich
57 West Street
Goderich, Ontario
N7A 2K5
519-524-8344
townhall@goderich.ca
www.goderich.ca



- Directs the Clerk to forward a copy of this resolution to the Honourable Doug Ford, Premier of Ontario, Honourable Rob Flack, Minister of Municipal Affairs and Housing, Huron-Bruce MPP, Huron-Bruce MP, AMCTO, AMO and all Ontario Municipalities.

CARRIED

Yours truly,

A handwritten signature in blue ink that reads "A Banting".

Amanda Banting
Deputy Clerk
/js

Cc: The Honourable Lisa Thompson, Minister of Rural Affairs, Member of Provincial Parliament – Huron-Bruce, lisa.thompson@pc.ola.org
Ben Lobb, Member of Parliament – Huron-Bruce, ben.lobb@parl.gc.ca
Angela Toole, Acting Manager of Municipal Governance/Clerk, Town of Kingsville, atoole@kingsville.ca
Association of Municipal Managers, Clerks, and Treasurers of Ontario, amcto@amcto.com
Association of Municipalities Ontario, resolutions@amo.on.ca
All Municipalities in Ontario

Friday, August 22, 2025

The Honourable Robert Black, Senator
Senate Standing Committee on Agriculture and Forestry
The Senate of Canada
Ottawa, Ontario
K1J 0A4

SENT VIA EMAIL: robert.black@sen.parl.gc.ca

RE: Standing Senate Committee on Agriculture and Forestry

Dear Honourable Robert Black,

Please be advised of the following motion passed at the Monday, August 11, 2025, Goderich Town Council Meeting:

Moved By: Councilor Thompson

Seconded By: Councilor Petrie

Whereas the agricultural sector of Huron County depends on the health of the soils in Huron County;

And Whereas soil erosion poses a very significant threat to the long-term health of the soils in Huron County;

And Whereas the Town of Goderich owns some agricultural land which is an asset for the Town;

And Whereas the Town of Goderich is committed to protecting the assets of the Town from preventable harm;

And Whereas the Standing Senate Committee on Agriculture and Forestry published a report in 2024 titled "Critical Ground: Why Soil is Essential to Canada's Economic, Environmental, Human and Social Health" (the Report) that contained twenty-five (25) recommendations in total for the federal government;

And Whereas, Recommendation 7 of Critical Ground stated that "The Government of Canada encourage provinces, territories, and municipalities to develop measures—as a form of land use planning—that best preserve and protect agricultural land in their jurisdictions;"

Therefore, be it resolved that the Town of Goderich urge the Government of Canada and the Province of Ontario to commit to recognizing a sense of urgency and act accordingly in order to protect and conserve soil as per Recommendation 25.

CARRIED

The Town of Goderich
57 West Street
Goderich, Ontario
N7A 2K5
519-524-8344
townhall@goderich.ca
www.goderich.ca



If you have any questions, please do not hesitate to contact me at 519-524-8344 ext. 210 or afisher@goderich.ca.

Yours truly,

A handwritten signature in black ink that reads "Andrea Fisher".

Andrea Fisher
Director of Legislative Services/Clerk
/js

Cc: The Honourable Lisa Thompson, Minister of Rural Affairs, Member of Provincial Parliament – Huron-Bruce, lisa.thompson@pc.ola.org
Todd McCarthy, Minister of Environment, Conservation and Parks todd.mccarthy@pc.ola.org
Trevor Jones, Minister of Agriculture, Food and Agribusiness trevor.jones@pc.ola.org
Ben Lobb, Member of Parliament – Huron-Bruce, ben.lobb@parl.gc.ca
Julie Dabrusin, Federal Minister of Environment and Climate Change julie.dabrusin@parl.gc.ca
Heath MacDonald, Federal Minister of Agriculture and Agri-Food and Rural Economic Development heath.macdonald@parl.gc.ca
All local Municipalities within Huron County

BELMORE NON-PROFIT HOUSING CORP.

91138 Belmore Line, P.O. Box 122
R.R. #1, Wroxeter, Ontario
N0G 2X0

RECEIVED

AUG 26 2025

TOWNSHIP OF HOWICK

August 22, 2025

Caitlin Gillis
CAO/Clerk
Township of Howick
44816 Harriston Road, RR 1
Gorrie, ON N0G 1X0
clerk@howick.ca

Subject: Support for adopting the new affordable housing property tax subclass

Dear CAO Caitlin Gillis,

I'm writing on behalf of Belmore Non-Profit Housing Corporation, a non-profit housing provider in Howick Township, to ask that the municipality adopt the new **affordable rental housing property tax subclass** recently introduced by the Ontario government.

This optional tool would allow Howick Township to reduce property taxes by up to **35%** for eligible affordable rental units (including both new and existing homes). These savings would help organizations like ours to keep rents affordable and reinvest in our buildings and supports for tenants.

To qualify, units must meet the province's definition of affordability, meaning rents would not exceed the lesser of an **income-based** rent amount and the **average market rent**, as outlined in the Ministry's Affordable Residential Units bulletin.

We understand that the subclass won't apply automatically. It requires a local **by-law to be passed by September 30, 2025** for this new tool to take effect in 2026.

We're encouraging Howick Township to:

- Review the new regulations (O. Reg. 73/25, 74/25 and 75/25)
- Bring forward a by-law so this tool can be used to support affordable housing in our community

We would be happy to speak with you further about the positive impact this could have on local housing providers and tenants. Thank you for your continued leadership on affordable housing issues.

Sincerely,

Linda Walker

Linda Walker
Property Manager, Belmore Non-Profit Housing Corporation
519-392-8117, bellehaven@wightman.ca

The Corporation of the
MUNICIPALITY OF TWEED

255 Metcalf St., Postal Bag 729
Tweed, ON K0K 3J0
Tel.: (613) 478-2535
Fax: (613) 478-6457



Email: info@tweed.ca
Website: www.tweed.ca
facebook.com/tweedontario

To: All Ontario Municipal Councils

Collaborative Action on Sustainable Waste Management in Ontario

As members of municipal councils, we share a responsibility to make decisions that result in the most positive outcomes for both our current residents and future generations. The management of municipal waste is one of the most pressing environmental challenges we face today.

Large urban centres are increasingly looking to rural areas for land to bury garbage waste. Continuing to bury garbage in the ground will inevitably lead to serious consequences:

Globally, solutions already exist. Clean incineration technology can drastically reduce the volume of waste going to landfills while producing much needed electricity. Germany serves as an inspiring model, operating 156 municipal thermal waste incineration facilities with an aggregate annual capacity of 25 million tonnes. At the same time, Germany recycles 66.1% of its municipal waste, the highest rate in the world, driven by strong community engagement, innovative infrastructure, and early education programs that foster a culture of sustainability.

We believe Ontario can and must do better.

We are calling for:

1. The creation of a provincial working group composed of municipalities, the Provincial and Federal Governments, and manufacturing partners;
2. A commitment to exploring and implementing clean incineration, stronger recycling programs, and other sustainable practices;
3. Support from municipal councils across Ontario to advocate for immediate action at all levels of government.

We respectfully request that your council consider supporting this initiative by passing a similar resolution and communicating your support to Premier Doug Ford, the opposition parties, and other relevant stakeholders. By acting together, we can ensure that waste disposal in Ontario is managed quickly, efficiently, and sustainably protecting our environment and safeguarding our communities for generations to come.

Jim Flieler
Councillor, Municipality of Tweed

Resolution for Incineration and a more Robust Recycling Program

Whereas It is incumbent upon the members of council, MPP's and MPs to make the decisions that will result in the most positive outcomes for now and future generations

And Whereas with large urban centres now looking in rural areas of our province and entire country for lands to bury their garbage waste

And Whereas a large landfill site owned by a large urban centre which receives 50% of their garbage at the present time is expected to be full by 2029 creating more environmental impacts

And Whereas continuing to bury garbage in the ground will result in our future generations having lost potable groundwater as a result of garbage leachate rendering it unusable.

And Whereas burying garbage, particularly organic waste in landfills, leads to the production of methane a greenhouse gas, which escapes into the atmosphere and contributes to climate change causing more environmental destruction.

And Whereas we continue to destroy our environment jeopardizing our future generations

And Whereas we have worldwide technology that will allow us the use of clean incineration and also produce much needed electric energy

And Whereas the incineration of household and other municipal waste has a long tradition in Germany, which currently has 156 municipal thermal waste incineration facilities with an aggregate annual capacity of around 25 million tons

And Whereas with a strong focus on community involvement, innovative infrastructure, and sustainable practices, Germany has set a high bar for municipal recycling programs that the rest of the world can learn from and emulate.

And Whereas at the present time, Germany recycles 66.1% of its garbage waste at a municipal level. This places the country as the most effective and prominent country when it comes to recycling in the entire world. This highlights the citizen's strength and motivation to deal with environmental issues on a daily basis.

And Whereas German schools often integrate recycling education into their curriculum. This early exposure to the importance of recycling instills a sense of responsibility in the younger generation, creating a culture of sustainability that transcends generations.

Now Therefore be it resolved that Council direct staff to investigate the possibility of working together with Ontario Municipalities, Provincial and Federal Governments as well as our manufacturing partners to form a working group to ensure that our waste disposal issues can be resolved quickly, efficiently and effectively with the use of incineration, more robust recycling programs and sustainable practices so that our future generations will not suffer from our environmental mismanagement and to request support from these organizations as well as letters being sent to all municipalities in Ontario, Premier Ford and the opposition parties.

**Municipality of Tweed Council Meeting
Council Meeting**



Resolution No.

355

Title:

Notice of Motion - Incineration and a More Robust Recycling Program

Date:

Tuesday, August 12, 2025

Moved by

Councillor J. Flieler

Seconded by

Councillor P. Valiquette

BE IT RESOLVED THAT Council direct staff to investigate the possibility of working together with the Ontario Municipalities, Provincial and Federal Governments as well as our manufacturing partners to form a working group to ensure that our waste disposal issues can be resolved quickly, efficiently and effectively with the use of incineration, more robust recycling programs and sustainable practices so that our future generations will not suffer from our environmental mismanagement and to request support from these organizations as well as letters being sent to all municipalities in Ontario, Premier Ford and the opposition parties.

Carried



The Corporation of the Township of Terrace Bay

P.O. Box 40, 1 Selkirk Avenue, Terrace Bay, ON, P0T 2W0
Phone: (807) 825-3315 **Fax:** (807) 825-9576

August 12, 2025

Premier Doug Ford
premier@ontario.ca

Dear Mr. Ford,

At the Township of Terrace Bay Regular Council Meeting held on Monday August 11, 2025, the following resolution of support was passed.

RE: Exemption to O. Reg. 343/22 – Firefighter Certification Requirements

Resolution: 203-2025

Moved By: Councillor Dube

Seconded By: Councillor Adduono

WHEREAS the Ontario government has enacted O. Reg. 343/22, establishing mandatory certification requirements for firefighters under the Fire Protection and Prevention Act, 1997;

AND WHEREAS Council for the Township of Terrace Bay acknowledges the importance of standardized firefighter training and safety;

AND WHEREAS these mandatory certification requirements pose significant challenges for small, rural, and northern municipalities due to limited financial and training resources, geographic barriers, and reliance on volunteer fire departments;

AND WHEREAS the implementation of these requirements without additional flexibility or support may negatively impact the Township's ability to recruit and retain volunteer firefighters and provide adequate fire protection to its residents;

NOW THEREFORE BE IT RESOLVED THAT Council for the Corporation of the Township of Terrace Bay formally opposes the mandatory firefighter certification requirements as currently outlined in O. Reg. 343/22;

AND FURTHER THAT this resolution be forwarded to the Solicitor General, Premier of Ontario, MPP Lise Vaugeois, the Fire Marshal, AMO, FONOM, NOMA and all Ontario municipalities.



The Corporation of the Township of Terrace Bay

P.O. Box 40, 1 Selkirk Avenue, Terrace Bay, ON, P0T 2W0

Phone: (807) 825-3315 **Fax:** (807) 825-9576

Sincerely,

J. Hall

Chief Administrative Officer/Clerk

CC:

Solicitor General – Michael.kerzner@pc.ola.org

Premier of Ontario – premier@ontario.ca

MPP Lise Vaugeois – lvaugeois-gp@ndp.on.ca

Ontario Fire Marshall – askofm@ontario.ca

AMO – resolutions@amo.on.ca

FONOM – fonom.info@gmail.com

NOMA – admin@noma.on.ca

Ontario Municipalities



Municipality of Central Huron

P.O. Box 400, 23 Albert Street, Clinton, Ontario N0M 1L0

Telephone: 519-482-3997 Fax: 519-482-9183

Email: info@centralhuron.com

www.centralhuron.com

August 26, 2025

Sent via Email: resolutions@amo.on.ca

Association of Municipalities of Ontario
155 University Avenue, Suite 800
Toronto, ON M5H 3B7

Re: Elect Respect Pledge

To Whom It May Concern:

This letter is to confirm that the following resolution was adopted by the Council of the Municipality of Central Huron at their August 11, 2025 Regular Council Meeting:

RES:306-2025

Moved by Deputy Mayor Anderson, seconded by Councillor Cox

WHEREAS democracy is healthy when everyone is able to participate fully and safely and contribute to the well-being of their community; and

WHEREAS we are witnessing the dissolution of democratic discourse and respectful debate across all levels of government and in neighbouring jurisdictions; and

WHEREAS Ontario's municipally elected officials are dealing with increasingly hostile, unsafe work environments facing threats and harassment; and

WHEREAS social media platforms have exacerbated disrespectful dialogue, negative commentary, and toxic engagement which disincentivizes individuals, especially women and candidates from diverse backgrounds from running for office; and

WHEREAS better decisions are made when democracy is respectful and constructive and the voices of diverse genders, identities, ethnicities, races, sexual orientation, ages and abilities are heard and represented around municipal council tables; and

WHEREAS the Association of Municipalities of Ontario's Healthy Democracy Project has identified concerning trends with fewer people voting in local elections and running for municipal office; and

WHEREAS in 2024, female elected representatives from across Halton formed a group called H.E.R. (Halton Elected Representatives) which pledged to speak out against harassment and negativity in politics and called on elected officials to uphold the highest standards of conduct; and

WHEREAS H.E.R. Halton has launched a campaign called Elect Respect to promote the importance of healthy democracy and safe, inclusive, respectful work environments for all elected officials that encourages individuals to participate in the political process; and

WHEREAS on June 5, 2025, the Canadian Association of Feminist Parliamentarians launched a non-partisan “Parliamentary Civility Pledge” to encourage all parliamentarians to commit to end workplace harassment and increase civility on Parliament Hill, modelled after the pledge developed in Halton by representatives of H.E.R.;

NOW THEREFORE BE IT RESOLVED:

THAT the Municipality of Central Huron Council supports the Elect Respect pledge and commits to:

- **Treat others with respect in all spaces—public, private, and online,**
- **Reject and call out harassment, abuse, and personal attacks,**
- **Focus debate on ideas and policies, not personal attacks,**
- **Help build a supportive culture where people of all backgrounds feel safe to run for and hold office,**
- **Call on relevant authorities to ensure the protection of elected officials who face abuse or threats, and**
- **Model integrity and respect by holding one another to the highest standards of conduct; and**

BE IT FURTHER RESOLVED that Central Huron Council calls on elected officials, organizations and community members to support the Elect Respect campaign and sign the online pledge at www.electrespect.ca; and

BE IT FURTHER RESOLVED that a copy of this resolution be sent to the Association of Municipalities of Ontario, the Federation of Canadian Municipalities, all lower-tier municipalities of Huron County, relevant MPs and MPPs, and the Ontario Provincial Police.

Carried



Municipality of Central Huron

P.O. Box 400, 23 Albert Street, Clinton, Ontario N0M 1L0

Telephone: 519-482-3997 Fax: 519-482-9183

Email: info@centralhuron.com

www.centralhuron.com

Respectfully,

Jillian Bjelan
Deputy Clerk
Municipality of Central Huron
519-482-3997 x 1230
depclerk@centralhuron.com

CC:

Federation of Canadian Municipalities; resolutions@fcm.ca

All lower-tier municipalities of Huron County

MP for Huron-Bruce, Ben Lobb; ben.lobb@parl.gc.ca

MPP for Huron-Bruce, Lisa Thompson; lisa.thompsonco@pc.ola.org

Ontario Provincial Police; opp.media@opp.ca



52 Frank Street,
Strathroy ON N7G 2R4
Phone: 519-245-1070;
Fax: 519-245-6353

www.strathroy-caradoc.ca

August 7, 2025

To: All Ontario Municipalities, AMO

Moved: Councillor Frank Kennes
Seconded: Councillor Greg Willsie

THAT: Council send a letter of support for this resolution to AMO along with all the other entities that the original motion was circulated to, excluding all other municipalities.
Result: Carried

BE IT RESOLVED THAT:

WHEREAS under Ontario Regulation 391/21 :Blue Box producers are fully accountable and financially responsible for their products and packaging once they reach their end of life and are disposed of, for 'eligible' sources only;

AND WHEREAS 'ineligible' sources, which producers are not responsible for, include businesses, places of worship, daycares, campgrounds, public-facing and internal areas of municipal-owned buildings, and not-for-profit organizations, such as shelters and food banks;

AND WHEREAS failure to include 'ineligible sources under the Ontario Regulation 391/21:Blue Box program is in essence a provincial tax on ineligible sources;

AND WHEREAS should a municipality continue to provide services to the 'ineligible sources, the municipality will be required to oversee the collection, transportation, processing of the recycling, assuming 100% of the cost which amounts to yet another provincial municipal download;

NOW THEREFORE IT BE RESOLVED THAT the Municipality of Strathroy-Caradoc hereby request that the province amend Ontario Regulation 391/21:Blue Box so that producers are responsible for the end of-life management of recycling product from all sources;

AND FURTHER THAT Council hereby request the support of all Ontario Municipalities;

AND FURTHER THAT this resolution be forwarded to the Honourable Doug Ford, Premier of Ontario, the Honourable Todd McCarthy, Minister of the Environment, Conservation, and Parks, Mike Harris, Minister of Natural Resources and Forestry, Ric Bresse, Member of Provincial Parliament for Hastings-Lennox and Addington, Minister of Affairs and Housing, Rob Flack and all Ontario Municipalities

PROPOSED UPDATES TO THE PROJECTION METHODOLOGY GUIDELINE

*To support implementation of
PPS, 2024*

PROPOSED UPDATES TO THE PROJECTION METHODOLOGY GUIDELINE

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Disponible en français

Preface

In 2024, the Province released the [Provincial Planning Statement](#) (PPS, 2024), replacing the Provincial Policy Statement, 2020, and revoked [the Growth Plan for the Greater Golden Horseshoe 2019](#) (Growth Plan). The PPS, 2024 is a policy statement issued under the authority of section 3 of the *Planning Act* and came into effect on October 20, 2024. The PPS, 2024 applies to all decisions in respect of the exercise of any authority that affects a planning matter made on or after October 20, 2024.

Planning authorities shall base population and employment forecasts on the [Ontario Population Projections](#) (MOF projections), published by the Ministry of Finance (MOF) and may modify, as appropriate. Sufficient land shall be made available to accommodate an appropriate range and mix of land uses to meet projected needs for a time horizon of at least 20 years, but not more than 30 years, informed by provincial guidance.

The Ministry of Municipal Affairs and Housing (MMAH) is seeking feedback on proposed guidance that would assist planning authorities with establishing population and employment forecasts and identifying related land needs requirements to plan their communities and support meeting Ontario's significant growth needs.

Before the PPS, 2024 came into effect, in accordance with the Growth Plan, municipalities in the Greater Golden Horseshoe were required to use a land needs assessment methodology. The 1995 Projection Methodology Guideline (PMG) has been available to be used elsewhere in Ontario to assist in determining population and employment forecasts and assessing housing and land needs requirements. An update to the PMG is needed to support the implementation of the PPS, 2024, reflect recent provincial government priorities, and incorporate new information, data sources and best practices.

Seeking feedback

The Province is now seeking feedback on a proposed population and employment forecast guidance that would replace the existing PMG. Should the government adopt the proposed guidance, subject to consultation, input and refinement, and issue new guidance, the government would consequentially repeal the PMG.

While not included here, the final version of guidance may include hypothetical scenarios to show how municipalities could implement the recommended methods. These scenarios could be based on specific geographies and/or typologies (e.g., *large and fast-growing municipalities*, northern municipalities, and small or rural municipalities).

Each scenario could include a background narrative with hypothetical local conditions to illustrate step-by-step how different municipalities would follow and implement the guidance. The scenarios could illustrate how the proposed guidance is applicable to a range of considerations. If there are any specific matters you would like addressed or better explained through case study scenarios, please include the specifics of what would be most helpful.

Please submit comments on the Environmental Registry of Ontario (ERO) in response to posting [#025-0844](#). Comments may also be provided by email to growthplanning@ontario.ca. The deadline for written comments is October 11, 2025. Feedback will be taken into consideration prior to a final decision about the proposed guidance.

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List of Acronyms

Acronym	Term
ARU	Additional Residential Unit
CMHC	Canadian Mortgage and Housing Corporation:
CD	Census Division
CSD	Census Subdivision
DGA	Designated Growth Areas
ELE	Employment Land Employment
FSI	Floor Space Index
FSW	Floor Space per Worker
GE	General Employment
MZO	Minister's Zoning Order
MOF	Ministry of Finance
MMAH	Ministry of Municipal Affairs and Housing
MPAC	Municipal Property Assessment Corporation
NOC	National Occupation Classification data
PPU	Persons-per-unit
PMG	Projection Methodology Guideline
PPS	Provincial Planning Statement
SABE	Settlement Area Boundary Expansion

Chapter 1: Introduction

As Canada continues to be a leader in population growth among the G7 nations, the bulk of this growth is occurring in Ontario. It is essential that Ontario municipalities' growth planning adequately anticipates these pressures, both in the near term and well into the future. Adequate growth planning ensures the land and infrastructure needs of current and future Ontarians are in place and reflect the diverse needs of Ontarian families and businesses, as well as overall balance in the housing market.

A major step towards achieving the ambitious planning required to adequately and affordably house a growing population and workforce the Province released the Provincial Planning Statement (PPS, 2024). The PPS, 2024 is a policy statement issued under the authority of section 3 of the *Planning Act* and applies to all decisions in respect of the exercise of any authority that affects a planning matter made on or after October 20, 2024.

The PPS, 2024 provides overall policy directions on matters of provincial interest related to land use planning and development in Ontario, and applies province-wide, except where provincial policy, a provincial plan or applicable legislation or regulation provides otherwise. Provincial guidance, including guidance material, guidelines and technical criteria may be issued from time to time to assist planning authorities and decision-makers with implementing the policies of the PPS, 2024. Information, technical criteria, and methods outlined in the guidance are meant to support implementation but not add to or detract from the policies of the PPS, 2024.

PPS, 2024 policy context

As a part of the implementation of the PPS, 2024, planning authorities must establish the amount of population and employment growth to plan for and determine the amount of land required to accommodate that growth.

The PPS, 2024 policies provide the parameters for the amount of growth to be planned for in municipalities. Of specific relevance is the following policy direction:

As informed by provincial guidance, planning authorities shall base population and employment growth forecasts on Ontario Population Projections published by the MOF and may modify as appropriate (policy 2.1.1).

Notwithstanding policy 2.1.1, municipalities may continue to forecast growth using population and employment forecasts previously issued by the Province for the purposes of land use planning (policy 2.1.2).

At the time of creating a new official plan and each official plan update, sufficient land shall be made available to accommodate an appropriate range and mix of land uses to meet projected needs for a time horizon of at least 20 years, but not more than 30 years, informed by provincial guidance (policy 2.1.3).

In addition, the PPS, 2024 provides policy direction that could impact the amount of growth to be planned for and the associated land needs. This includes, but is not limited to, the following policies:

Planning authorities shall provide for an appropriate range and mix of *housing options* and densities to meet projected needs of current and future residents of the *regional market area* (policy 2.2.1).

Planning authorities shall support general *intensification* and *redevelopment* to support the achievement of *complete communities*, including by planning for a range and mix of *housing options* and prioritizing planning and investment in the necessary *infrastructure* and *public service facilities* (policy 2.3.1.3).

Planning authorities shall establish and implement minimum targets for *intensification* and *redevelopment* within built-up areas, based on local conditions (policy 2.3.1.4).

To support the achievement of *complete communities*, a range and mix of *housing options*, *intensification* and more mixed-use development, *strategic growth areas* should be planned:

- a) to accommodate significant population and employment growth;
- b) as focal areas for education, commercial, recreational, and cultural uses;
- c) to accommodate and support the transit network and provide connection points for inter- and intra-regional transit; and
- d) to support *affordable*, accessible, and equitable housing (policy 2.4.1.2).

Planning authorities are encouraged to establish density targets for *designated growth areas*, based on local conditions. *Large and fast-growing municipalities* are encouraged to plan for a target of 50 residents and jobs per gross hectare in *designated growth areas* (policy 2.3.1.5).

Planning authorities shall designate, protect, and plan for all *employment areas* in *settlement areas* (policy 2.8.2.3).

They must also promote economic development through the provision of a mix and range of employment uses, *intensification* of employment uses and mixed-use development, and the provision of employment uses located both inside and outside of *employment areas* (policy 2.8.1.1).

Major office and major institutional development should be directed to *major transit station areas* or other *strategic growth areas* where *frequent transit* service is available (policy 2.8.1.4).

The guidance supports policy implementation but does not add to or detract from the policies of PPS, 2024.

Scope

Population and employment forecasts are important components needed for planning authorities, including upper-tier, single-tier, and lower-tier municipalities without planning responsibilities ('municipalities'), to plan their communities. This information can be used by municipalities to identify growth areas, manage infrastructure, attract employment and economic development, and coordinate public services to meet short and long-term needs. Municipalities make local land use planning decisions that will determine the future of their communities and municipal planning decisions and planning documents (e.g., official plans) must be consistent with the PPS, 2024.

This guidance is intended to help municipalities develop population and employment forecasts and identify the quantity of land needed by the municipality by the planning horizon. However, the focus of guidance is on the quantum of lands required for *settlement areas* and employment, and not the location of new *settlement areas*, location of expansions to *settlement areas*, location of *employment areas*, or the suitability of whether a particular area of land should be included or removed from an *employment area*. These matters are to be addressed consistent with relevant PPS, 2024 policies.

Guiding principles

This guidance is based on the following principles:

Ambition and balance: provide ample, adequate planned and serviced land, reducing and avoiding market imbalances or distortions stemming from an insufficient land supply relative to demand.

Consistency and functionality: produce functional and actionable results that assist municipalities in ensuring land use planning decisions are consistent with the policies of the PPS, 2024.

Transparency: provide a standardized approach to identifying the forecasted population and employment to the planning horizon, transparently allow for identifying the quantity of housing needs by type and assessing land needs.

Clarity and ease of implementation: provide a clear set of guidelines that can easily be followed by upper, lower, and single-tier municipalities of varying size and conditions.

Considerations for the guidance

There are several aspects to consider when using the guidance, including:

- Municipalities would update their population and employment forecasts and implement them in their official plans at the time of their next official plan update pursuant to the *Planning Act*. The *Planning Act* requires official plans to be revised every five years after an amendment is made, or ten years after a new official plan is approved. Municipalities would not be required to update their long-range forecasts outside of the statutory *Planning Act* requirements.

The land needs of a community generally do not fluctuate on an annual basis given the longer-term nature of land use planning. As such, municipalities can accurately address changes in growth forecasts and land needs through the standard official plan review cycle.

- The PPS, 2024 requires municipalities plan to meet projected needs for a time horizon of at least 20 years, but not more than 30 years. The MOF publishes the MOF projections, which are projected by year for a range of up to 25 years beyond the census year on which the projections are based.

Municipalities should use the most recent MOF projections published and available at the time of an official plan update, accompanied by relevant market indicators aimed at providing the most accurate picture possible of the supply and demand dynamics relating to land use.

It is recommended that municipalities plan to the horizon that aligns with the outer range of the MOF projections available at the time of an official plan update. Municipalities could use any specific horizon, provided that the projection year is within 20 to 30 years.

In addition, municipalities should consider the timing of a 'major' update issued by the MOF (i.e., projections that are updated to incorporate data published from the most recent census) and align their long-range forecasting work accordingly.

- A coordinated, integrated and comprehensive approach should be used when dealing with planning matters within municipalities, across lower, single and/or upper-tier municipal boundaries, and with other orders of government, agencies, boards, and Service Managers. The guidance reflects PPS, 2024 policy direction encouraging inter-municipal collaboration and coordination through all stages of the forecasting and land needs assessment processes. Coordination is recommended to ensure the methods of allocating projections for each municipality consider the future population, housing, land use, infrastructure needs within an entire census division, in accordance with PPS, 2024 policies.

Projections and forecasts: A projection extrapolates present trends (e.g., fertility, mortality, and migration) to a future state (e.g., population) based on the assumption that the trends would continue. A projection is neutral and does not consider how changes in assumptions or potential uncertainty in the continuation of past trends would impact the future. By contrast, a forecast is a best estimate to predict a future state (e.g., population, employment) that builds on present trends and considers the potential impacts that changing variables and assumptions may have.

Guidance contents

The proposed guidance is organized as follows:

- chapter 2 outlines the methods for establishing a municipality's population projection
- chapter 3 outlines the steps for developing a municipality's housing needs forecast
- chapter 4 outlines the methods for determining a municipality's employment needs forecast
- chapter 5 outlines the steps to undertake a land needs assessment to accommodate a municipality's projected population and employment needs
- chapter 6 outlines information on implementation, including collaboration between municipalities, documentation, and using the results

Where a word is italicized, the definition of the word or phrase is to be understood as reflecting the corresponding definition in PPS, 2024. For non-italicized terms, the normal meaning of the word applies. Where a word or phrase is typically used in a planning context, the meaning associated with the use of that word or phrase within the planning context is intended to apply. A glossary is provided to clarify certain terms that are used in the guidance.

Any references to specific policies and associated policy numbers in this document are references to the corresponding policies in the PPS, 2024.

Chapter 2: Establishing Municipal Population Projections

Overview

The purpose of Chapter 2 is to identify and allocate the MOF population projections from the census division (CD) to the municipality (i.e., census subdivision (CSD)) to the planning horizon.

The MOF population projections reflect annual demographic trends and are issued for each of Ontario's 49 CDs. They are foundational to the development of future municipal population projections.

The approach is to develop upper and lower future population projection ranges, to support municipalities plan for future needs, while providing a test on municipal projections in relation to the CD to ensure a reasonable outcome. The range would be developed using two methods:

1. a municipality's population share of the CD, and
2. the municipality's share of population growth within the CD.

The outcome of this chapter would be used as an input in developing housing and employment forecasts.

Population step 1: obtaining and determining municipal projections

Purpose

The purpose is to identify the MOF projections for the applicable CD geography and determine each municipality's share of the projection.

Policy basis

As informed by provincial guidance, planning authorities shall base population and employment growth forecasts on Ontario Population Projections published by the MOF and may modify, as appropriate (policy 2.1.1).

Recommended approach

To achieve the objective, municipalities should disaggregate the MOF projections from the CD to the CSD (i.e., the municipality) to the planning horizon. Municipalities should apply at least two different methods (outlined below) to obtain projection results based on past growth and on assumptions for future growth.

Single-tier municipalities whose geographic boundary aligns with a CD could use the MOF projections for the CD.

Municipalities are equipped to develop employment forecasts and assess housing and land needs based on the MOF projections (as explained in other parts of the guidance).

There are two recommended methods for determining the municipality's share in the projection:

1. **Population share (Method A):** Accounting for the municipality's share in the CD projected population, according to the MOF projections. For this method:
 - municipalities should use the latest data available from Statistics Canada for their population and the CD total population to calculate the share of CD scale population
 - municipalities apply the population shares to the MOF's CD scale population projections for the municipality's planning horizon to get their population projection
2. **Growth share (Method B):** This method relies on linear growth for each municipality within the CD to calculate the share of a municipality's growth within the CD. For this method:
 - municipalities use the latest data available from Statistics Canada on population growth for the CD and for the CSD/municipal level to calculate their share of CD growth
 - municipalities, to obtain their population projections, would calculate growth shares from an appropriate consecutive five-year period within the previous 10 years to account for short term variations in population. They would then apply the growth shares to the MOF's CD population projections for the municipality's planning horizon.

If a municipality anticipates growth outside the projection range, it should document the approach and data sources used and provide the rationale and methodology behind the calculation. Examples of rationales may include assumptions such as major infrastructure investment, unusual growth patterns that would skew the development of a municipal-scale projection, and immigration forecast updates, etc.

The approach might result in a diverse range of growth projections for different municipalities. As such, municipalities with minimal population growth should use the current population as a ‘floor’. Later steps consider other matters that would affect housing, employment, and land use planning to ensure adaptable and resilient resource allocation and infrastructure development.

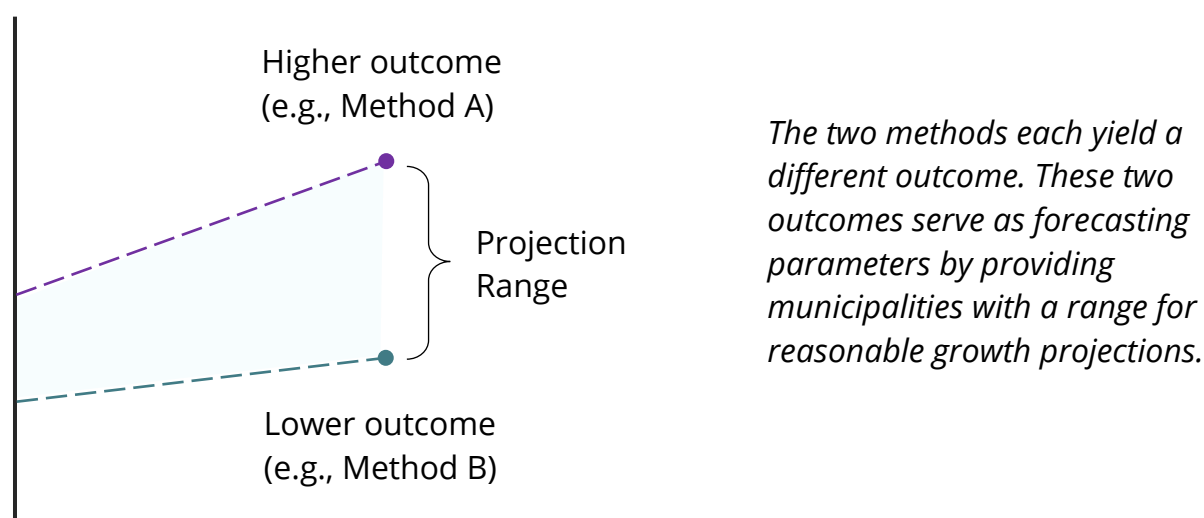


Figure 1: Illustration of the population projection range

Municipalities in the Greater Golden Horseshoe (GGH) may continue to use the population growth forecasts to 2051 provided in Schedule 3 of A Place to Grow: Growth Plan for the Greater Golden Horseshoe 2019, to help with the transition to base population and employment forecasts on the MOF projections. Municipalities may continue to forecast growth using population and employment forecasts previously issued by the Province for the purposes of land use planning (policy 2.1.2).

However, they will be required to base their population and employment growth forecasts on the MOF projections in the future, where the forecasts in Schedule 3 no longer satisfy the policy requirement to plan for a horizon of at least 20 years.

Considerations

The MOF updates population projections annually to reflect the latest and emerging demographic trends and data on fertility, mortality, and migration. There is a comprehensive review, and major updates conducted every five years, which are based on the most recent census and additional supporting data, review of methodology and long-term assumptions.

The methodology used by the MOF to develop long-term population projections is the cohort-component method, essentially a demographic accounting system. The calculation starts with the base-year population (the starting year where the population number from which the accounting method adds and subtracts population), distributed by age and gender.

A separate analysis and projection of each component of population growth is made for each year, starting with births. Then, projections of deaths and the five migration components (immigration, emigration, net change in non-permanent residents, interprovincial in- and out-migration, and intra-provincial in- and out-migration) are also generated and added to the population cohorts to obtain the population of the subsequent year, by age and gender.

This methodology is followed for each of the 49 CDs. The Ontario-level population is obtained by summing the projected CD populations.

The MOF projections are based on population growth trends and consider all streams of inward and outward migration patterns and targets. They do not include explicit economic assumptions or public policy choices (e.g., regional development, land use, infrastructure). They represent the base-case scenario if current trends continue.

While the MOF publishes three population growth scenarios at the provincial level (i.e., reference, high and low), projections at the CD scale are issued using the reference scenario. It is recommended that CD projections are used as the basis for the population projection, as it is more reflective of growth in the municipality.

While population projections are the policy basis on which to plan for future needs, they are subject to uncertainty due to factors such as economic downturn/recession, population surge/decline etc., which can create significant challenges for land use planning. For example, if a sudden economic downturn occurs, it could lead to lower population growth than projected, resulting in overestimation of the need for housing, infrastructure, and services. Alternatively, an unexpected population surge due to migration could strain a municipality's existing resources and infrastructure.

The MOF projections do not reflect local characteristics regarding existing and planned infrastructure capacity or availability, economic and planning assumptions, information from official plans or locally prepared projections. Therefore, the local context is helpful in supplementing the MOF projections.

Every five years, a major update to the MOF projections is produced to include results from the latest Census (now 2021) and to review the methodology and long-term assumptions. This is a major update. A consultation process with ministries, upper-tier municipalities, and academic demographers takes place to gather feedback to validate the major assumptions.

Every year, an update to the technical report and tables is released by the MOF to include the latest population estimates and the most recent data on fertility, mortality, and migration. This is a minor update.

The MOF projections are the only publicly available set of population projections for Ontario and its 49 CDs, where the population of the CDs sum to the population of Ontario. Because the MOF projections are updated each year and provide detailed age results, they are used for planning purposes throughout the Ontario government, and by municipalities, school boards, health units, researchers, and the private sector.

The MOF projections are based on population growth trends and consider all streams of inward and outward migration patterns and targets. They do not include explicit economic assumptions or public policy choices (e.g., on regional development, land use, new infrastructure). They represent the base-case scenario if current trends continue.

Unusual growth scenarios (e.g., high, or low) that use the MOF projections can lead to planning outcomes that misalign population and employment land needs and infrastructure. For example, overestimating growth may cause infrastructure to be overbuilt and create financial strain for the municipality. Alternatively, underestimating growth can result in insufficient infrastructure, service shortfalls, and municipalities may face increased capital costs to address undercapacity issues.

In cases where the municipality is aware of upcoming significant development or infrastructure investment, it may adjust its population forecast upwards to best utilize available (and planned) infrastructure. These may include, for example, upgraded municipal water servicing, impacts of Minister's zoning orders, or new major facilities. Municipalities should ensure that any adjustment is grounded in local data availability and circumstances, and the rationale is clearly documented to ensure that they can demonstrate how and why the adjustments were made to support informed decisions by the approval authority.

The recommended approach mitigates some of the uncertainty by establishing a range of population projections that would inform municipal forecasts. However, it is ultimately based on historical trends and cannot fully account for future events.

All municipalities have the flexibility to modify their projections, within the projection range, based on local conditions. The approach fits a variety of different types of municipalities and diverse local conditions using publicly available data sources. This approach:

- enables lower-tier municipalities with planning authority to establish forecasts through evidence-based decision-making
- supports planning authorities to assess whether municipalities are over- or under-projecting the population at the planning horizon
- provides flexibility to municipalities to convert the MOF projections (as required by the PPS, 2024) to support long range planning within an official plan; and
- equips municipalities to assess housing, employment and land needs with a municipal population projection based on the MOF projections (as explained in other parts of the guidance)

Outcome

The results of the two methods would become the upper and lower parameters of the range of reasonable growth projections for each municipality (before the application of adjustments based on additional market indicators—see chapter 3). Each one of the recommended methods could produce either the higher or lower parameters of a municipality's projection range, depending on the population and growth patterns of the municipality in relation to the CD. Each municipality would select a growth projection within its projection range. The projection range provides flexibility to municipalities to convert the MOF projections (as required by the PPS, 2024) into forecasts to support long range planning within an official plan.

Determining population projections at the CSD level provides a starting point for population step 2, where population projections by age cohort are established as an input for identifying required housing. The outcome is also a direct input for identifying employment need.

Municipalities that anticipate no growth or negative growth in the planning horizon may still benefit from developing housing and employment forecasts. Therefore, they should follow relevant steps in the guidance. For example, existing housing stock may not match the type of housing identified in the housing needs or employment may require additional land, etc.

Population step 2: developing population projections by age cohorts

Purpose

The purpose is to project future population size and characteristics, by age cohorts. Information on the share of each age group in the municipality's population then informs the development of housing forecasts, as changes in the age structure of the population impacts housing needs in the municipality.

Policy basis

As informed by provincial guidance, planning authorities shall base population and employment growth forecasts on Ontario Population Projections published by the MOF and may modify, as appropriate (policy 2.1.1).

Recommended approach

Municipalities are recommended to take census data on the age of primary household maintainer and compile the data into five-year age groups. This data is used to determine the share of each age group in the projected population. Five-year age groups are generally used, as annual projections require more data and labour to calculate.

Municipalities should extrapolate the census population for the latest census year by applying a growth calculation, similar to the growth share approach in population step 1. For each five-year cohort, municipalities apply the growth shares for an appropriate consecutive five-year period within the previous 10 years. The share of the growth for each cohort would then be applied to the municipal projected population from population step 1. The approach accounts for short term variations in population projections.

As an alternative, a municipality may undertake a more complex cohort-survival model accounting for births, deaths and immigration using additional data sources. The approach should be documented with a rationale provided to explain why the cumulative total would be different from population step 1.

Whether developing an age structure projection, or extrapolating age cohorts from the latest census, the projected population at the horizon for the municipality from population step 1 is the control for the results developed in this step. Municipalities should review the total population by age cohort developed in this step against the results of population step 1. It is anticipated that municipalities would refine their approach and calculations through an iterative process to ensure the results of both population step 1 and population step 2 align.

Considerations

The MOF publishes projections by age and sex for the 49 CDs. This data could be used as a control when assessed in coordination and collaboration with municipalities within the same CD to ensure that the combined projected population by age cohorts are not over- or under-projecting the CD population at the horizon. However, the age cohort projections themselves are not useful as a starting point to disaggregate at the municipal scale.

Outcome

The result is a municipal level population projection by five-year age groups that is the input for calculating housing needs (Chapter 3).

Chapter 3: Developing Housing Needs Forecasts

Overview

The purpose of Chapter 3 is to determine the amount of housing needed to the horizon year, accounting for *intensification* within built-up areas in existing *settlement areas* and the need for additional *settlement area* land (i.e., *designated growth area* land) to accommodate future housing needs.

Once municipalities have established their population projections, they should calculate the housing needs for the entire population and develop a housing needs forecast to accommodate growth in the planning horizon.

The approach to developing housing needs forecast to the horizon considers a municipal level forecast of housing by type (e.g., low, medium, high density) and location (*intensification* within *settlement areas/designated growth areas*) based on housing needs by age cohort. This housing needs information would be used as an input for assessing land needs. Municipalities could adjust their housing needs forecast to account for additional data sources, affordable housing, and market demand forecasts or indicators.

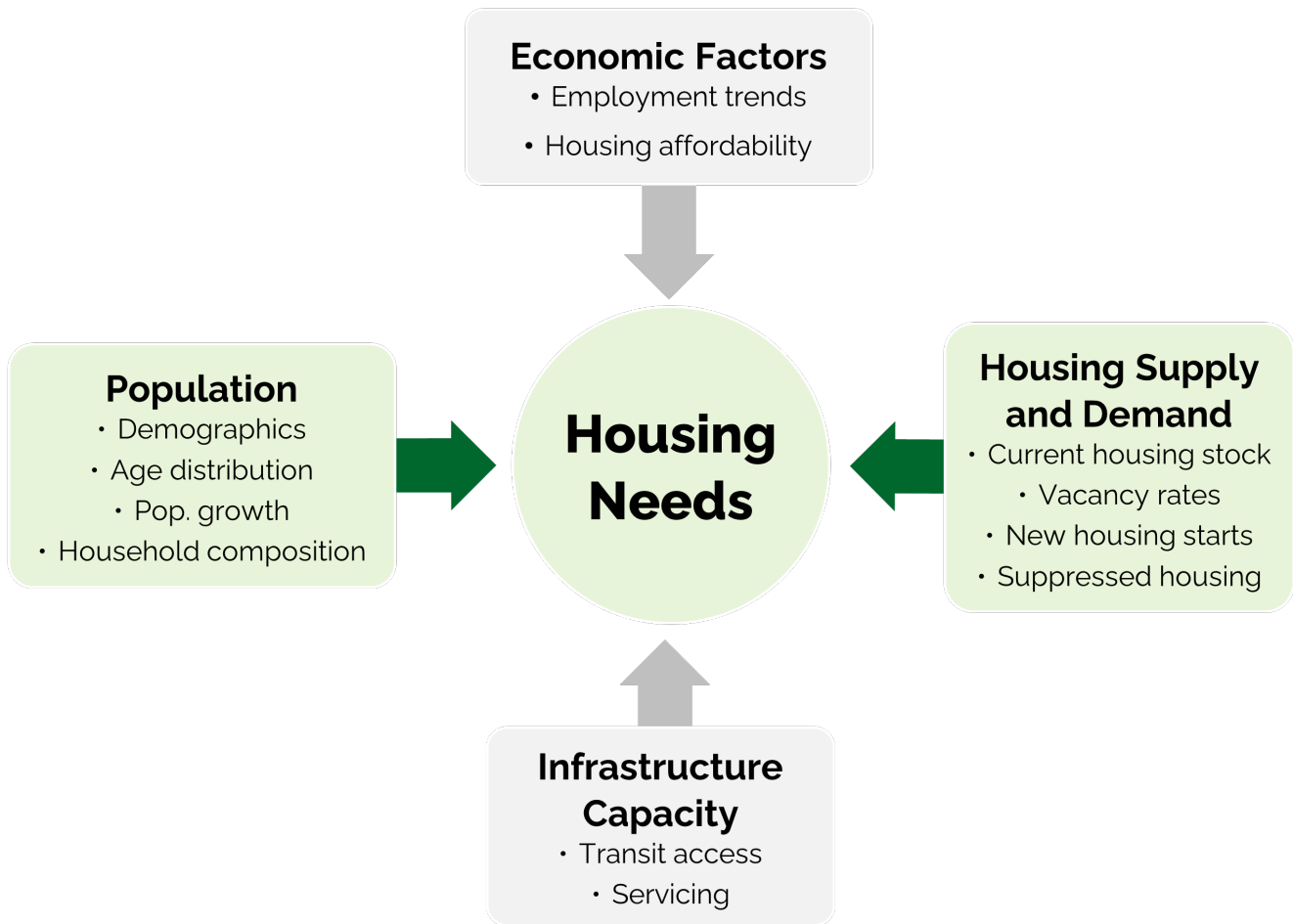


Figure 2: Diagram of factors influencing housing needs

Housing step 1: calculating projected housing needs

Purpose

The purpose is to determine the municipality's projected total housing needs, which is the number of households to be accommodated in the planning horizon, in housing units.

Policy basis

At the time of creating a new official plan and each official plan update, sufficient land shall be made available to accommodate an appropriate range and mix of land uses to meet projected needs for a time horizon of at least 20 years, but not more than 30 years, informed by provincial guidance (policy 2.1.3).

To provide for an appropriate range and mix of housing options and densities required to meet projected requirements of current and future residents of the regional market area, planning authorities shall:

- a) maintain at all times the ability to accommodate residential growth for a minimum of 15 years through lands which are designated and available for residential development; and
- b) maintain at all times where new development is to occur, land with servicing capacity sufficient to provide at least a three-year supply of residential units available through lands suitably zoned, including units in draft approved or registered plans (policy 2.1.4).

Recommended approach

Municipalities should use the municipal-level population projections, calculated in chapter 2, and apply the age-specific headship rate to calculate the projected total housing needs. The headship rate is defined as the proportion of people who head a household (i.e., primary household maintainer) within a population cohort.

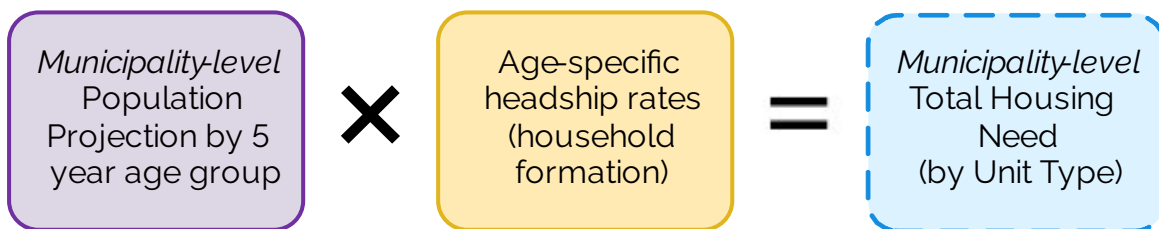


Figure 3: Diagram of housing step 1 – calculating housing needs

Considerations

In general, municipalities should assume that household formation rates by age will not vary significantly from those in the latest census. While each household is associated with a housing unit, it is not necessarily linked to a particular type of housing unit. As a result, household formation should not vary in response to the expected change in the mix of housing types resulting from policy. If any deviation from recent census rates is assumed, a clear rationale and robust analysis should be provided to substantiate the change.

Municipalities should consider suppressed household formation, housing tenure and propensities for households to occupy certain types of housing starting at this step. Housing needs categorized by unit type may be carried over through subsequent steps for a more accurate land needs assessment in chapter 5 (and especially using method 2 for land needs assessment).

Headship rates that are age specific are available at the CSD level through the most recent census household data from Statistics Canada, and they are generally consistent over time. Households are social arrangements that vary by age and life cycle choices and includes events such as moving away from one's parents, forming couples, getting divorced, or the death of a spouse. Municipalities may refine headship rates data to reflect anticipated demographic changes and household trends, provided the adjustment is evidence-based, follows a clear rationale and that the decision-making process is clearly documented.

To be consistent with PPS, 2024 policies, municipalities should consider repeating Housing Step 1 to account for a 15-year planning horizon. PPS, 2024 policy 2.1.4 a requires planning authorities maintain at all times the ability to accommodate residential growth for a minimum of 15 years.

The short-term planning horizon in PPS, 2024 policy 2.1.4.b (see above), seeks to maintain a minimum availability of a three-year supply of residential units, on land suitably zoned with sufficient servicing capacity, to accommodate short-term development growth patterns. In particular, to coordinate infrastructure needs with land supply. This three-year supply is accounted for within the land need assessment adjustments detailed in Chapter 5.

Outcome

The outcome is the number of housing units needed in the horizon year. This is the input for developing a housing needs forecast in Housing Step 2.

Housing step 2: Developing a housing needs forecast

Purpose

The purpose of housing step 2 is to develop a housing needs forecast for the total number of households anticipated in the planning horizon. This is based on number of housing units needed in the horizon year, which would be adjusted according to local conditions and to reflect existing housing stock.

Policy basis

At the time of creating a new official plan and each official plan update, sufficient land shall be made available to accommodate an appropriate range and mix of land uses to meet projected needs for a time horizon of at least 20 years, but not more than 30 years, informed by provincial guidance (policy 2.1.3).

To provide for an appropriate range and mix of housing options and densities required to meet projected requirements of current and future residents of the regional market area, planning authorities shall:

- a) maintain at all times the ability to accommodate residential growth for a minimum of 15 years through lands which are *designated and available* for residential development; and
- b) maintain at all times where new development is to occur, land with servicing capacity sufficient to provide at least a three-year supply of residential units available through lands suitably zoned, including units in draft approved or registered plans (policy 2.1.4).

Planning authorities shall provide for an appropriate range and mix of housing options and densities to meet projected needs of current and future residents of the regional market area by:

- a) establishing and implementing minimum targets for the provision of housing that is *affordable* to *low and moderate income households*, and coordinating land use planning and planning for housing with Service Managers to address the full range of *housing options* including *affordable* housing needs;
- b) permitting and facilitating:
 - 1. all *housing options* required to meet the social, health, economic and well-being requirements of current and future residents, including *additional needs housing* and needs arising from demographic changes and

employment opportunities; and

2. all types of residential *intensification*, including the *development* and *redevelopment* of underutilized commercial and institutional sites (e.g., shopping malls and plazas) for residential use, development and introduction of new *housing options* within previously developed areas, and *redevelopment*, which results in a net increase in residential units in accordance with policy 2.3.1.3;
- c) promoting densities for new housing which efficiently use land, resources, *infrastructure* and *public service facilities*, and support the use of *active transportation*; and
- d) requiring *transit-supportive* development and prioritizing *intensification*, including potential air rights development, in proximity to transit, including corridors and stations (policy 2.2.1).

Recommended approach

Municipalities should adjust the projected total housing needs obtained in Housing Step 1 to consider any relevant local housing market factors that could impact the number and type of units needed.

Then, the existing housing stock should be subtracted from the total housing needs to get a forecast of the number of additional units required to accommodate growth in the municipality.

It is recommended that when developing a housing needs forecast municipalities consider factors such as the following (the list of local housing market factors is not exhaustive):

- suppressed household formation:

Due to factors including demographic shifts, housing affordability, and availability of different unit types, there may be fewer census households than would have formed otherwise. Municipalities should use an approach that could be applied to calculate the extent of household suppression that is appropriate for its local data, circumstances and context. Each municipality should seek to obtain and document information that is relevant to its local circumstances.

Municipalities may include an analysis of headship rates in comparison to other comparable municipalities. Where a municipality may identify a trend where its historical headship rates is lower than rates of similar municipalities, the

municipality should adjust headship rate upward to account for lower, or suppressed, household formation.

Available general resources include reports by Canada Mortgage and Housing Corporation (CMHC), for example, on household by maintainer, and by the Office of the Parliamentary Budget Officer on household formation and the housing stock.

- *housing options* and affordability:

Municipalities should develop their housing needs forecast while considering their minimum targets for the provision of housing for all market segments, especially as suggested by market indicators. These include a mix of larger, family-sized homes, smaller workforce or student housing, ground-oriented housing, mid-rise, and high rise, as well as housing that is *affordable to low and moderate income households* and the PPS, 2024 requirement to provide for an appropriate range and mix of *housing options*. These factors may require adjustments relative to affordability and housing options, including the availability of various unit types, at the census base year.

- target vacancy rates to achieve market balance:

The forecast could be adjusted to compensate for significant over- or under-supply in housing stock in the census year, which, if exists, is evident by data on vacancy rates. To determine unusually high or low vacancies, planning authorities from each market area should calculate their natural rate of vacancy. This means the rate of unoccupied housing units that allows for the normal functioning of the housing market, including turnover, choice, and mobility. The intention is to achieve a balance in the market, without inducing rent inflation, such as due to a chronic undersupply of housing units, or deflation, such as being the result of a structural oversupply of housing units. In the absence of data or capacity to calculate the natural rate of vacancy, a range of 3% to 5% should be applied.

- “market contingency factor”:

This factor indicates fluctuations in supply and demand due to unusual events. Examples include: changes in the economy on the provincial, federal or international level; changes in land use planning or other legislation or regulations that would affect landowners’ ability to develop their land or the pace of development; and macro changes that could have implications on local housing markets, such as a major change in seasonal population (e.g., students), intra-provincial relocation decisions driven in part by affordability) or major

technological or societal shifts (e.g. hybrid/remove work enabled through technological enhancements), and increasing demands to live beyond core metropolitan regions. A municipality could provide for a contingency factor by adjusting the forecasted housing needs upwards by a percentage, depending on the extent of data available.

Any adjustments should take into account the character and type of the units (e.g., size, quality, affordability, etc.).

When adjusting the housing needs forecast to reflect these or other factors, municipalities should substantiate the adjustment(s) by documenting the evidence and the decision-making process on which they rely.

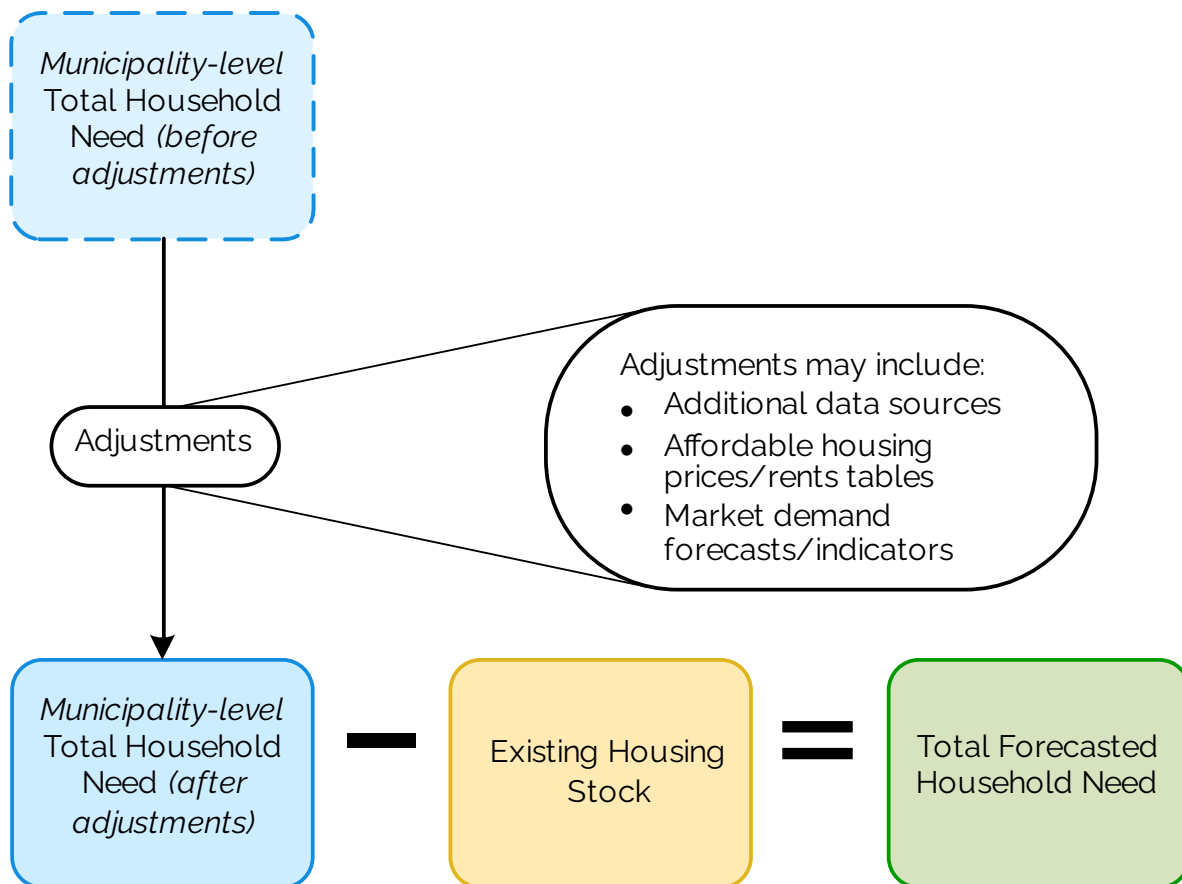


Figure 4: Diagram of housing step 2 – developing a housing needs forecast

Considerations

Housing needs adjustments, particularly for vacancy rates and market contingency, may or may not have a significant impact on the forecasted housing needs to the horizon year. However, they are more likely to have implications for short- and medium-term land needs assessments per policy 2.1.4.

Existing stock includes units that are under construction. Municipalities should also consider fluctuations of stock, such as the results of seasonal occupancy. Housing units that are in land use approval process would be accounted for in the land needs assessment, not in the existing housing stock in this step.

When calculating the existing housing stock, municipalities should consider additions to the housing stock since the census base year that was used for projections and subtract those housing units from the forecasted need. A municipality could use, for example, information from building permits, classified by unit type.

Moreover, municipalities should consider stock loss that needs to be replaced due to demolitions, conversions, abandonment, impacts of a changing climate and natural hazards. Information on stock loss may be available internally (e.g., building permits issued) or from external sources (e.g., CMHC starts/completions data or updated assessment data from the Municipal Property Assessment Corporation (MPAC)).

Municipalities who are able to obtain the data needed to support housing needs adjustments would be able to determine land needs more accurately (chapter 5).

Once municipalities calculate the total forecasted housing needs (i.e., the outcome of this step), they should also plan for infrastructure development to match the increase of supply to accommodate that need. This includes improving existing infrastructure to facilitate some of the housing needs to be accommodated through intensification, which is accounted for in housing step 3.

Outcome

The outcome is the total forecasted housing needs, in the planning horizon. This is the input for determining housing accommodated through *intensification* and the estimated housing to be accommodated through new development in housing step 3.

Housing step 3: planning for intensification

Purpose

The purpose is to determine the amount of housing that can be accommodated through *intensification*. Furthermore, it provides supporting data needed to estimate the amount of housing to be accommodated through new development, which would impact land needs. This is referred to here as the estimated housing needs outside the built-up area.

Policy basis

Planning authorities shall support general intensification and redevelopment to support the achievement of complete communities, including by planning for a range and mix of housing options and prioritizing planning and investment in the necessary infrastructure and public service facilities (policy 2.3.1.3).

Planning authorities shall establish and implement minimum targets for intensification and redevelopment within built-up areas, based on local conditions (policy 2.3.1.4).

To support the achievement of complete communities, a range and mix of housing options, intensification and more mixed-use development, strategic growth areas should be planned:

- a) to accommodate significant population and employment growth;
- b) as focal areas for education, commercial, recreational, and cultural uses;
- c) to accommodate and support the transit network and provide connection points for inter-and intra-regional transit; and
- d) to support *affordable*, accessible, and equitable housing (policy 2.4.1.2).

Recommended approach

To estimate housing needs outside the built-up area, municipalities should subtract the amount of housing that can be accommodated through *intensification* (according to their *intensification* targets) from the total forecasted housing needs.

The municipality's *intensification* targets should be set to reflect municipal objectives, local conditions, and various forms of *intensification*, such as (but not limited to):

- opportunities for in-fill and *redevelopment*, including reuse of *brownfield sites* and underutilized shopping malls and plazas, development of vacant and/or underutilized lots within previously developed areas, the expansion or conversion of existing buildings, and additional residential units (ARU) on farms where appropriate
- *infrastructure* availability and capacity
- market demand
- availability and viability of surrounding *prime agricultural areas*; and
- environmental constraints



Figure 5: Illustration of housing step 3 – planning for intensification

Considerations

In setting intensification targets and determining the amount and type of housing units that can be accommodated through *intensification*, municipalities should consider the overarching PPS, 2024 goal of creating and supporting *complete communities*, affordability needs, transit supportive densities, housing typology, tenure trends and seasonal housing. In addition, municipalities should consider the PPS, 2024 requirement to plan for a range and mix of *housing options*.

Outcome

The outcome is the total estimated housing needs outside the built-up area and is the input to identify the amount of land needed to accommodate new housing developments.

Chapter 4: Developing Employment Forecasts

Overview

The purpose of Chapter 4 is to establish the amount and type of employment growth that should be accommodated over the planning horizon; as well as the location of the employment growth (*intensification* within *settlement areas / designated growth area*). This employment growth information would be an input in assessing land needs.

The relationship between employment and housing (Chapter 3) is circular. Through income, employment influences housing demand; while through mobility, housing availability affects employment opportunities along with other factors (e.g., climate change impacts, supply chain considerations, geopolitical instability).

The recommended approach for identifying employment needs focuses on considering demographic factors (e.g., population growth, labour supply etc.), in addition to other, factors such as *infrastructure* capacity and government policies at the federal, provincial, and municipal levels.

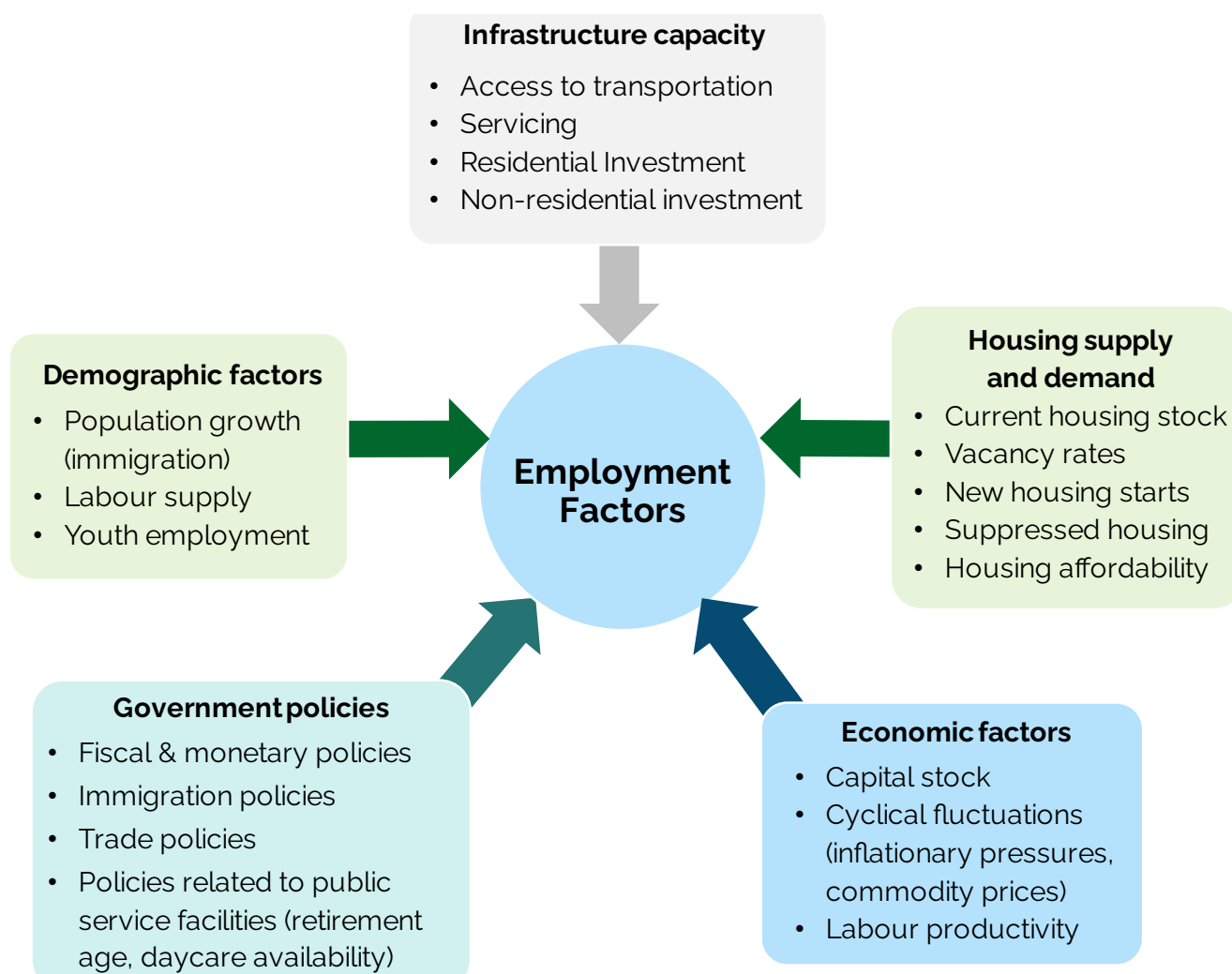


Figure 6: Illustration of factors informing employment projections

Employment step 1: calculating projected employment need

Purpose

The purpose is to determine the municipality's projected total employment needs, which is the number of jobs needed to accommodate employment in the planning horizon.

Policy basis

As informed by provincial guidance, planning authorities shall base population and employment growth forecasts on Ontario Population Projections published by the MOF and may modify, as appropriate (policy 2.1.1).

Recommended approach

Municipalities should identify employment needs by calculating their municipal activity rate and applying it to their projected population.

Calculating municipal activity rate

The municipal activity rate is the ratio of jobs in a municipality to the population of the municipality. It is determined by dividing the base (present day) employment, or the total number of jobs, by the municipality's base (present day) population. Municipalities are recommended to obtain their base employment from a combination of data sources including:

- the Place of Work Status occupation data at the CSD scale

Statistics Canada defines Place of Work Status as whether a person worked at home, worked outside Canada, had no fixed workplace address, or worked at a specific address (i.e., usual place of work). Consequently, Place of Work data takes into consideration fixed and non-fixed places of work and work from home circumstances

- municipal employment surveys (if available) to support obtain the municipality's base employment; and
- base population, which is the present-day population, may be obtained from Statistics Canada and is available at the CSD (municipal) level

Municipalities are encouraged to refine their respective activity rate, to accommodate the potential for future changes in employment needs, by considering a variety of factors including an analysis of recent changes in the type and nature of employment (i.e., increased automation, micro-distribution models, sectoral concentration within a municipality), municipal land use planning objectives, significant changes made or proposed by major local or regional employers, and infrastructure availability and planned investment.

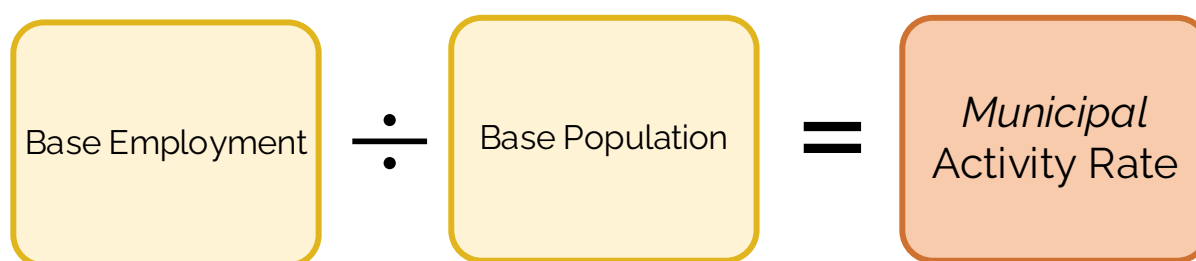


Figure 7: Illustration of step 1 – calculating municipal activity rate

The municipality's role as provincial and regional employment and service centre may result in significantly different municipal activity rates and employment compositions between municipalities. Therefore, coordination between municipalities is crucial and recommended as outlined in PPS, 2024 policy 6.2.1.

Applying municipal activity rate to forecast population

Once the municipal activity rate is calculated, it would be multiplied by the municipality's projected population in the planning horizon, obtained in Chapter 2, population step 1. The result is the total municipal employment needs – the number of jobs anticipated in the horizon year.

Considerations

The municipal activity rate provides for a comprehensive view of employment in a municipality. In addition to accounting for work from home and commuter employment, it takes into consideration variations in age structures, demographic differences, circumstances of underemployment and market limitations.

Not all municipalities have access to a municipal employment survey to help assess current employment within their geographic area. Therefore, by coordinating with one another, municipalities can ensure that individuals working outside their municipality of residence are counted in the municipality where they are employed.



Data obtained from: *Statistics Canada Census Data at the census subdivision (municipal) level.*

Figure 8: Illustration of step 1 – calculating municipal employment needs

The municipal labour force participation rate is the ratio of people employed (or looking for work) to the population of the municipality. Both the municipal labour force participation rate and the municipal activity rate are available from Statistics Canada.

In developing employment forecasts, municipalities should use the municipal activity rate, which provides a comprehensive metric of how employment interacts with the entire population and is useful for municipal and land use planning. The municipal activity rate captures variations in age structure and demographic differences, supports growth planning (i.e., alignment between jobs creation, housing, infrastructure, and services), and reflects local conditions.

The labour force participation rate risks undercounting jobs within municipalities as a result of the scope of what is being counted. The participation rate does not account for people who are underemployed, or people who may be eligible to work but cannot, due to familial obligations or job market limitations. As a result, the labour force participation rate only accounts for a subset of workers and their full capacity to be employed.

Outcome

The outcome of this step is the projected estimate of future jobs needed. This is the input in employment step 2 for developing an employment forecast needed to accommodate employment in the planning horizon.

Employment step 2: developing an employment forecast

Purpose

The purpose is to develop an employment forecast for the total population in the planning horizon. This is based on the projected employment need, while considering local conditions.

Policy basis

As informed by provincial guidance, planning authorities shall base population and employment growth forecasts on Ontario Population Projections published by the MOF and may modify, as appropriate (policy 2.1.1).

Recommended approach

Municipalities should make adjustments to the total employment need, based on local factors and available data, and document any adjustments to demonstrate their rationale and accompanying evidence. Municipal forecasts should consider any potential impacts of shifting economic conditions, and it is important to use a variety of data sources to assess and refine the growth potential of employers, to accommodate new employment trends, and take into consideration local factors such as communities with a predominant student population and seasonal employees.

Key factors influencing adjustments may include:

- planned future business investments and infrastructure development
- labour market policies and changes in demographic trends
- changes in industrial composition and
- shifts in trade policies and international market conditions

In addition, the existing jobs stock needs to be subtracted from the total employment needs to determine the employment forecast.

Considerations

Possible sources of adjustments of the municipal employment forecast include municipal employment surveys, development data and infrastructure constraints and opportunities.

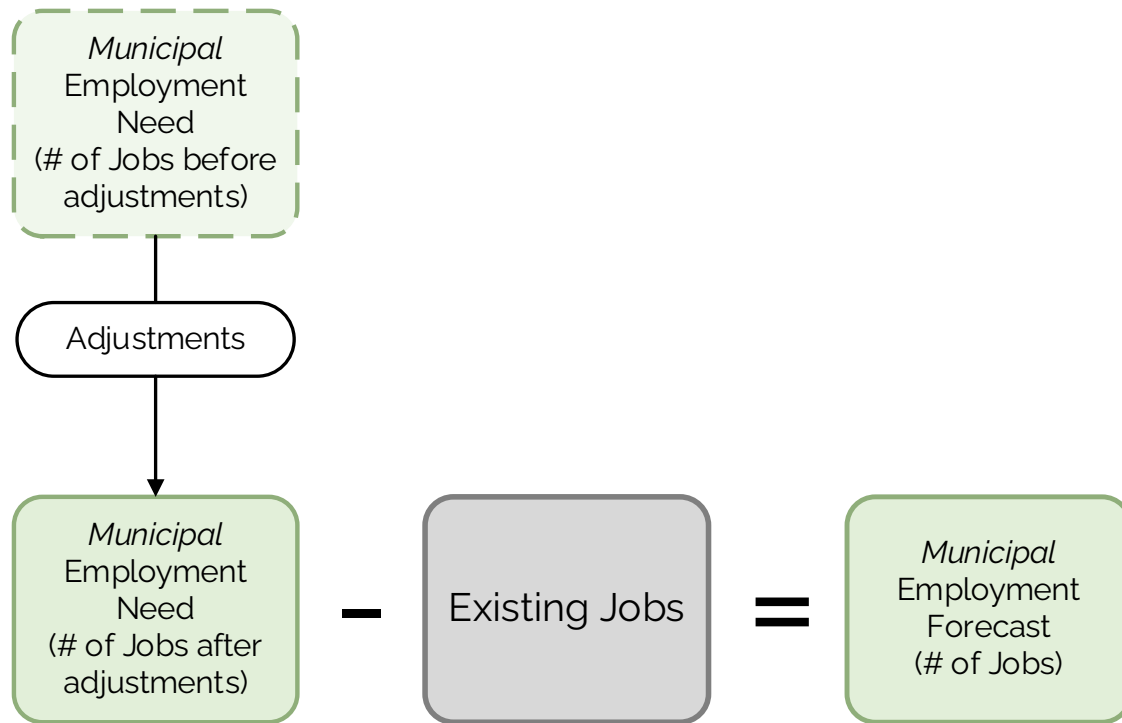


Figure 9: Diagram of step 2 – developing an employment forecast

Outcome

The outcome is the total forecasted employment in the municipality in the planning horizon. This is the input for determining the number of jobs to be accommodated by land use category in employment step 3.

Employment step 3: employment categorization by land use

Purpose

The purpose is to categorize forecast jobs for the municipality into different types of employment uses to ensure that there is a sufficient land supply for all uses.

Policy basis

Planning authorities shall promote economic development and competitiveness by (policy 2.8.1.1):

- a) providing for an appropriate mix and range of employment, institutional, and broader mixed uses to meet long-term needs;

- b) providing opportunities for a diversified economic base, including maintaining a range and choice of suitable sites for employment uses which support a wide range of economic activities and ancillary uses, and take into account the needs of existing and future businesses;
- c) identifying strategic sites for investment, monitoring the availability and suitability of employment sites, including market-ready sites, and seeking to address potential barriers to investment;
- d) encouraging *intensification* of employment uses and compatible, compact, mixed-use development to support the achievement of *complete communities*; and
- e) addressing land use compatibility adjacent to *employment areas* by providing an appropriate transition to sensitive land uses.

As defined in the PPS, 2024, *employment areas* are areas designated in an official plan for clusters of business and economic activities including manufacturing, warehousing, and goods movement. Uses excluded from *employment areas* are institutional and commercial, retail and office not associated with the examples of primary employment uses listed above, unless subject to transition under the *Planning Act*.

Planning authorities shall protect *employment areas* that are located in proximity to *major goods movement facilities and corridors*, including facilities and corridors identified in provincial transportation plans, for the *employment area* uses that require those locations (2.8.2.2).

Recommended approach

In accordance with PPS, 2024, some types of jobs may be located within *employment areas* while others may not. The types of jobs that may be located in *employment areas* include manufacturing, research and development in connection with manufacturing, warehousing, goods movement, associated retail and office, and ancillary facilities. To accurately calculate municipal land needs, municipalities should determine the number of jobs within and outside *employment areas*.

Municipalities should classify forecast jobs into the following employment land use categories:

- **General Employment (GE):** Jobs primarily serving the needs of the local and regional population that are within the *settlement area* but are primarily outside of *employment areas*. These jobs primarily serve a resident population, including retail, commercial, hospitality, institutional, educational, health care and work from

home employment. Jobs typically located in standalone office buildings. Some smaller or rural municipalities may not have many of these types of jobs.

- **Employment Land Employment (ELE):** Jobs related to industries and activities that are generally not compatible with sensitive land uses and are primarily located within or adjacent to *employment areas* (e.g., manufacturing & warehousing jobs)
- **Rural Employment:** Resource and agriculture-based jobs (e.g., mining, forestry, feed / fertilizer facilities) that are typically located outside of *settlement areas*. Municipalities may consider including an appropriate share of other job categories such as GE jobs located outside of *settlement areas* (e.g., gas and service stations).

Municipalities may consider including fewer or additional land use sub-categories as appropriate, reflecting local conditions and planning objectives.

Small municipalities that do not have detailed data available may use a simplified method to determine the accommodation of GE jobs. Further details are provided in Chapter 5: Land Needs Assessment.

The simplified method enables municipalities to estimate the land need for GE jobs forecasted, based on inputs such as past permits, approvals, official plans and known employment trends in the municipality.

Considerations

Municipalities are recommended to use the National Occupation Classification (NOC) data provided by Statistics Canada, as a special request for details that would be useful for municipalities beyond the broad classifications publicly available, to inform the classification of jobs by land use category, as it provides for a standardization in the identification and categorization of jobs, which is based on the training, education, experience, and responsibilities that they entail.

Jobs can further be classified through supplemental data such as employment surveys, development applications received / approved or an economic development strategy (if applicable).

However, municipalities do have the flexibility to adjust their job structures and the provision of jobs within each land use category based on local conditions including market disruptions, changes in economic activity, changes in *infrastructure* and capital investments etc., which in turn impacts the total percentage share of employment in each land use category and the resultant number of jobs per land use category.

The mix could be assumed to remain constant, or municipalities may anticipate that its job structure would change, over the planning horizon. Municipalities could adjust the current job category structure accordingly. These adjustments provide municipalities flexibility to adapt to local employment circumstances and recognize varying local contexts.

In some situations, industrial lands need to be redesignated to accommodate food or agricultural processing to support employment within the agri-food sector, whereas agricultural production and some direct processing likely occurs in *prime agricultural area* and/or rural lands. Growth in this type of employment may or may not trigger a need for additional employment lands but this potential scenario should be taken into consideration when categorizing forecasted jobs.

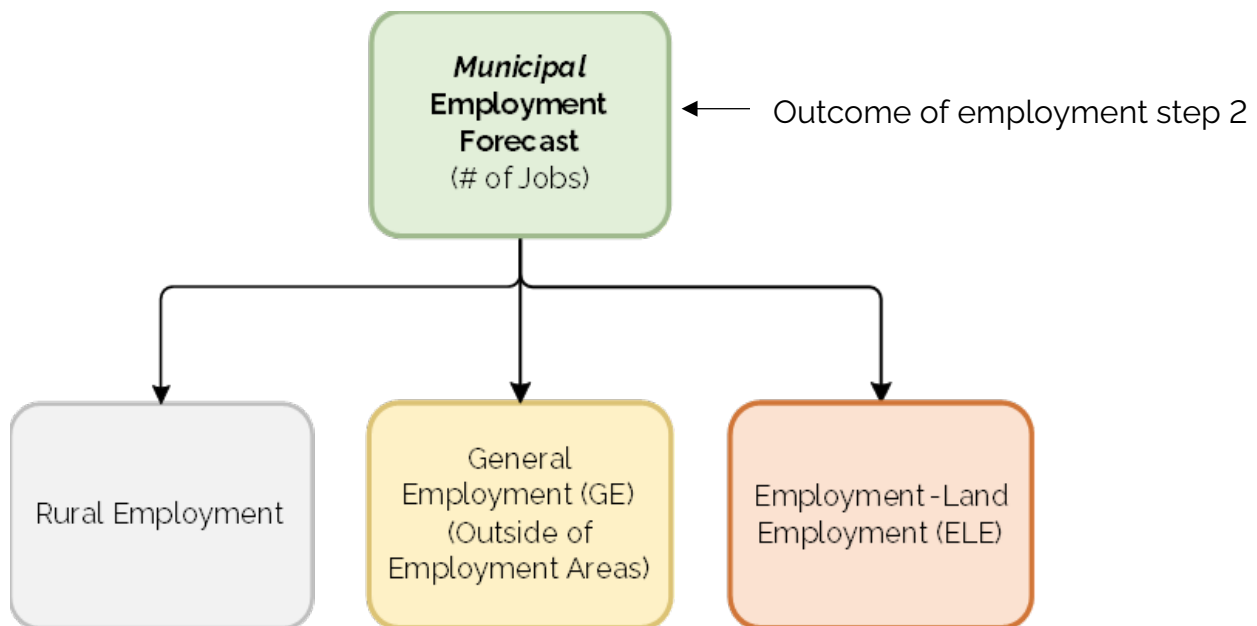


Figure 10: Diagram of employment step 3 – employment categorization by land use

Outcome

The outcome is the categorization of the jobs forecasted for the municipality by different types of employment uses. The results are an input to determining the ability of municipalities to accommodate jobs through *intensification* in employment step 4.

Employment step 4: planning for employment intensification

Purpose

The purpose is to determine the number of jobs that can be accommodated through *intensification* and through new development which would impact land needs.

Policy basis

Planning authorities should support the achievement of complete communities by accommodating an appropriate range and mix of land uses, *housing options*, transportation options with *multimodal* access, employment, *public service facilities* and other institutional uses, recreation, parks and open space, and other uses to meet long-term needs (policy 2.1.6a).

Planning authorities are encouraged to establish density targets for *designated growth areas*, based on local conditions. *Large and fast-growing municipalities* are encouraged to plan for a target of 50 residents and jobs per gross hectare in *designated growth areas* (policy 2.3.1.5).

Major office and major institutional development should be directed to *major transit station areas* or other *strategic growth areas* where *frequent transit* service is available (policy 2.8.1.4).

Planning authorities shall plan for, protect and preserve *employment areas* for current and future uses, and ensure that the necessary *infrastructure* is provided to support current and projected needs (policy 2.8.2.1).

Recommended approach

Once the employment forecast is grouped into land use categories, municipalities should determine the number or share of GE jobs and ELE jobs that may be planned to be accommodated within the existing built-up area through *intensification*.

Municipalities would consider recent building permit data and development applications to assist with understanding market absorption and *intensification* potential. Determining the number or share of jobs that go into built-up areas or *designated growth areas* would be based on the existing employment patterns, size, and community characteristics. Municipalities may consider policy-based *intensification* potential encouraging the *redevelopment* of underutilized land and planning for higher densities (e.g., within *major transit station areas*). *Intensification* of ELE jobs refer to jobs that may be accommodated

within existing *employment areas* and would be generally less responsive to policy initiatives in favour of market demand and industry needs.

In turn, this provides supporting data needed to assess land needs and estimate the number of jobs to be accommodated within *designated growth areas*, or as part of a *settlement area* boundary expansion, including new *employment areas* for ELE jobs. This step also helps municipalities satisfy PPS, 2024 requirements as municipalities are required to establish minimum *intensification* targets per policy 2.3.1.4.

Considerations

If a municipality does not currently have or anticipate having significant office development in the future, the office employment category can be omitted, and any non-ELE jobs can be reflected as part of the GE category.

Generally, in larger municipalities, a significant amount of GE jobs would be directed to built-up areas. This is due to factors such as *intensification*, and development within *strategic growth areas*, *major transit station areas* and others, such as mixed-use areas where *frequent transit* is available.

Municipalities with major office development and major institutional development may consider subdividing the GE category to assist in planning, such as within *strategic growth areas*.

Municipalities have the flexibility to remove consideration of work-from-home from the GE category and create a separate category to account for remote and hybrid work options.

Municipalities can also create additional categories to forecast by type of employment in each land use area.

Municipalities should consider underutilized *employment areas* (i.e., vacant or under used) to accommodate growth, as these areas could result in unaccommodated jobs that need to be addressed. Furthermore, the new definition of *employment area* results in more jobs to be accommodated by *intensification*, for areas such as underdeveloped strip malls etc.

In some situations, warehousing and logistics uses located within *employment areas* may not have a significant number of jobs or may be heavily automated. However, due to the nature of their function, these uses have sensitive / intensive land uses and cannot be intensified. Municipalities should take this into consideration when determining additional employment land needs.

This work would be coordinated with the housing forecast and its calculation for intensification in the next chapter, especially with respect to ‘work-from-home’ employment. Not all ‘work-from-home’ employment is fully remote and as a result cannot be excluded from calculations to determine adequate land supply for a mix of uses.

Outcome

The outcome is the number of GE and ELE jobs that would be anticipated to be accommodated outside of the built-up area and existing *employment areas*. In turn, this will assist in determining land needs.

Where appropriate, industrial, manufacturing, and small-scale warehousing are encouraged to locate in *strategic growth areas* and other mixed-use areas where *frequent transit* service is available, outside of *employment areas*. As such, functionally, these jobs may be treated as GE jobs as they do not impact *employment area* land needs.

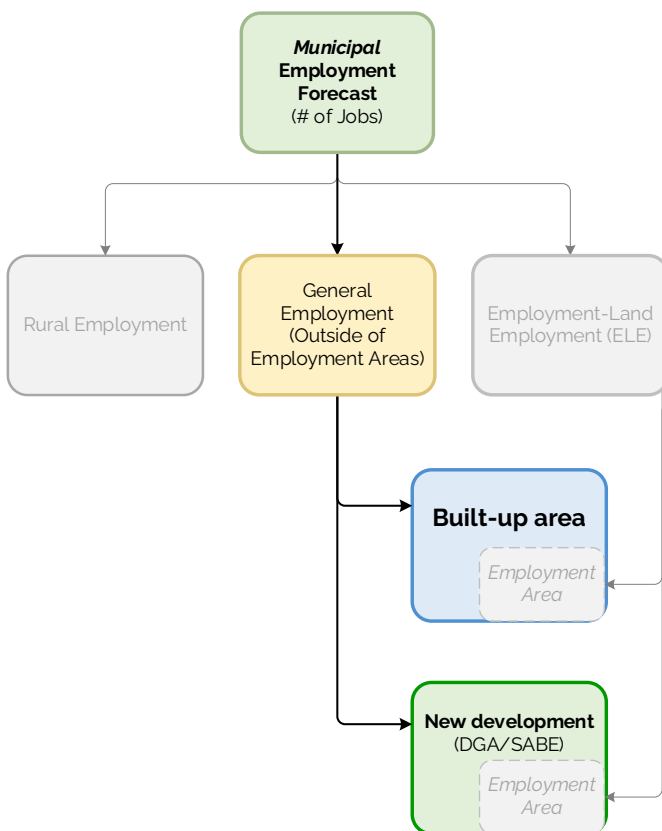


Figure 11: Diagram illustrating jobs in the Employment Land Employment category feeding into the employment area land use.

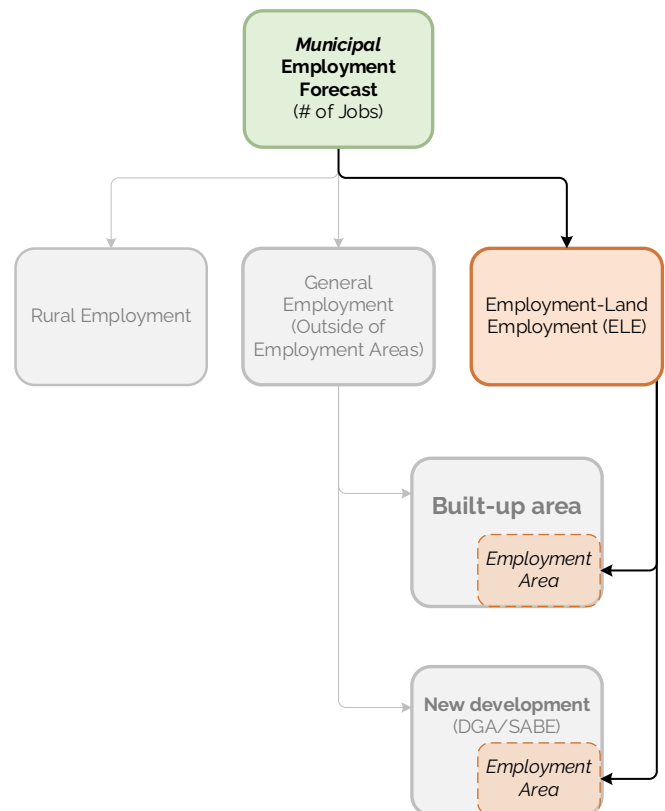


Figure 12: Diagram illustrating jobs in the General Employment category feeding into both built-up areas and new development.

Chapter 5: Land Needs Assessment

Overview

Chapter 5 guides municipalities in determining the amount of land required to accommodate an appropriate range and mix of land uses to meet a municipality's projected needs over a 20 to 30-year planning horizon.

Three methods are provided to identify the quantity of land needed for housing and jobs, while considering *employment area* land needs separately from GE and rural employment land needs. Each method is based on PPS, 2024 policy direction and considers available data and local conditions.

Purpose

The purpose is to determine if land is required to accommodate the forecasted needs identified in Chapters 3 and 4 and, if so, calculate the amount of land needed.

Policy basis

At the time of creating a new official plan and each official plan update, sufficient land shall be made available to accommodate an appropriate range and mix of land uses to meet projected needs for a time horizon of at least 20 years, but not more than 30 years, informed by provincial guidance. Planning for *infrastructure, public service facilities, strategic growth areas* and *employment areas* may extend beyond this time horizon (policy 2.1.3).

The intention of the guidance is to assist municipalities develop population and employment forecasts and identify the overall quantity of land needed by the municipality to the planning horizon. The location of new settlement areas, location of expansions to settlement areas, location of employment areas, or the suitability of whether an area of land should be included or removed from an employment area are therefore not in scope to be addressed in the guidance. However, the outcome of quantifying land needs would be a supporting resource for municipalities in implementing these other aspects of the PPS, 2024.

Recommended approach

It is recommended that municipalities quantify municipal land needs based on municipal forecasted population and employment, using one of (or combination of) the following three methods:

method 1: People and jobs per hectare

method 2: Multiple densities

method 3: A simplified method, using Method 1 or 2 for housing land need plus an estimate (i.e., a percentage) for employment land need (i.e., GE and ELE jobs)

methods 1 and 2 are appropriate for most municipalities. Where the data is available for some of the forecasts (i.e., housing and/or employment), it is recommended that the municipality uses the most elaborate method to develop a land needs assessment for those forecasts.

Municipalities are encouraged to use both methods 1 and method 2 and compare their results. The comparison assists in ensuring land need is neither under or over estimated. Following this exercise, municipalities should provide a rationale for their chosen method, and the resulting land need.

Method 3 is only recommended for cases where a municipality does not have sufficient data or lacks the means/capacity to obtain the data necessary for applying one or both of the methods. In general, the simplified approach is only appropriate for a largely rural municipality with a very small population.

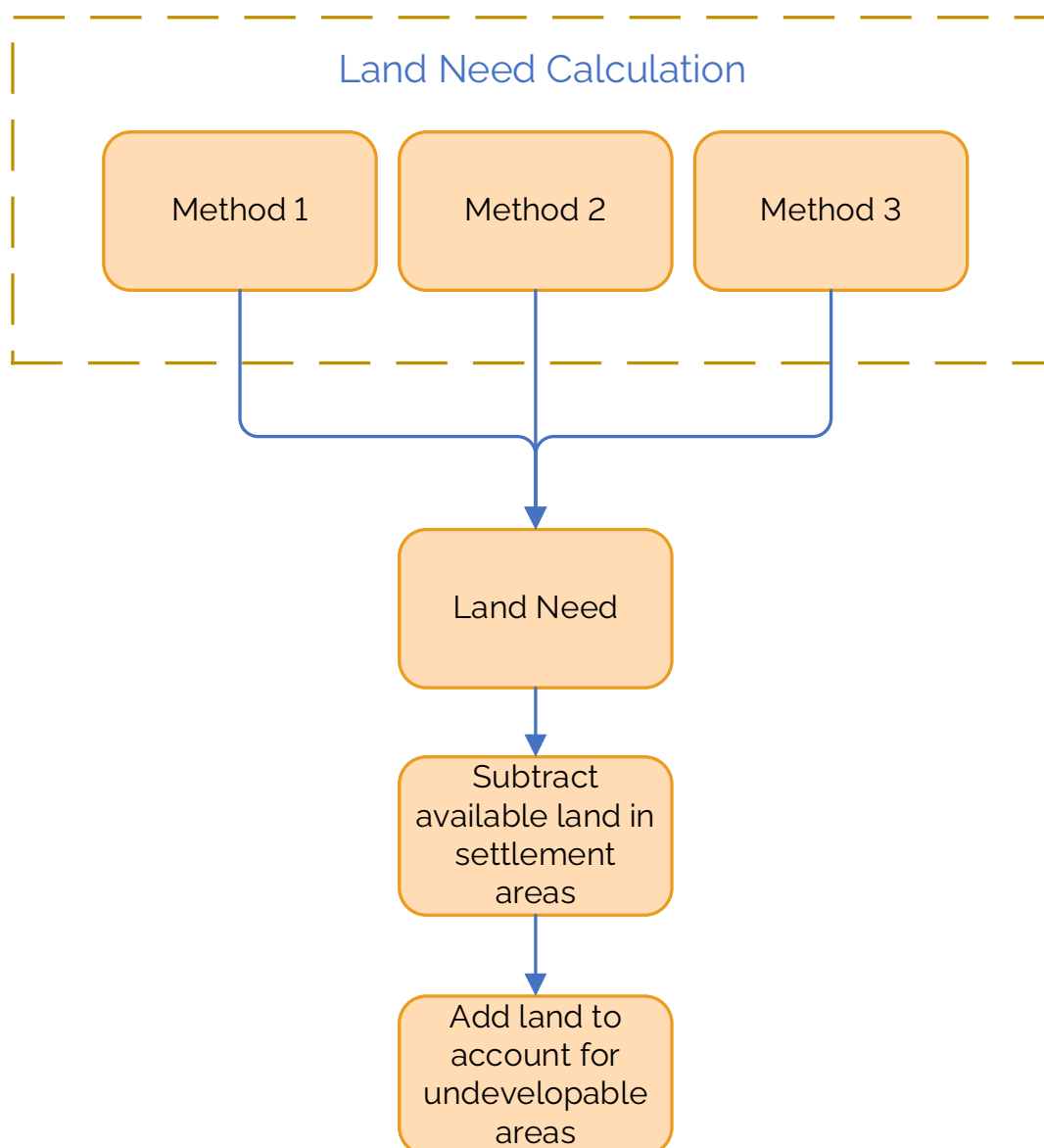


Figure 13: Calculation steps for adjusting land need outcomes. These steps are performed after land need is calculated, regardless of method used.

It is recommended that municipalities choose the method or methods that is most suitable for them, considering available data and local conditions. It is also possible to mix and match components of the methods depending on available data and land use planning approaches to density.

A common aspect to each method is that municipalities would consider land adjustments, (both upward and downward) to account for land designated and available for development, the impact of Minister's zoning orders (MZOs) issued or other provincial priorities affecting the use of land since the official plan or official plan update came into effect, and compensation steps (i.e., considering the impact of employment land removals):

- Subtract developable and vacant land

This is to account for land that is already available to accommodate development within the *settlement area* and *employment area* to prioritize existing land, ensure its efficient use and support the orderly progression of growth.

- Add to compensate for undevelopable lands or anticipated lags in land development (if needed)

There may be lands within *settlement areas* that are not able or anticipated to be developed by the horizon for a range of policy reasons or market conditions. Municipalities should compensate for these lands to ensure there is sufficient land to the horizon.

An integral aspect in each method is coordination between lower-tier municipalities, and coordination between lower-tier municipalities and upper-tier municipalities with planning responsibilities.

Method 1: people and jobs per hectare

Municipalities would add up the number of residents in estimated housing units (i.e., number of people) and the number of jobs outside of *employment areas* (i.e., number of GE jobs).

The number of people is obtained from the housing forecast is then converted from housing units to people by undertaking an analysis of persons-per-unit (PPU) according to unit type.

The number of jobs is obtained from the employment land needs. For the purpose of the mixed-use portion of *settlement areas*, the basis for the assessment is the GE jobs after subtracting existing jobs and *intensification*.

The combined total of residents and jobs would be divided by the planned density target set by the municipality. The outcome of dividing residents and jobs by the planned density

targets is the municipality's developable land needs in net hectares. Municipalities will then determine an adjusted land needs in gross hectares.

Municipalities may rely on census data for information on unit size by housing type to assist in determining an appropriate PPU by housing type. The level of detail for the analysis should be commensurate with the size of the municipality, the amount and type of housing demand and the available data. Statistics Canada provides data at the census tract level to inform a detailed analysis. However, municipalities may use aggregated data at the CSD level.

For *employment areas*, municipalities would follow a similar approach using ELE, and then apply the density target (i.e., jobs per hectare).

Municipalities would be recommended to use a gross density target. PPS, 2024 policy 2.3.1.5 encourages all municipalities, to establish density targets, and explicitly encourages *large and fast-growing* municipalities to plan using a specified gross density target.

The intent is that the results reflect all the land needed to accommodate the forecasted need before any adjustments are applied. The resulting land needs is the total quantity of land required for housing and employment.

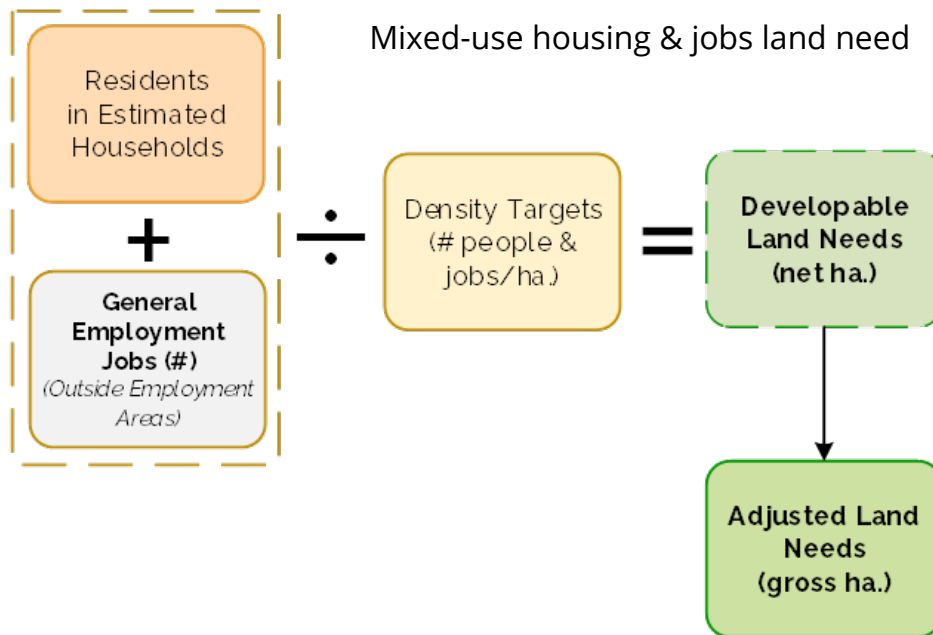
Method 1:

Figure 14: Method 1 steps for calculating housing and jobs land needs using people & jobs per hectare.

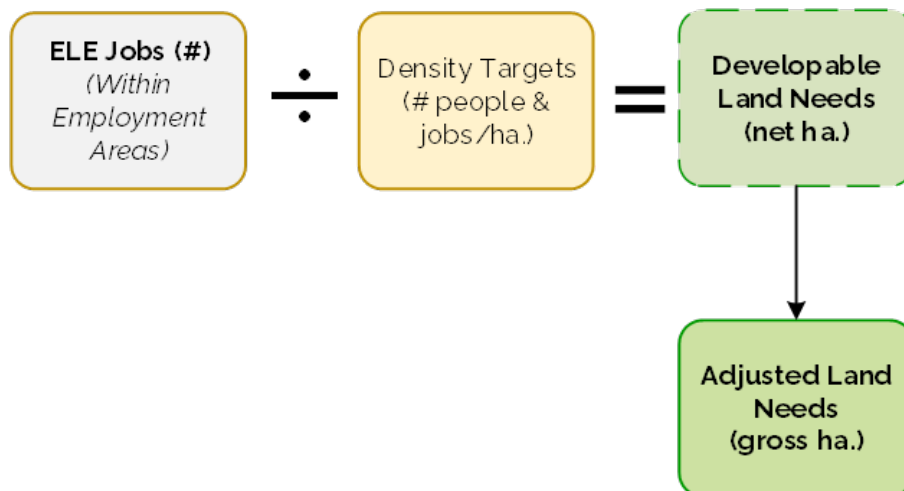
Employment area land need

Figure 15: Method 1 steps for calculating *Employment Area* land needs using people & jobs per hectare.

Method 2: multiple densities

Method 2 is the most detailed of the three methods because it applies a specific density to each type of development (i.e., each type of housing unit and each type of job). By using specific densities, municipalities would achieve the most accurate land assessment with the intention that this would lead to the most efficient use of land that best reflects community needs.

Method 2 supports the PPS, 2024 policy encouragement for mixed-use development and a range and mix of *housing options* to the extent that data is available to the municipality.

The amount of land is calculated by multiplying each type of development by its relevant density factor, given the extent of available data.

For housing, different housing typologies should be accounted for. The housing needs by type (e.g., low-density, medium-density and high-density) that remain to be accommodated after housing step 3 should be taken into account, each according to their specific net density assumptions. Municipalities should consider densities of different typologies by using standard industry and land use planning practices, i.e., the floor space index (FSI) or unit per hectare.

For employment, municipalities may rely on standard industry and land use planning practices to identify the floor space per worker (FSW) ratio for different job types.

Specifically, method 2 uses a FSW ratio to calculate GE jobs and *employment area* land needs. The land for GE jobs is combined with the housing land needs to determine the overall land needs for both housing and jobs, separate from *employment areas*.

Since both housing and employment assessments are 'net', narrowly accounting for only the land required for the specific typology, municipalities should adjust the results upward to account for gross land needs required to accommodate development, including roads, parks, stormwater management and other components not accounted for. The adjustments would be expected to vary by typology and need, according to community needs. Municipalities could base the adjustment on local data, including recent development proposals and approvals, building permit applications, price, rent, and vacancy dynamics across building types, and land use planning requirements. Municipalities are encouraged to engage the public and stakeholders early in local efforts to inform any adjustments, as a component of implementing the PPS, 2024. Municipalities should document the adjustments made to determine the gross land needs.

The resulting land needs is the total quantity of land required for housing and employment.

Method 2:

Mixed-use housing & jobs land need

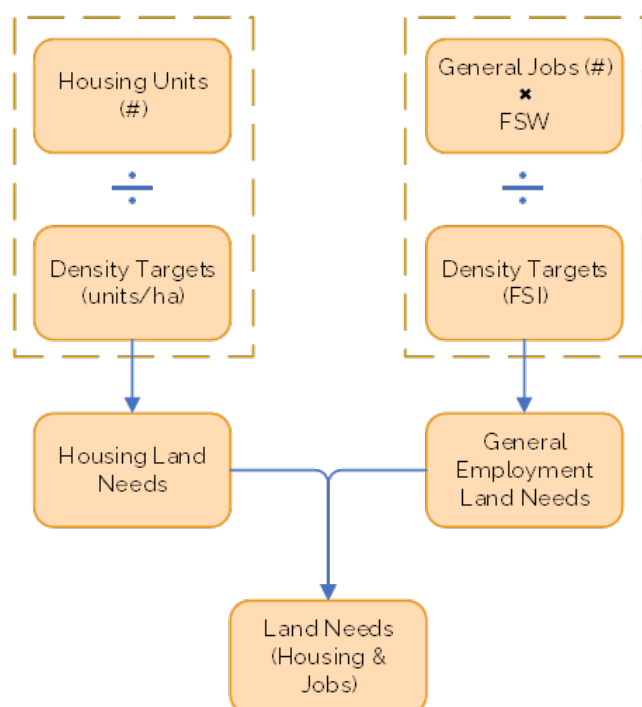


Figure 16: Method 2 steps for calculating land needs for housing and jobs.

Employment area land need

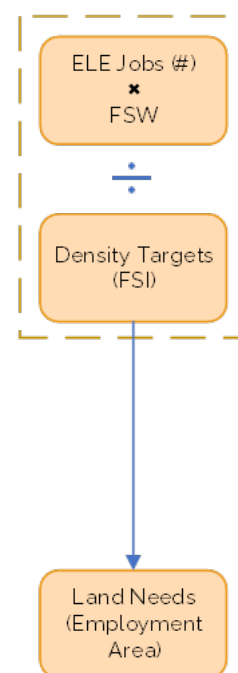


Figure 17: Method 2 steps for calculating *employment area* land.

Method 3: simplified

Method 3 is a simplified method, which provides steps to determining land needs when a municipality does not have detailed data available.

For housing and GE jobs, municipalities could determine their housing land needs and then add an estimated factor (i.e., percentage) to accommodate jobs. Municipalities may use method 1 (i.e., applying people per gross hectare density) or method 2 (i.e., applying housing units per net hectare density) to determine their housing land needs.

Once a municipality determines the housing land needs, the simplified method enables municipalities to estimate the land needs for non-*employment area* jobs forecasted, which is based on factors such as the existing built form, building permit approvals, current zoning, official plan designations and historic development and growth patterns. Estimates can also be forward looking, if for example there is knowledge of a major employment change coming to a municipality.

For *employment areas*, municipalities would develop an estimate of *employment area* density to apply to their forecasted ELE jobs. The estimate would be based on available data and past development.

Considerations for using method 3

Smaller and more rural municipalities would be advised to use this method, where there are resources and capacity constraints in undertaking the work required for methods 1 or 2. For example, small, rural, or northern municipalities may not have sufficient data to assess land needs for each type of housing and employment development.

Municipalities may opt to use this simplified method based on population size, lack of data necessary for utilizing the land-based method involving FSW, availability of data on previous employment growth (within and outside of *employment areas*), or other considerations.

Method 3 is based on estimations, with housing and job land needs deriving from available housing density data, and *employment area* land needs deriving from employment estimates and local job typologies. As an approach based on estimations, the results from method 3 may cause an over- or under-projection of land needs. However, the scope would be relatively minimal.

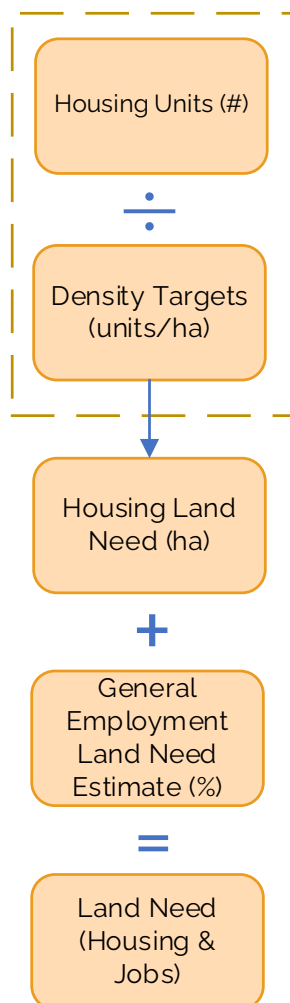
Method 3:**Mixed-use housing
& jobs land need**

Figure 18: Method 3 steps for calculating land need for housing and jobs.

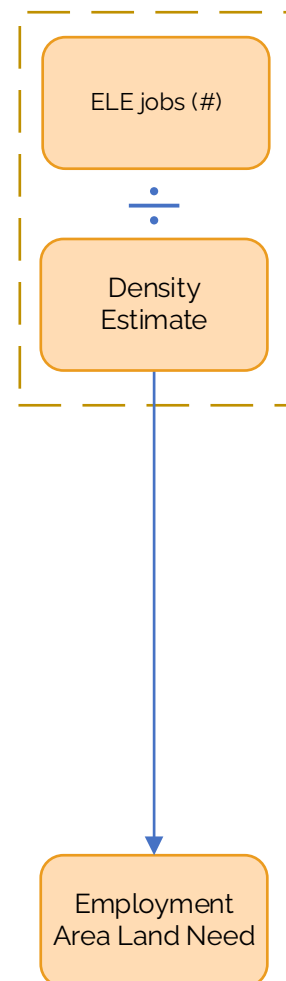
**Employment area
land need**

Figure 19: Method 3 steps for calculating *employment area* land need.

Comparing the land needs assessment methods

A table comparing the three methods, their benefits and considerations for municipalities when selecting their approach to their land needs assessment, can be found below.

Methods provided in guidance	Benefits
Method 1: Using a people and jobs per hectare density factor. <ul style="list-style-type: none"> • People – converted back from number of housing units forecasted. • Jobs – from employment land needs. 	<ul style="list-style-type: none"> • Measuring the number of people rather than housing units allows municipalities to more accurately gauge density (e.g., identifying service levels needed).
Method 2: multiple densities calculation using FSW data for jobs and a Floor Space Index (FSI) density factor. <ul style="list-style-type: none"> • Housing units from forecasting. • Employment space in square metres calculated from FSW. 	<ul style="list-style-type: none"> • Using surface area instead of number of jobs as a unit of measurement for employment accounts for variations in land needs for different types of jobs. • Allows for calculation of land needs that are reflective of needs for specific housing and jobs by type.
Method 3: simplified method, using method 1 or 2 for housing land needs + estimate (percentage) for employment land needs. <ul style="list-style-type: none"> • Results from housing forecasts or people converted from number of housing units forecasted. • Estimate for employment land needs. 	<ul style="list-style-type: none"> • This simplified version may be used by municipalities that lack sufficient data to calculate specific employment outside of <i>employment areas</i>.

Figure 20: Chart illustrating a comparison of the three land needs methods

Considerations

- inter-municipal collaboration is encouraged through all stages of the forecasting process
- method 2 provides a more accurate assessment of land needs that reflects built form and end-user needs. In the case of neighbouring jurisdictions using different methods, the result calculated by the municipality using method 2 would take precedence; and
- municipalities without readily available data for calculating their own FSW ratios may consider using FSW ratios from a neighbouring municipality that has this data available

Outcome

Using any of the above methods would provide municipalities with the information needed to assist in future planning to ensure sufficient land is available to achieve market balance and to support PPS, 2024 implementation.

Where there is an identified need for land beyond what is available within *settlement areas* (land for mixed-use housing and jobs and *employment areas*) municipalities would ensure that the appropriated policies of the PPS, 2024 are applied. Municipalities may also consider the removal of land from *employment areas*.

Chapter 6: Implementation

The purpose of Chapter 6 is to recommend to municipalities general best practices for the implementation of the guidance. The chapter outlines the significance of collaboration between municipalities and documentation of land needs assessment processes. Finally, chapter 6 identifies uses for the municipal land needs assessment results as part of PPS, 2024 implementation.

Intermunicipal coordination

Collaboration between municipalities would be essential for achieving the outcomes of all steps of the forecasting and land needs assessment process and is encouraged as a cornerstone of the methodologies in the guidance for supporting the implementation of PPS, 2024 policies. Coordination between municipalities is recommended to ensure the distribution of projections for each municipality considers the future housing, population, *infrastructure*, and other land use needs within the whole CD. In addition, each municipality could test its calculations compared with the projections for the CD.

Policy basis

A coordinated, integrated, and comprehensive approach should be used when dealing with planning matters within municipalities, across lower, single and/or upper-tier municipal boundaries, and with other orders of government, agencies, boards, and Service Managers including:

- a) managing and/or promoting growth and development that is integrated with planning for *infrastructure* and *public service facilities*, including schools and associated childcare facilities;
- b) economic development strategies;
- c) managing natural heritage, water, agricultural, mineral, and cultural heritage and archaeological resources;
- d) infrastructure, multimodal transportation systems, public service facilities and waste management systems;
- e) ecosystem, shoreline, watershed, and Great Lakes related issues;
- f) natural and human-made hazards;

- g) population, housing and employment projections, based on *regional market areas*, as appropriate; and
- h) addressing housing needs in accordance with provincial housing policies and plans, including those that address homelessness (policy 6.2.1).

Municipalities, the Province, and other appropriate stakeholders are encouraged to undertake a coordinated approach to planning for large areas with high concentrations of employment uses that cross municipal boundaries (policy 6.2.8).

Where planning is conducted by an upper-tier municipality, the upper-tier municipality in consultation with lower-tier municipalities shall:

- a) identify and allocate population, housing and employment projections for lower-tier municipalities;
- b) identify areas where growth and development will be focused, including strategic growth areas, and establish any applicable minimum density targets;
- c) identify minimum density targets for growth and development taking place in new or expanded settlement areas, where applicable; and
- d) provide policy direction for the lower-tier municipalities on matters that cross municipal boundaries (policy 6.2.9)

Where there is no upper-tier municipality or where planning is not conducted by an upper-tier municipality, planning authorities shall ensure that policy 6.2.9 is addressed as part of the planning process, and should coordinate these matters with adjacent planning authorities (policy 6.2.10).

Documentation

Municipalities should document their forecasting and land needs assessment work through a detailed written report that substantiates the specific quantitative values reported.

In addition, if a municipality decides to use an alternative approach (or approaches) for the forecasts and land needs assessment than what is outlined in this guidance, they are expected to document that information. Municipal staff will need to document the approach (or approaches) used, the base data, the adjustments made and provide the rationale and methodology (or methodologies) behind the calculations.

Municipalities should share with the appropriate approval authority all documentation regarding the forecasting and land needs assessment to demonstrate how they have satisfied the PPS, 2024 requirements.

Using the municipal land need assessment results

Municipalities should use the results of their land needs assessment process to ensure satisfying PPS, 2024 requirements.

The result of the land needs assessment is a total quantum of land needed at the municipal level. This provides a critical input to the official plan or official plan amendment process through which the appropriate locations of any proposed *settlement area* boundary expansions, the removal of *employment area* land for non-employment uses, and the planning of development in *designated growth areas* will ultimately be determined. These decisions will be updated by municipalities through official plan or official plan amendment process, subject to statutory approval.

Glossary

Base year: Base year is the present-day population, or the latest available population. It may be obtained from Statistics Canada and is available at the CSD (municipal) level.

Census Division: A census division (CD) is a geographic term used by Statistics Canada for statistical reporting. It falls between the province/territory level and the municipality (i.e., census subdivision). It refers to a group of neighbouring municipalities joined together for the purposes of regional planning and managing common services (such as police or ambulance services). These groupings are established under laws in effect in certain provinces of Canada. Census division is the general term for provincially legislated areas (such as county, and regional district) or their equivalents. Census divisions are intermediate geographic areas between the province/territory level and the municipality (census subdivision).

Census Subdivision: A census subdivision (CSD) is a geographic term used by Statistics Canada for statistical reporting. It is general term for municipalities (as determined by provincial/territorial legislation). This includes cities, towns, townships, and other types of incorporated municipalities. This also includes areas treated as municipal equivalents for statistical purposes, such as Indian reserves, Indian settlements, and unorganized territories.

Cohort survival model: A method to track births, deaths, and migration patterns over time to forecast the future population. Though tracking cohorts, this method provides information about how populations change over time, which can be used to plan service delivery and resource allocation.

Complete communities: means places such as mixed-use neighbourhoods or other areas within cities, towns, and *settlement areas* that offer and support opportunities for equitable access to many necessities for daily living for people of all ages and abilities, including an appropriate mix of jobs, a full range of housing, transportation options, *public service facilities*, local stores, and services. *Complete communities* are inclusive and may take different shapes and forms appropriate to their contexts to meet the diverse needs of their populations (PPS, 2024).

Employment areas: means those areas designated in an official plan for clusters of business and economic activities including manufacturing, research, and development in connection with manufacturing, warehousing, goods movement, associated retail and office, and ancillary facilities. An *employment area* also includes areas of land described by subsection 1(1.1) of the *Planning Act*. Uses that are excluded from *employment areas* are institutional and commercial, including retail and office not associated with the primary employment use listed above (PPS, 2024).

Employment Land Employment (ELE): Jobs related to industries and activities that are generally not compatible with sensitive land uses and are primarily located within or adjacent to *employment areas* (e.g. manufacturing & warehousing jobs).

General Employment (GE):

- a) Jobs primarily serving the needs of the local and regional population that are within the settlement area but are primarily outside of *employment areas*. These jobs primarily serve a resident population, including retail, commercial, hospitality, institutional, educational, health care and work from home employment. As institutional uses (e.g., hospitals, health care, education) are excluded from *employment areas* and as a result must be accommodated in the GE category consistent with the new definition of employment in the PPS, 2024.
- b) Jobs typically located in standalone office buildings (e.g., company headquarters or a consulting firm). Some smaller or rural municipalities may not have many of these types of jobs located in standalone office buildings (e.g., a doctor's office within a plaza with retailers and personal care services). This category may vary based on municipal interpretations of *employment areas*.

Headship rates, or household formation rates: the proportion of primary household maintainers (i.e., household heads) in a given population. This information is available through the census household data from Statistics Canada.

Housing options: means a range of housing types such as, but is not limited to: single-detached, semi-detached, rowhouses, townhouses, stacked townhouses, multiplexes, additional residential units, tiny homes, laneway housing, garden suites, rooming houses and multi-residential buildings, including low- and mid-rise apartments. The term can also refer to a variety of housing and tenure arrangements.

Intensification: means the development of a property, site or area at a higher density than currently exists through:

- a) *redevelopment*, including the reuse of *brownfield sites* and underutilized shopping malls and plazas;
- b) the development of vacant and/or underutilized lots within previously developed areas;
- c) infill development; and
- d) the expansion or conversion of existing buildings

(PPS, 2024).

Labour force participation rate: Defined by Statistics Canada as the percentage of the working age population (i.e., age 15 years or older) that are either employed or unemployed. This rate measures the portion of working age population who are employed or actively seeking employment.

Major transit station area: the area including and around any existing or planned *higher order transit* station or stop within a *settlement area*; or the area including and around a major bus depot in an urban core. *Major transit station areas* generally are defined as the area within an approximate 500 to 800-metre radius of a transit station (PPS, 2024).

Municipal activity rate: the total number of jobs located within a municipality divided by its base (present-day) population. The municipal activity rate provides a more comprehensive metric of how employment interacts with the entire population, which is useful for municipal and land use planning. The activity rate captures variations in age structure and demographic differences, supports growth planning (alignment between jobs creation, housing, infrastructure, and services), and reflects local conditions.

Place of Work Status by Occupation: refers to the physical space in which a person works, which along with municipal employment surveys can be used to obtain the municipality's base employment. This data is available from Statistics Canada at the census subdivision level.

Primary household maintainer: defined by Statistics Canada for the purposes of the Census, refers to the first person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling. In the case of a household where two or more people are listed as household maintainers, the first person listed on the Census form is chosen as the primary household maintainer.

Projection range: refers to applying the two methods for disaggregating the MOF projection. The result of applying the two outcomes serve as forecasting parameters – or projection range – as a basis to form a future population projection at the municipal scale.

Regional market area: refers to an area that has a high degree of social and economic interaction. The upper or single-tier municipality, or planning area, will normally serve as the *regional market area*. However, where a *regional market area* extends significantly beyond these boundaries, then the *regional market area* may be based on the larger market area. Where *regional market areas* are very large and sparsely populated, a smaller area, if defined in an official plan, may be utilized (PPS, 2024).

Rural Employment: Resource and agriculture-based jobs, typically outside of *settlement areas* (includes a share of other job categories).

Settlement areas: means urban areas and rural *settlement areas* within municipalities (such as cities, towns, villages, and hamlets). Ontario's *settlement areas* vary significantly in terms of size, density, population, economic activity, diversity and intensity of land uses, service levels, and types of *infrastructure* available. *Settlement areas* are:

- a) built-up areas where development is concentrated, and which have a mix of land uses; and
- b) lands which have been designated in an official plan for development over the long term.

(PPS, 2024)

Strategic growth areas: means within *settlement areas*, nodes, corridors, and other areas that have been identified by municipalities to be the focus for accommodating *intensification* and higher-density mixed uses in a more *compact built form*. *Strategic growth areas* include *major transit station areas*, existing and emerging downtowns, lands in close proximity to publicly-assisted postsecondary institutions and other areas where growth or development will be focused, that may include infill, *redevelopment* (e.g., underutilized shopping malls and plazas), *brownfield sites*, the expansion or conversion of existing buildings, or greyfields. Lands along major roads, arterials, or other areas with existing or planned *frequent transit* service or *higher order transit* corridors may also be identified as *strategic growth areas* (PPS, 2024).

Suppressed Household Formation: New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

Appendix: List of Data Sources

- Ministry of Finance: [Ontario Population Projections](#)
- Ministry of Finance: [Ontario Population Projections – Data Catalogue](#)
- Statistics Canada - Municipal data on population estimates: [StatsCan CSD Population Estimates](#)
- Statistics Canada - CD data on population estimates: [Statistics Canada CD Population estimates](#)
- [Rural Ontario Institute](#): data source of additional rural demographic data
- [StatsCan data on household size by housing type and community](#)
- [School board enrollment projections](#) may account for school age cohort data
- [Statistics Canada population data by age by CSD](#)

Ministry of Municipal Affairs and Housing

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Disponible en français

**Ministry of
Municipal Affairs
and Housing**

Municipal Finance Policy Branch

777 Bay Street, 13th Floor.
Toronto ON M7A 2J3
Tel.: 416 585-6300

**Ministère des
Affaires municipales
et du Logement**

Direction des politiques relatives aux
finances municipales

777, rue Bay, 13^e étage
Toronto ON M7A 2J3
Tél. : 416 585-6300



August 7, 2025

Dear CAO/City Manager/Municipal Treasurer/Clerk-Treasurer:

I am writing to inform you that updates are being made to the Housing and Homelessness services categories in the 2026 Financial Information Return (FIR) (for release in early 2027). The changes that are being made will update legacy definitions and categories to better reflect the diversity of local reporting policies and practices and the range of housing and homelessness programs delivered by municipalities.

Over the past few years, ministry staff have consulted with the municipal sector in both targeted and open consultations and gathered feedback that support making changes that are workable at the local level.

To assist with the transition to the new Housing and Homelessness services categories, you can view a PDF draft version of the 2026 FIR at the link [here](#). You may also navigate to the FIR website "News" section available [here](#). Please be sure to consider if any changes to internal systems effective January 1, 2026 are required to accommodate future FIR reporting. Please note the 2026 PDF does not reflect other changes that may be made to the 2025 and 2026 FIR template.

Also, please be advised that the Municipal Finance Officers' Association (MFOA) will be hosting a free webinar on August 20, 2025, called "Updates to the FIR". The session will walk through changes to the reporting of housing and homelessness services in the FIR, as well as spotlight the new Public Sector Accounting Standard - PS 1202 Financial Statement Presentation. Register at the link [here](#).

Your assistance with sharing this letter and the draft PDF version of the 2026 FIR with any impacted staff members (such as Housing and Finance staff) in your municipality would be greatly appreciated. If you have any questions about this letter or the FIR, please contact your local MMAH, Municipal Services Office (MSO), or Shira Babins at shira.babins@ontario.ca of the Municipal Finance Policy Branch of the Ministry.

Sincerely,

A handwritten signature in dark ink, reading "Ruchi Parkash". The signature is written in a cursive, flowing style.

Ruchi Parkash
Director, Local Government Division
Ministry of Municipal Affairs and Housing

cc. Caspar Hall, Assistant Deputy Minister, Ministry of Municipal Affairs and Housing
Sean Fraser, Assistant Deputy Minister, Ministry of Municipal Affairs and
Housing
Christopher Pearce, Assistant Deputy Minister (A), Ministry of Finance
Marc Sharrett, Director (A), Ministry of Finance

Ministry of Natural Resources

Development and Hazard Policy
Branch
Policy Division
300 Water Street
Peterborough, ON K9J 3C7

Ministère des Richesses naturelles

Direction de la politique d'exploitation des
ressources et des risques naturels.
Division de l'élaboration des politiques
300, rue Water
Peterborough (Ontario) K9J 3C7



August 13, 2025

Subject: Proposed regulations to support the implementation of the proposed
Geologic Carbon Storage Act, 2025, if passed by the Legislature

Hello,

Over the past three years, the Ministry of Natural Resources (MNR) has been taking a measured and phased approach to enabling and regulating geologic carbon storage (further referred to as carbon storage) in Ontario. Carbon storage is new to the province and developing a comprehensive framework to regulate this activity would help ensure that it is done responsibly, with measures in place to safeguard people and the environment.

Carbon storage involves injecting captured carbon dioxide into deep geological formations for permanent storage. This technology could provide industries in Ontario with a critical tool for managing their emissions and contributing to the achievement of Ontario's emissions reduction targets.

As you may be aware, the proposed *Geologic Carbon Storage Act, 2025* was introduced into the Ontario legislature on May 27th, 2025 as part of [Bill 27, Resource Management and Safety Act, 2025](#). The Bill has now reached second reading in the Legislature, and debate of the Bill will continue after the legislature resumes on October 20th, 2025. The status of the Bill in the legislative process can be viewed on the Legislative Assembly of Ontario [website](#).

The proposed Act, if passed by the Legislature, would require the development of supporting regulations that would cover the detailed regulatory requirements for the authorization of research and evaluation activities, and carbon storage activities, before the Act could be proclaimed and brought into force.

We are writing to notify you that the MNR is seeking feedback on the general content of proposed regulations that are being considered under the proposed *Geologic Carbon Storage Act*, 2025, if it is passed by the Legislature.

More details on the general content of the proposed regulations can be viewed in a proposal notice on the Regulatory Registry, posting # [25-MNRF006](#). Feedback on the proposal can be provided directly to MNR through the email address provided below.

If you would like more information or have any questions, please contact Andrew Ogilvie, Manager of Resources Development Section, at 705-761-5815 or through email: Resources.Development@ontario.ca.

Sincerely,

A handwritten signature in black ink that reads "Jennifer Keyes". The script is fluid and cursive, with the first letters of each word being capitalized and prominent.

Jennifer Keyes
Director, Development and Hazard Policy Branch



Huron Chamber of Commerce

P.O. Box 144, 74 Kingston Street
Goderich, ON N7A 3Y5
info@huronchamber.ca
519-440-0176

August 28, 2025

Invitation to Inaugural Huron Marine & Economic Forum

Dear Members of Council and Staff,

On behalf of the Huron Chamber of Commerce, I am pleased to extend an invitation to you to attend the Huron Marine & Economic Forum, taking place on Thursday, October 2, 2025, at Beach Street Station in Goderich.

This inaugural event is being hosted in partnership with the Goderich Port Management Corporation and the Town of Goderich and will bring together leaders from the Great Lakes marine shipping industry, regional economic stakeholders, and the Huron County business community.

The Forum will highlight the strategic importance of the Port of Goderich to trade, infrastructure, and economic growth across Huron County. It will also provide an opportunity to discuss what an expanded port can mean for municipalities and businesses across the county.

The program includes a networking reception on the evening of October 1st, followed by a networking breakfast, conference sessions, and a keynote luncheon on October 2nd, with opportunities to engage directly with industry leaders and decision-makers.

As municipal representatives, your participation in these discussions is vital. Both elected officials and staff are encouraged to attend and contribute to conversations about how our communities can benefit from the opportunities ahead.

Event details and registration can be found here: [Eventbrite Link](#)

We look forward to welcoming you to this important county-wide conversation.

Sincerely,

A handwritten signature in black ink, appearing to read "Colin Carmichael", written in a cursive style.

Colin Carmichael

Executive Director

Huron Chamber of Commerce

Huron Marine & Economic Forum

CONNECTING INDUSTRY AND OPPORTUNITY AT THE PORT OF GODERICH



PORT OF GODERICH, ONTARIO
October 2nd, 2025 | Beach Street Station

In partnership with the Goderich Port Management Corporation and the Town of Goderich, the *Huron Marine & Economic Forum* connects the Great Lakes marine shipping industry with regional economic stakeholders.

AGENDA

October 1st

- 7:00pm **Welcome Reception @ Benmiller Inn**
9:00pm *Opportunity for Forum attendees from across Ontario to meet and socialize with local business and municipal leaders.*

October 2nd

- 7:30am **Breakfast Buffet & Networking**
8:30am
8:30am **Welcome & Introductions**
9:00am *Colin Carmichael, Huron Chamber of Commerce*
- 9:00am **The Port of Goderich: Past, Present & Future**
10:00am *Frank Hurkmans, President, Goderich Port Management Corporation*
- 10:00am **Panel: Trade and Tariffs: The Latest Impacts**
11:00am *How are recent trade and tariff negotiations affecting the Great Lakes shipping industry and the communities connected to it? This session explores on-the-ground impacts, opportunities, and challenges for port communities and their business partners across Ontario, with insights from both marine industry leaders and local business voices.*
- 11:00am **Panel: Your Port – Your Community**
12:00pm *Explore the dynamic relationships between Great Lakes ports and their surrounding communities. Panelists from across Ontario share experiences and strategies for fostering economic growth, partnership, and shared prosperity, offering perspectives from both commercial port operators and community leaders on maximizing the benefits of a thriving port for local economies.*
- 12:00am **Lunch & Keynote Address**
1:30pm *Daniel Tisch, President & CEO, Ontario Chamber of Commerce*

Event Details

- Venues:** Benmiller Inn & Spa
81175 Benmiller Line, Goderich, ON N7A 3Y1
- Beach Street Station
2 Beach St, Goderich, ON N7A 4C7
- Date:** October 1-2, 2025
- Format:** Evening welcome reception, networking breakfast, keynote luncheon, and sector-focused conference sessions
- Registration:** Online at [Eventbrite](#)

About the Huron Chamber of Commerce



The Huron Chamber of Commerce is one of Canada's fastest growing Chambers, connecting community leaders since 1990. Representing businesses across eight Huron County municipalities, the Chamber focuses on growing the local economy, supporting business success, and strengthening our towns and villages. As an independent, non-profit organization, the Chamber advocates for business and community interests, facilitates collaboration, and convenes stakeholders to develop and support a vibrant and thriving county.

Ministry of Natural Resources

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Division de l'élaboration des politiques
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Peterborough (Ontario) K9J 3C7



August 08, 2025

Subject: Proposed updates to certain operational policies under the *Aggregate Resource Act*

Hello,

Ontario's aggregate industry plays a key role in our government's vision to build Ontario, supporting vital development and jobs across the province. At this time, MNR is proposing updates to certain operational policies under the *Aggregate Resources Act*.

Over the last six years, changes to the Act, regulation, and the development of the Aggregate Resources of Ontario Standards, have left several aggregate resources policies outdated and/or inaccurate. New requirements and provisions introduced through these changes also need to be supported with new policy direction.

In a continued effort to clarify requirements and improve efficiencies, three policies are proposed to be updated (replacing seven outdated policies) related to new aggregate licence/permit applications addressing Water Report, Cultural Heritage Report, and Matters to be Considered in the Issuance of a Licence. One new policy based on the 2020 requirements in the Standards, Maximum Predicted Water Table Report is being proposed. In addition, the government is focused on reducing burden to businesses; this is why we are proposing to rescind 28 policies that are outdated or unnecessary.

Updated policies are an important step in modernizing the Ministry's aggregate program, ensuring transparency and consistency in program delivery, and providing certainty to industry and the public about the Ministry's expectations.

A complete summary of the proposed policy changes can be found on the [Environmental Registry](#) (search for notice: 025-0216) for a 48-day commenting period ending September 25, 2025.

We invite you to review the changes and offer comments.

There are several ways you can comment on this proposal, including:

1. Directly through the Environmental Registry posting (click on the "Submit a comment" button)

2. By email to aggregates@ontario.ca, or
3. By mail to:

Resources Development Section
Ministry of Natural Resources
300 Water Street, 2nd Floor South
Peterborough, ON K9J 3C7

For questions, contact Sheena Tower at aggregates@ontario.ca.

Sincerely,

A handwritten signature in dark ink, appearing to read "Jennifer Keyes", with a stylized flourish at the end.

Jennifer Keyes

Director, Development and Hazard Policy Branch



For Immediate Release

From: United Way Perth-Huron's Social Research & Planning Council
32 Erie Street, Stratford ON N5A 2M4
1-877-818-8867 (toll-free) 519-271-7730 (T)

Date: August 27, 2025

Join United Way Perth-Huron's Social Research & Planning Council

Stratford, ON — United Way Perth-Huron (UWPH) thrives thanks to dedicated volunteers who ensure the organization continues to serve Perth-Huron communities effectively. UWPH is now seeking new members for its Social Research and Planning Council (SRPC) to help address urgent needs across the region.

"We are excited to work with volunteers with diverse perspectives and expertise to guide our research and advocacy," says Kristin Crane, UWPH Director of Community Impact and Research. "If you want to help us understand the biggest local issues, we encourage you to apply and join our efforts."

The SRPC plays a crucial role within UWPH by guiding the research process, approving research reports and supporting advocacy campaigns.

Committee terms are three years, and UWPH is particularly interested in members who have lived experience of exclusion and discrimination. This could be due to poverty, ability, citizenship, religion and/or personal identity and expression. Personal or professional experience with social systems (social services, courts, child welfare, immigration, etc.) is also valued by the SRPC.

To learn more and access the application form, visit perthhuron.unitedway.ca.

About United Way Perth-Huron

United Way Perth-Huron helps build a better tomorrow by working to reduce poverty, housing people, and supporting mental health and well-being. We are #UnitedForGood with our partners and donors to ensure vulnerable people across Perth-Huron get the help they need when they need it. To volunteer or donate, call 519-271-7730 or 1-877- 818-8867, mail to 32 Erie Street, Stratford, ON N5A 2M4 or visit perthhuron.unitedway.ca.

-30-



To set up an interview with UWPH staff, contact Chad Alberico, Manager, Communications at 519-271-7730 Ext. 226 or email calberico@perthhuron.unitedway.ca.

(sent by e-mail only)

Date: August 21, 2025

Re: Updates to Ministry of the Environment, Conservation and Parks' Compliance Policy – Potential for Low-Risk Incident Referrals to Municipalities

On June 4, 2025, the Government of Ontario [announced updates](#) to the Ministry of the Environment, Conservation and Parks' [compliance policy](#). A notice outlining the decision can be found [here](#). These changes will allow the ministry to focus on higher-risk events, such as spills that could harm human health, while referring low-risk incidents that do not impact human health or the environment, such as construction noise, via referral to more appropriate regulatory authorities, including municipalities. Further details on the new incident referral assessment process can be found in section 4.2 of the updated compliance policy.

The updates to the compliance policy will clarify roles and responsibilities between the ministry and municipalities to avoid duplication and reduce burden on the regulated community by simplifying compliance oversight for low-risk activities. These changes will strengthen collaboration between the ministry and municipalities, while also improving service for members of the public by clarifying which regulator is responsible for responding to an incident.

Listed below are types of complaints that the ministry will typically consider for referral to municipalities:

1. Odours - Reports of odours from restaurants, food preparation, construction/demolition/maintenance activities, vehicles, or residential sources.
2. Noise - Reports of noise from air conditioning and heating, vehicles, residences, pets, construction activities, music festivals and outdoor events.
3. Dust - Reports of general or road dust resulting from development or construction/demolition sites, stone cutting, or complaints of off-site dust generated from a neighbour's construction activities.
4. Waste - Reports of littering, abandoned vehicles, and small quantities of solid non-hazardous waste dumping.
5. Water – Reports of discharges to municipal sewers, oil leaking from vehicles to roadway/sewers, and problems with private ponds.

Please note: if a low-risk incident persists long term escalates to a community-level concern, or becomes linked to health impacts, the ministry will re-evaluate the risk and may take further action. Additionally, if a municipality lacks the capacity to carry out compliance and enforcement activities for a referred incident, the ministry may intervene if the risk level is deemed sufficiently high.

The ministry is planning further engagement with municipalities to support open

communication during this transition. More details will follow via future communications.

Should you have any questions or wish to discuss further, please feel free to contact me via email (scott.gass@ontario.ca) or by phone (519-377-1058).

If you wish to discuss further, please feel free to contact me.

Sincerely,

Scott Gass

Manager (A)

Owen Sound District Office
Ministry of the Environment, Conservation and Parks
3rd Flr, 101 17th St E Owen Sound, Ontario N4K 0A5

Perth County is currently undertaking a comprehensive Zoning By-law Review for the Township of Perth East Zoning By-law No. 30-1999, the Township of Perth South Zoning By-law No. 4-1999, the Municipality of West Perth Comprehensive Zoning By-law No. 100-1998, and the Municipality of North Perth Zoning By-law No. 6-ZB-1999.

The Process

Phase 1
Project Initiation & Background Review

Phase 2
Research & Analysis

Phase 3
Draft Zoning By-law

Phase 4
Final Zoning By-law

Phase 5
Implementation & Appeals

The Comprehensive Zoning By-law Review will ensure that each of the local Zoning By-laws are:

- ✓ In conformity with the County's Official Plan
- ✓ In alignment with Section 34 (1) to 34 (5.1) of the Planning Act
- ✓ Consistent with the Provincial Planning Statement
- ✓ Reflective of current zoning trends and best practices

The Comprehensive Zoning By-law Review is a chance to ensure the zoning rules in each local municipality actually work for citizens who engage with the planning process, including community groups, developers and professionals.

For more information about the Comprehensive Zoning By-Law Review, visit the project website on perthcounty.ca or email zblreview@perthcounty.ca to register for regular project updates.



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AUGUST 2025



United Way
Greater Toronto



**Co-operative Housing
Federation of Canada**



Land Acknowledgement

United Way Greater Toronto and the Co-operative Housing Federation of Canada humbly acknowledge that they operate on the traditional territory of many Indigenous nations, such as the Wendat, Anishnaabeg, and Haudenosaunee. We recognize and uphold the rights of Indigenous communities, acknowledging the ancestral and unceded territories of the First Nation, Inuit and Métis peoples throughout Turtle Island. We recognize that the Greater Toronto Area is covered by several treaties, such as Treaty 13 with the Mississaugas of the Credit First Nation and the Williams Treaties with seven First Nations, including the Chippewas of Georgina Island. The Co-operative Housing Federation of Canada works and represents housing co-operatives across the country whose homes are located in the traditional territories of many First Nations, Métis and Inuit peoples. We respect Indigenous teachings and commit to fulfilling our obligations to the land and one another. Our commitment is grounded in the principles of Truth and Reconciliation and the United Nations Declaration on the Rights of Indigenous Peoples.

Partners



Co-operative Housing
Federation of Canada

The Co-operative Housing Federation of Canada (CHF Canada) is the national voice of co-operative housing, representing 2,200 housing co-operatives, home to a quarter of a million people in every province and territory. Co-operative housing is a well-documented success story. For over 50 years, co-ops have provided good quality, affordable housing owned and managed by the community members who live there. Our organization remains committed to being a key partner in increasing affordable housing across Canada through the construction and growth of new co-op homes.

chfcanada.coop



United Way
Greater Toronto

As the largest non-government funder of community services in the GTA, United Way Greater Toronto reinforces a crucial community safety net to support people living in poverty. United Way's network of agencies and initiatives in neighbourhoods across Peel, Toronto and York Region works to ensure that everyone has access to the programs and services they need to thrive. Mobilizing community support, United Way's work is rooted in groundbreaking research, strategic leadership, local advocacy and cross-sectoral partnerships committed to building a more equitable region and lasting solutions to the GTA's greatest challenges.

unitedwaygt.org



For 25 years, SHS has been at the heart of housing transformation in Canada. We see housing not just as a basic need but as a fundamental right, integral to individual and community well-being. Our work across the housing system is focused on three key practice areas: Development, Innovation, and Policy. Through these areas of work, we help our public, non-profit, and private sector clients answer complex questions about the housing needs in their communities, build social purpose real estate, and envision alternative futures for their organization.

shs-inc.ca

Acknowledgements

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We extend our gratitude to the many housing, real estate and development, social services and health sector leaders and professionals who generously contributed their insights and expertise to this work. Their knowledge and commitment to addressing Ontario's housing challenges have been invaluable in shaping this plan.

We especially wish to thank the members of the Advisory Committee for this report who played a critical role by providing their expert advice to ensure that the report framing and recommendations benefit the communities served by the community services sector, including the non-profit and co-op housing sector and Indigenous housing providers. The participation of the Advisory Committee members indicates support for the research project's objectives and commitment to addressing the housing and homelessness crisis in Ontario. Advisory Committee members include:

Chelsea Combot,
Ontario Aboriginal Housing Services

Jennifer van Gennip,
Ontario Alliance to End Homelessness

Marlene Coffey,
Ontario Non-Profit Housing Association

Michael Jacek,
Association of Municipalities of Ontario

Nancy Martin,
Miziwe Biik



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Foreword

Building a plan for Ontario

Ontario's housing system is failing to meet the needs of its residents. As housing costs continue to rise while incomes lag behind, more people are struggling to find a safe, stable and affordable place to live. Those experiencing or at risk of homelessness are finding themselves in more desperate circumstances with fewer options to become permanently housed. And Indigenous and other structurally disadvantaged communities face steep challenges as they contend with both a higher prevalence of housing need and the added impact of systemic barriers to housing.

Still, there have been emerging signs of progress — promising developments like surplus government lands earmarked for affordable housing and the resurgence in support for using acquisition to expand and protect existing affordable housing. The challenge has been that these initiatives have been too piecemeal or small in scale to change the tide.

We can still make up for lost time. If we take decisive steps to transform our approach, we can grab hold of a once-in-a-generation opportunity to build the housing we need, which is the housing most Ontarians can actually afford.

This plan — informed by leading experts, data and research, and direct engagement with interested parties across and beyond the housing sector — builds on growing momentum across the country, recognition that non-profit and co-operative housing providers are crucial to any housing solution and that they must be brought from the periphery of Ontario's housing system to the centre.

This report provides a blueprint for that shift. The plan:

- Quantifies Ontario’s projected housing needs for low- and moderate-income households over the next decade, demonstrating the urgent scale of action required.
- Outlines the critical shifts needed to build a housing system that truly meets the needs of Ontarians and provides clear recommendations to drive this transformation.
- Challenges outdated assumptions about housing policy and enlists government’s leadership, coordination and strategic investment to empower non-profit and co-op housing providers to make the unique contribution to solving this intractable issue that only they can through delivering affordable, community-driven housing, protected from market speculation and ensuring long-term stability for low- to moderate-income households.

The affordable housing crisis is deepening and without bold action will have real consequences for residents. Ontario has a responsibility to build a housing system that works for everyone — a system that ensures people today and future generations can count on safe, stable and affordable housing. The solutions are here. The time for action is now. And this plan provides the path forward.



Heather McDonald
President & CEO,
United Way Greater Toronto



Tim Ross
CEO, Co-operative Housing
Federation of Canada,
Ontario Region



PRODIGY
LEARNING CENTRE

JANE STREET HUB

1541
Jane St

BHMY-727

Executive Summary

Too many people are without safe, stable and affordable housing

Housing, we know, is far more than structures, roofs or walls. Housing is homes. Housing is health and stability. Housing is foundational to our ability to shape a good life: to get an education, to find gainful employment, to build a family and to contribute to our communities.

Yet rising costs and the declining availability of housing stock and housing choices, coupled with stagnating incomes, have left too many people without safe, stable and affordable homes. High rates of core housing need, particularly among renters, single-earner households, Indigenous households and those disproportionately affected by structural barriers, are not being met with relief. Instead, deeply affordable and supportive housing options are shrinking, driving up waitlists, pushing more people into homelessness, contributing to socio-economic challenges and heightening inequalities.

Beyond the personal cost to individuals, families and communities, this lack of housing is also straining our healthcare, justice and social service systems. And while these issues are widespread, they also vary by region, where urban, rural, northern and remote communities face unique challenges.

We are at a breaking point.

We cannot rely on market forces alone

The disconnect between the housing we have and the housing we need is our collective failure, the result of decades of inaction and policy and investment choices that have heavily relied on the private market, with the unfair and unreasonable expectation that it can provide homes for all of Ontario's households. Meeting Ontario's affordable and deeply affordable housing needs is not the private market's mandate, nor has it ever been.

Meanwhile, non-profit, co-op and other community-driven housing providers who have a clear mission to deliver affordable, deeply affordable and supportive housing have been relegated to the sidelines. In fact, Canada is far behind our OECD peers, with non-profit and co-op housing only accounting for about 3.5% of housing, compared to the OECD average of 7%.^[1,2]

Constrained by insufficient and inconsistent government funding, these providers have eked out modest success but have not been able to bring the full force of their expertise to bear nor operate at the scale possible and required.

Meeting the housing needs of Ontarians requires nothing less than a transformational change. In partnerships. In focus. In ambition. And most of all in leadership and investment. Taken together, these elements of change are the makings of a solution that can help unlock the potential for affordable and deeply affordable housing in Ontario.

The challenge before us is significant. And the Province has responded, making a commitment to build 1.5 million homes by 2031. Already though, it has become painfully clear that we are not on track to meet that goal, not if we rely on market forces alone. Non-profit, co-op and other community driven housing providers are a crucial part of the equation that so far, has been largely missing, absent from the Province's sub-targets. These providers can fill the gap and create the affordable, deeply affordable and supportive housing people need and that the private sector on its own does not reach. This plan builds on growing momentum across the country, echoing calls from Scotiabank, the Canadian Housing and Renewal Association, and the Office of the Federal Housing Advocate, among others, to double Canada's non-profit and co-op housing stock.^[3,4,5]

We cannot afford to wait any longer. The cost of inaction is too great. Every year billions are spent managing the fallout of housing failure — on shelters, emergency response, hospital visits and other public systems. A study by the Canadian Observatory on Homelessness in 2016 estimated homelessness costs the Canadian economy \$10 billion per year, while nearly \$1 billion is spent annually on emergency shelters in Ontario.^[6]

But a better future is possible if we re-set the frame from reactionary spending to investing in real solutions that help Ontarians find pathways out of homelessness and core housing need.

Bold leadership, investments, and a dramatic shift in approach are needed to meet ambitious affordable and deeply affordable housing targets

Moving from Ontario's current housing crisis to a future without homelessness or core housing need demands clear leadership, bold investment and a dramatic shift in approach. Based on population growth projections and anticipated need among low- and moderate-income households, the following targets demonstrate the change we need to see by 2035, balancing both the urgency of today's housing conditions with realistic forecasts of the time it will take to get there:

TARGET 1

Create 805,000 deeply affordable housing units for households with low incomes.

Target 1 calls for 805,000 deeply affordable housing units. Included in this target are 255,000 newly constructed non-profit and co-operative units, including 93,000 newly constructed supportive housing units and at least 55,000 newly constructed off reserve units developed by and for Indigenous households. The remaining 550,000 units are met through portable housing benefits that are applied to private market units.

TARGET 2

Create 145,000 moderately affordable units for households with moderate incomes.

Target 2 calls for 145,000 moderately affordable units to support the moderate-income households whose needs cannot be met through private market supply. This includes at least 12,000 units for Indigenous households.

TARGET 3

Acquire, repair and maintain 225,000 units to prevent the further loss of affordable units.

Target 3 calls for the acquisition, repair and maintenance of 225,000 units to prevent the erosion of housing affordable to low- and moderate-income households. This includes the acquisition of 80,000 naturally occurring affordable units in the private market by non-profit and co-op housing providers, and the rehabilitation and repair of an additional 145,000 existing non-profit, co-op, and affordable units.

Transforming the System

System transformation to achieve critical long-term targets is possible. The following three **system change pillars** offer a path forward.

PILLAR 1

A Tangible Shift towards Non-Profit and Co-op Housing

We must move beyond ineffective reliance on market forces and strategically invest in deeply affordable non-profit, co-op and other affordable housing solutions.

The following solutions support this shift:

- Creating a non-profit and co-operative housing development program at scale to deliver the new units needed.
- Preserving aging private market affordable housing stock, including through the development of a fund specifically targeted at assisting the non-profit and co-op housing sector acquire this housing and protect its affordability in perpetuity.
- Prioritizing surplus lands for non-profit and co-op housing development, with particular emphasis on Indigenous housing providers.
- Promoting alternative home ownership and tenure programs.

PILLAR 2

Scaling Non-Profit and Co-op Capacity

We can only achieve our targets if the right investments and actions are made to enable and scale the non-profit and co-op housing sector.

The following solutions support this shift:

- Providing investments that enable the sector to harness and scale its mission-driven approach to housing development.
- Introducing program improvements, including more predictable and coordinated funding, financing, and requirements.
- Promoting and developing cross-sector partnerships between non-profits and co-ops and public and private actors to enhance knowledge sharing and build on capacity.
- Increasing opportunities for Indigenous and Black housing providers and other structurally disadvantaged populations to develop and lead culturally appropriate non-profit and co-op housing.
- Taking advantage of the end of operating agreement and mortgages in the non-profit and co-op sector to unlock existing real estate assets for repair and redevelopment.

PILLAR 3

Government Leadership, Coordination and Accountability

We need clear leadership and accountability paired with structured coordination and resourcing across and within governments.

The following solutions support this shift:

- Creating infrastructure, such as a provincial housing secretariat function, to drive interministerial and intergovernmental coordination and collaboration on housing efforts.
- Improving access and availability of data, information, and performance metrics.
- Aligning goals across programs, government and the broader sector.
- Developing clear connections and pathways between housing and other systems, including healthcare and the justice systems.
- Protecting existing affordable rental housing through appropriate tenant protections.

Investment estimates can help us understand the scale of the need for change

As a first step toward transformational change, this report models two- and five-year investment estimates that reflect both the scale of the challenge and the practical realities of delivery.

To put Ontario on the path to success, all levels of government need to come together to provide the following investments to complement the commitments being brought forward by non-profit, co-op and private providers and developers:

**\$16.7 billion
by 2027**

\$16.7 billion by 2027 in upfront capital and ongoing subsidies in order to:

- ✓ Create 15,150 deeply affordable units and 170,000 portable housing benefits under Target 1
- ✓ Create 8,250 moderately affordable units under Target 2
- ✓ Acquire 25,000 affordable private market rental units and repair 40,000 non-profit, co-op, and affordable units under Target 3




**\$62.6 billion
by 2030**

\$62.6 billion by 2030 in upfront capital and ongoing subsidies in order to:

- ✓ Create 71,250 deeply affordable units and 312,500 portable housing benefits under Target 1
- ✓ Create 40,000 moderately affordable units under Target 2
- ✓ Acquire 55,000 affordable private market rental units and repair 100,000 non-profit, co-op, and affordable units under Target 3

Housing is a public good

With this costed, delivery-ready plan, we can move from playing crisis catch-up to investing in the future with:

-  The right kind of new builds — permanent rental homes for people shut out of the market.
-  Rental supports for those struggling to remain in their homes.
-  Measures that preserve existing affordable and deeply affordable housing.

The analysis presented in this report shows that a different way is not only possible but essential for Ontario's prosperity. Re-directing public spending towards long-term stability can resolve the housing crisis and create positive knock-on effects for residents across the province.

We all do better when people are housed. By investing in affordable housing, our economy could be more productive, every day Ontarians could realize more opportunities, our children could be doing better in school and at home and hundreds of thousands of households could live healthier lives.

It is time to recognize that housing is a public good and shared responsibility, not something to be left solely to the private market.

By shifting from crisis response to proactive, long-term and predictable investment, we can begin to change the trajectory — not just of Ontario's housing system, but of the lives and communities it serves.

Establishing Common Ground

A shared understanding of key housing terms is essential to meaningful action. Many terms in the housing sector are used inconsistently, which can make it harder to develop clear and effective policies. To provide clarity, this section establishes common ground by defining key terms as they are used in this report.

**Housing can be defined by the nature of the provider.
For the purposes of this report:**

Non-profit and co-op housing providers develop, own or manage rental and ownership housing for households with low- to moderate-incomes with the assistance of government funding and subsidy. Non-profit and co-op housing providers, as defined in this report, include local, government-owned housing corporations and community land trust organizations. Non-profit and co-op housing providers are typically regulated through legislation or funding agreements, in addition to their own mandates.

In contrast, **private housing developers, property managers, and landlords** are primarily regulated by federal and provincial taxation and regulations, such as the provincial Planning Act and the Residential Tenancies Act. While these actors have no mandate to provide affordable housing, some do so through incentives or other government programs or requirements.

**Housing is often defined by its level of affordability.
For the purposes of this report:**

Affordable housing is a broad term commonly used to identify a range of housing types and models. This report draws from the CMHC benchmark that housing is considered “affordable” if it costs less than 30% of a household’s before-tax income. Thus, affordable housing can take many forms, depending on the household in question. This report breaks down affordable housing into two explicit types: **deeply affordable** and **moderately affordable housing**.

Deeply affordable housing refers to housing that is affordable to low-income households, which are those in the lowest 30% of the income distribution. Based on renter incomes, this translates to household incomes of up to \$44,000 in 2024 dollars. This report considers “deeply affordable housing” as exclusively rent-geared-to-income (RGI) housing, where tenants pay no more than 30% of their income on rent. This housing is provided by non-profit and co-op housing providers with government subsidies.

Moderately affordable housing is intended to be affordable to households with moderate incomes, which include households with incomes between the 31st and 60th percentiles of the income distribution. Based on renter incomes, this translates to household incomes of roughly \$44,000 to \$83,000 in 2024 dollars.^[7] For the purposes of this report, the Provincial Planning Statement (2024) definition of affordable housing is used as a benchmark. In the case of rental housing, it costs the lesser of either average market rent or 30% of the income of a household at the 60th percentile of the income distribution.

Additional Terms

This section provides definitions for other commonly used terms across the housing sector. In addition to the key housing terms outlined earlier, these definitions help ensure clarity and consistency when referring to different aspects of the housing system.

Supportive housing, as discussed in this report, is housing with integrated support services, including medical, mental health and addictions and social supports, to help residents live independently. It is a permanent, congregate or non-congregate form of housing typically provided primarily by non-profit housing providers, sometimes in partnership with support service agencies. Supportive housing typically requires rent supplements to ensure units are moderately or deeply affordable.

Transitional housing is intended to offer a supportive interim living environment for its residents. It is considered an intermediate step between emergency shelter and supportive or permanent housing and has limits on how long an individual or family can stay. Stays are typically between three months and three years.

Emergency shelter is defined as facilities providing temporary, short-term accommodation for homeless individuals and families. Shelters and hostels are two common examples of emergency housing.

Core housing need refers to households that do not live in acceptable housing and whose before-tax income is not sufficient to access acceptable housing. Housing is considered acceptable when the total cost of housing is equal to or less than 30% of a household's before-tax income, where there are enough bedrooms to accommodate the size of the household, and the housing is not in need of major repairs^[8].

The primary rental market includes all self-contained rental units where the primary purpose of the structure is to house renter tenants. The primary rental market includes purpose-built rental apartments and townhouses. Data from the Canadian Mortgage and Housing Corporation's (CMHC) rental market survey is only available for structures with three or more units the primary rental market in most communities.

Vacancy de-control permits property owners to raise rents without limit when a unit is vacated, including in units where rent control applies. In contrast, for sitting tenants, where a unit is subject to rent control, annual rent increases are capped in line with the Ontario Consumer Price Index (CPI).

Housing in Ontario Today



The Nature of the Problem

A healthy housing system gives people access to affordable options that meet their needs at different stages of life. This includes various tenure options within non-profit and co-op housing, housing with supports and market housing. Ontarians may move between these options as life circumstances, needs, or preferences change.

Our housing system is characterized by rising prices and limited availability.

Housing costs are rising at a rate that far exceeds income growth. Between the 2006 and 2021 censuses, average gross household income grew by 49%.^[9] Over the same period, rent costs increased by roughly 60% to 70%,^[10] and owned dwelling values grew by approximately 170% to 195%.^[11] Since then, rent costs have continued to rise, increasing by 19% in the primary market between 2021 and 2024.

Rising housing costs place particular strain on those living on fixed incomes, particularly households receiving social assistance. The

benefits provided by these programs have not kept up with inflation, let alone housing costs.

In addition to rising costs, experts emphasize a critical gap in several housing forms and models, especially affordable and supportive housing. Today, several historically available housing options, such as naturally occurring affordable housing — often older private rental stock like legacy towers — have either been lost or are in too high demand to be accessible. Only 3.5% of Canada’s housing stock is non-profit or co-op housing, a rate that places us far behind our OECD peers and signals a lack of critical infrastructure.^[12]

TABLE 1: Average rent compared to fixed and minimum wages, Ontario, 2024

Average market rent, Ontario, 2024

Bachelor \$ 1,307	1 Bedroom \$ 1,540	2 Bedroom \$ 1,749	3 Bedroom \$ 1,966
-----------------------------	------------------------------	------------------------------	------------------------------

Proportion of gross income spent on rent, Ontario, 2024:^[13]

Income Program or Type	Income	% spent on 1-bedroom
Ontario Disability Support Program	\$1,368	113%
Ontario Works	\$733	210%
Public Pension	\$1,580	97%
Minimum Wage	\$2,870	54%

Note: The primary rental market includes all self-contained rental units where the primary purpose of the structure is to house renter tenants. The primary rental market includes purpose-built rental apartments and town houses.


Limited vacancies and long waitlists emphasize the lack of options available.

As of October 2024, the vacancy rate for units that rent for less than \$1,500 a month fell near or below 1% across the province. A vacancy rate of 3% is generally accepted as a 'healthy' vacancy rate,^[14] indicating a balance between the supply of and need for rental housing. Vacancy rates in Ontario have hovered consistently below 3% since 2010, with exceptions in only a handful of years. This emphasizes the lack of affordable rental options in Ontario.

As of 2024, it was estimated that 268,241 households were waiting for subsidized housing in Ontario.^[15]

A lack of diverse, affordable, and supportive housing options can negatively affect the whole system.

Challenges in one part of the housing system impact others. As a key example, supportive housing is a critical part of Ontario's housing system, providing stable homes and essential services for people with disabilities and people facing complex challenges such as mental health issues and substance use disorders. Yet, decades of underinvestment have left many without access to the housing and supports they need to live safely and with dignity. Instead, non-profit and co-op housing options have become a "backfill" for the gap in supportive housing. This places undue strain on non-profit and co-op housing providers and means people are not accessing the supports they need to live in dignity.

 Non-profit and co-op housing providers are struggling to support their residents who can't find options that meet their needs.

Similarly, in the case of people accessing mental health and substance use services such as detox beds or rehabilitation, there is no clear "next step" that leads to stable housing. People often end up without a stable place to live or are left waiting in other institutions such as hospitals, emergency shelters and correctional facilities, negatively impacting their health and well-being, and often perpetuating the cycle of homelessness and vulnerability.

The inability to move between housing options is a cause for concern.

Experts shared concerns over a segmented market, where the gap between market and non-profit and co-op housing becomes too vast. This limits the ability of households living in non-profit and co-op homes to move into the private market if their needs and capacities shift.

Further, while the need for solutions for those in the deepest need cannot be understated, the diminishing supply of moderately priced units may impact moderate-income households whose needs have traditionally been assumed to be met by the private market. As private market prices continue to rise, many of these households are only a paycheck away from not making their rent, utility or mortgage payments.

People are left with nowhere to go, resulting in rising experiences of homelessness, including chronic homelessness.

As of 2024, more than 80,000 people were known to be experiencing homelessness in Ontario, with over half experiencing chronic homelessness. This represents an increase of over 25% in the number of people experiencing homelessness in just three years.^[16] Ontario's shelter system was estimated to be 97% occupied as of April 2024,^[17] and there were at least 1,400 homeless encampments across Ontario in 2023.^[18]

Experts from the homelessness sector have emphasized concerning trends, including less frequent outflows from emergency and transitional housing — people are returning to emergency shelters because there is nowhere affordable to move on to. Canada-wide data from point-in-time counts and shelter usage data has similarly pointed to an increase in chronic homelessness in recent years.^[19] For youth, intervention is not happening soon enough, resulting in earlier experiences of homelessness that can result in lasting trauma.

The Impact in Ontario

As repeatedly emphasized in recent reports, the lack of affordable housing options limits households' ability to secure housing, with disproportionate impacts on certain communities and regional variations in how these challenges are experienced. These conditions have broad implications for structural determinants of health, as well as our economic and social systems.

Core housing need is a key measure that emphasizes the scale of housing need in Ontario.

As of 2022, 15% of Ontario households were in core housing need, compared to 12% across Canada, and up from 13% across Ontario in 2018.^[20] This means over one in seven households were living in unacceptable housing and could not afford a local alternative.

Affordability issues are a growing challenge for households across Ontario and Canada.

As of 2021, just under a quarter of Ontario households were facing affordability issues, meaning they were paying over 30% of their income on shelter. What's more, half a million households (9% of households across Ontario) were paying over 50% of their income on shelter, signaling deep affordability issues. Of these 500,000 households, an estimated 258,000, or 5% of all Ontario households, were considered at risk of homelessness.^[21]

Across Canada, the proportion of households reporting financial difficulty due to increased shelter costs nearly doubled from 12% in 2018 to 23% in 2022, and the number of households reporting difficulty meeting household financial need increased from 22% to 31% over the same period.^[22]

Alongside affordability issues, households are living in housing that is overcrowded or requires significant repairs.

As of 2021, 7% of Ontario households were living in unsuitable housing, meaning their housing did not have enough bedrooms, and 6% were living in housing in need of major repairs, including electrical, plumbing, or structural issues.

Renter households are facing unprecedented challenges amidst rising costs and insecurity of tenure.

The proportion of renter households experiencing core housing need in 2022 (29%) was over four times that of owner households (7%). Renter households were also one and a half to two times more likely to report financial difficulty or dissatisfaction with affordability, and were more likely to be experiencing overcrowding issues (13% compared to 4% of owners in 2021).

Renters, in particular, face a heightened risk of losing their homes when rents rise beyond their means, often with few affordable alternatives available. Even with the recent slight downturn in rents, the cost of securing a new lease remains significantly higher than staying in an existing one due to the gap between average rents and asking rents, making it even harder for renters to find affordable housing when forced to move.



Over a quarter of a million Ontario households were considered at risk of homelessness in 2021.

Single-earner households are feeling particularly stretched.

Measures of affordability are based on average households, many of which include multiple earners, leaving those with single incomes behind. As of 2021, core housing need rates among one-person (24%) and lone-parent (23%) households far exceeded the rates among other household types (2% to 12%).

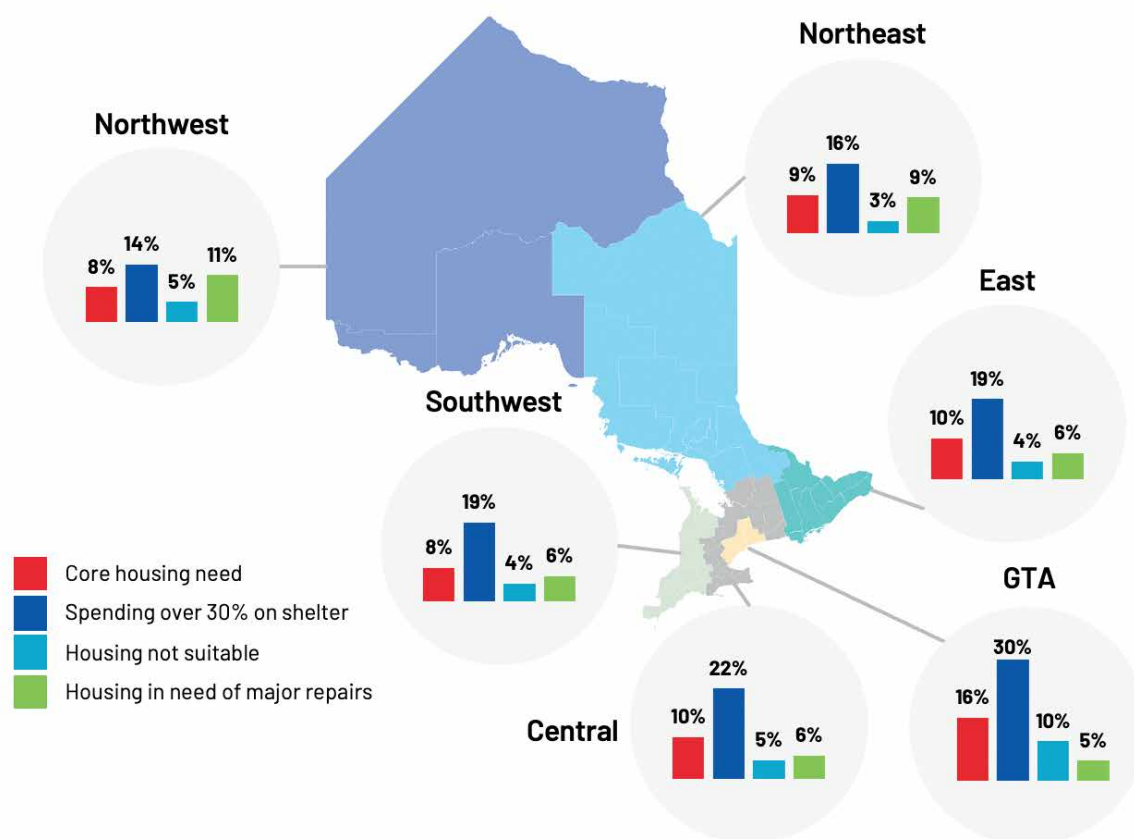
Regional Variation of Impacts

Affordability issues are a growing challenge for households across Ontario and Canada.

Concerns around affordability are generally higher in the Greater Toronto Area (GTA) and surrounding areas, with 30% of GTA households facing affordability issues in 2021 compared to 14% to 22% elsewhere in Ontario (Figure 1). Similarly, Toronto households experienced core housing need and issues of overcrowding (unsuitable housing) at nearly double the rate of other regions.

At the same time, northern, rural, and First Nations communities face particular challenges related to poor repair and higher construction costs.^[24] As of 2021, households in Northern Ontario were experiencing a higher need for major repairs — roughly on in ten households in the northern regions (9% to 11%) , compared to 6% or lower elsewhere in Ontario. Further, affordable and supportive housing is more difficult to access in northern and remote communities, contributing to issues of housing precarity or displacement. On top of this, the trends of urban outmigration to rural and Northern Ontario have also brought new challenges and strains on the housing stock of these communities.^[25]

Figure 1: Core housing need, shelter-to-income ratio, and housing adequacy by Ontario region, Ontario, 2021



Source: Statistics Canada Community Profiles, 2021, map and regional geographies adapted from Ontario population projections, Ministry of Finance.

Disproportionate Impacts on Structurally Disadvantaged Populations

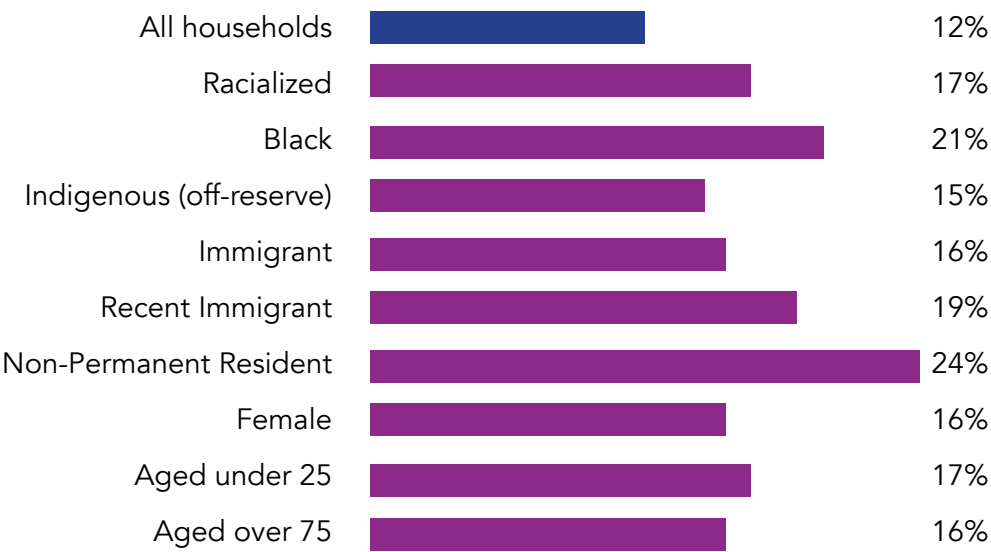
We know that the impacts of housing unaffordability are not felt equally. Structurally disadvantaged populations, including low-income households and those on fixed income, people with disabilities, Indigenous communities, Black, racialized and 2SLGBTQ+ communities, seniors and young families, and veterans face increased barriers in accessing and maintaining appropriate housing. This includes insufficient income, discrimination, lack of access, lack of culturally relevant supports, poor housing conditions, and higher rates of evictions, poverty, or homelessness. Data on core housing need underscores this reality (Figure 2).

Indigenous populations experience precarious housing conditions tied to an ongoing legacy of displacement, exclusion and colonialism.

First Nations, Métis and Inuit peoples living on and off reserve in Ontario and Canada face particularly acute challenges, including a severe lack of housing supply, years-long waiting lists, poor housing conditions and displacement from communities.^[26,27] While available data emphasizes the disproportionate rate of core housing need and homelessness^[28,29] experienced by Indigenous Peoples, under-representation through census and other datasets likely minimizes the true magnitude of need.^[30]

A direct through line can be drawn from the historic and ongoing impacts of colonialism, exclusion and displacement to the housing conditions experienced by Indigenous Peoples today.^[31,32] Governments have made limited progress in improving housing conditions within Indigenous communities^[33] and these conditions interact with related concerns, including the crisis of murdered and missing women, girls and Two-Spirit individuals, and economic challenges on and off reserves.^[34,35] The Final Report on the National Inquiry into Missing and Murdered Indigenous Women and Girls calls on all levels of government to prioritize safe, affordable housing for Indigenous Peoples.^[36]

Figure 2: Proportion of households in core housing need by demographic characteristic of primary maintainer, Ontario, 2021



Source: Statistics Canada Custom Tabulation, 2021

Reading this figure: Figure 2 demonstrates that households with a primary maintainer who identifies with any of the above population groups experience higher rates of core housing need (CHN) (15% to 24%) when compared to all households (12%). For example, 17% of households with a primary maintainer identifying as racialized are in CHN. By comparison, 12% of all households are in CHN.

Structural Determinants of Health

Housing outcomes have broader repercussions on health, wellbeing and overall quality of life.

Unaffordable and inadequate housing exacerbates barriers to good physical and mental health and impedes access to income and employment, food security, and education. This is particularly true of those experiencing homelessness, which has been repeatedly linked to poor health outcomes.^[37] An estimated 20% to 60% of individuals experiencing homelessness face mental health or substance use challenges.^[38] Those living unsheltered lack access to adequate nutrition, proper health practices, and other basic services and are at heightened risk of violence, harassment, extreme weather exposure, overdose, and lack of access to basic services.^[39]

These risks are further compounded for those facing systemic barriers to housing due to gender, race, age, and other structural disadvantages.

Economic and System Impacts

Housing has far-reaching impacts on the state of other interconnected systems and Ontario's economic health.

Housing plays a critical role in our economic health and the stability of interconnected systems. Beyond its direct impact on individuals, housing shortages and affordability challenges create widespread pressures on other systems, including health care, social programs, the child welfare system and the justice system. Poor housing conditions contribute to increased reliance on food banks, strain healthcare capacity (such as hospital occupancy by individuals who could receive more appropriate care elsewhere), and drive higher costs in emergency services and social supports.

 Public healthcare costs are 6 to 7 times higher among individuals experiencing homelessness.

Affordable non-profit and co-op housing is a responsible investment that leads to long-term savings.

Nearly \$1 billion is spent annually on emergency shelters in Ontario. While a necessary component of our housing and homelessness system, this spending does not reduce the prevalence of homelessness^[40] and represents inefficient spending, with monthly costs for a shelter bed well exceeding that of non-profit and co-op housing subsidies.^[41] Further, in Toronto, it is estimated that the average yearly public healthcare costs incurred by individuals experiencing active homelessness were 6 to 7 times higher compared to individuals who are housed.^[42]

While these are only some of the examples that highlight the costs of inaction, they demonstrate the economic and social value of proactively investing in non-profit and co-op housing. Research has shown that every \$10 invested in supportive housing results in up to \$22 in public sector cost savings.^[43] Similarly, research shows that cost to provide an individual a supportive home, (between \$2,000 and \$5,000 per month) is significantly less than what it costs to provide inpatient hospital care (approximately \$17,000 per month) or if a person who is not receiving support ends up in a corrections facility (which costs approximately \$11,000 per month).^[44]

Scotiabank has emphasized that governments' reliance on income transfers to offset housing unaffordability will only become more costly as shelter costs continue to rise.^[45] As recently highlighted by the Association of

Municipalities Ontario and partners in their comprehensive study of homelessness in Ontario,^[46] investing in long-term housing solutions can reduce the need for government spending on reactionary measures such as visits to the emergency room and reliance on justice systems.

The education and employment benefits of investment in affordable housing.

In addition to healthcare and judicial system savings, affordable housing also improves social and educational outcomes. Access to stable housing can enable individuals to pursue educational opportunities that will increase their work skills, further enhancing their financial circumstances. It can also have a direct impact on their children.^[47] In 2010, the Canada Mortgage and Housing Corporation (CMHC) reported that 48% of social housing residents said their children's academic performance improved after they secured stable non-profit or co-op housing.^[48]

Housing supports also give households in need greater financial flexibility and can provide the necessary stability to support those who are able to work in securing employment.

Development of affordable housing drives economic growth.

Beyond direct costs, housing plays a critical role in economic growth. Ontario represents the largest economy in Canada, yet businesses across the province are struggling to attract and retain workers due to the lack of affordable housing. The Ontario Chamber of Commerce and the Ontario Housing Affordability Taskforce, among others, have emphasized how rising housing costs are making it harder for workers to live near employment opportunities, impacting local economies.^[49,50] The Toronto Board of Trade has identified that the direct and indirect costs of the housing affordability crisis in the GTA alone is nearly \$8 billion to the economy annually.^[51]

Investments in non-profit and co-op housing represents a form of non-inflationary spending that pours back into our own economy. Beyond just attracting workers, a recent study commissioned by the Canadian Housing Renewal Association (CHRA) and conducted by Deloitte^[52] shows the direct economic benefits of investing in affordable, non-profit, and co-op housing. The study estimates that increasing Canada's share of non-profit and co-op housing to the OECD average of 7% by 2030 would boost productivity by 5.7% to 9.3%, adding between \$67 and \$136 billion to GDP. In Ontario, this would generate an additional \$23.3 to \$50.3 billion in GDP and create 95,000 jobs.

Increasing access to affordable housing will in effect improve worker retention, enhance well-being, foster social connections, increase household spending power, and reduce the reliance on employer-provided housing.

As a recent CivicAction report highlighted, “high housing costs limit discretionary spending, amplify the risk of household debt and make it harder for individuals to save and pass on wealth — factors that dampen broader economic activity.” For lower-income households, increasing disposable incomes through access to a non-profit or co-op home or through a portable housing benefit, has a direct impact on the household spending on goods and services in the local community, such as on food.^[53]

Proactive investment in affordable housing creates savings and drives economic growth.

The development of non-profit and co-op housing can also act to stabilize the private housing market during periods of economic downturn or uncertainty. As the National Housing Council and others have noted, private sector developers operate according to market conditions, building new homes only when conditions are right. With government support, non-profit and co-op housing can ramp up development during economic downturns, giving a boost to the economy, ensuring the continuity of supply chains, and safeguarding construction industry jobs to help keep workers in the industry and young people entering the field.^[54]

Contributing Factors

Insufficient Supply of Housing

Lack of supply is one of the most commonly cited reasons for current housing challenges but it is not the only factor.

Much discussion on the causes and solutions to Ontario's housing crisis to date has focused on the lack of supply relative to demand. However, this discussion has not paid enough attention to other factors, particularly appropriate supply, including affordable, supportive, non-profit and co-op housing options. Following a shift in approach after the 1970s and 1980s, government policies have focused heavily on demand-side measures seeking to make homeownership easy, and reports have argued that demand-side solutions intended to cool the market will not succeed without sufficient supply.^[55,56]


Recent publications commonly cite barriers to supply including:

- Lengthy approval timelines;
- Rising construction and materials costs;
- Increasing borrowing costs;
- Persistent labour shortages;
- Dwindling developable land and infrastructure supply; and
- Ongoing community opposition to intensification or non-profit and co-op housing.

While supply is a major part of the equation, it is far from the only concern.

Much research has explored how the construction of new market-rate housing can influence affordability through a process known as filtering. This occurs when higher income households move into newly built, higher cost units, thereby freeing up vacancies in older, lower-cost housing stock. Over time, these older units tend to depreciate in value, gradually becoming more affordable. However, CMHC has acknowledged that filtering is a long-term process that can take 25 to 30 years from the initial conception of a project before lower income households feel the benefits in the form of reduced rents^[57]. Given the scale and urgency of Canada's current housing shortage, we cannot rely on filtering as a primary solution to meet our immediate and growing housing needs.

Further, focusing primarily on supply can obscure the structural issues that have deepened affordability challenges and reduced housing options across Ontario. Over-reliance on the private market, financialization of housing, erosion of affordable housing, and the limited scale of non-profit and co-op housing have all contributed to the crisis.

 Over-reliance on market solutions has further entrenched a system where non-profit and co-op housing solutions remain underfunded and overlooked.

Over-Reliance on the Private Market

One key pitfall of our current housing system is the lack of sustained focus and investment in stimulating the non-profit and co-op housing sector in favour of encouraging a private market-dominated landscape.

Our housing system is structurally designed to prioritize the private market over non-profit and co-op housing.

Approximately 95% of Canada's housing stock is privately owned. At only 3.5%, the proportion of non-profit and co-op housing falls far behind that of our OECD peers.^[58] There is growing recognition that governments are funding private market supply in hopes that supply-side interventions will meet the wide range of community needs. The private market is not designed to respond to social needs, however. Without incentives or concessionary capital, it cannot deliver the level of affordability households need. Where these programs exist, the units delivered are typically not affordable for those in the deepest need and are provided for a limited duration. As Scotiabank has pointed out, "Market-priced housing will likely never be affordable for a serious share of households – and easily those in the lowest income quintile".^[59]

Financialization of Housing

The focus on private-market approaches and the increasingly financialized landscape has had ripple effects for the rest of the system.

As we continue to rely on real estate investment as a core driver and indicator of economic growth, housing is treated more and more like a financial instrument. Canadian institutions have indicated reliance on investors as a significant source of rental supply while simultaneously acknowledging how they contribute to financial instability and limit availability for homebuyers.^[57,58] As of start of 2023, investors made up 30% of the share of mortgaged home purchases across Canada, up from 20% in 2014.^[62]

Financialized landlords are increasingly changing the housing system. As real-estate investment trusts (REITs) and investment corporations increasingly buy up existing rental buildings, their business strategies are leading to reduced affordability, instances of displacement and evictions, and adverse health outcomes for residents, among other impacts.^[63,64] This changing dynamic is not contained to urban centres alone but felt across smaller communities in Ontario.

● Without stronger investments and regulations, affordable housing will continue to disappear faster than it can be built.

Erosion of Affordable Housing

The loss of existing affordable housing severely threatens progress in increasing the supply and mix of affordable housing options in Ontario.

A related concern is the ongoing loss of affordable housing, the rate of which far outstrips the growth in new affordable housing in recent decades.^[65] Existing affordable housing is lost through a number of mechanisms, including rent increases associated with vacancy decontrol and conversions, the expiry of rent-setting mechanisms or similar programs in the private market, and risks associated with end of agreement or end of mortgage within the non-profit and co-op sector.

One of the most significant risks to Ontario's affordable housing supply is the loss of naturally occurring affordable housing.

Naturally occurring affordable housing—often older rental stock like legacy towers^[66]—is rapidly disappearing within the private rental market. As explored further in Part 3 of this report, it is estimated that 80,000 units of naturally occurring affordable housing are at risk of being lost over the next ten years without significant intervention. Experts from community legal clinics and tenant advocacy groups have raised concerns over the prevalence of large rent increases and evictions, especially in urban areas, and have cited vacancy decontrol as a particular challenge.^[67,68,69]

Vacancy decontrol is a central feature of our rental housing system that has been criticized for incentivizing the eviction of long-term tenants to raise rents, negatively impacting the ability of rent control to maintain affordability, and enabling the financialization of housing. As of October 2024, within two-bedroom units in Ontario that were turned over in the last year, rents rose by 36% on average^[70]—in the Greater Toronto Area they rose by 41%. In fact, turn-over units accounted for 65% of the increase in average rent for two-bedroom units from 2023 to 2024 in Ontario.

Affordable housing is further eroded when programs expire without a clear next step for preserving affordability.

In addition to naturally occurring affordable housing, private market units with an affordable rent-setting mechanism associated with a government program typically have limited affordability periods, sometimes as low as ten years. Private market affordable units that were developed under the Investment in Affordable Housing or similar programs are quickly reaching the end of their affordability periods and will be lost without intervention.

In contrast, the non-profit and co-op housing sector has a mandate for long-term affordability. However, a lack of investment and ongoing underfunding has led to affordable units in this sector at risk of being lost where they cannot be maintained or as operators reach the end of their mortgages or funding agreements without a clear path forward.

Non-Profit and Co-op Housing Scale

Non-profit and co-op housing plays a critical role in Ontario's housing system, offering deeply affordable, permanent housing options that the private market does not provide. Further, these housing providers typically offer a range and mix of affordability, often mixing rent-geared-to-income housing (the most affordable form of housing in Ontario) with more moderately affordable units across their portfolio, and often within a single building.

Non-profit and co-op housing providers have proven their capacity in the right environment.

Without sustained support, the sector has been unable to continue growing at the scale needed to address Ontario's affordable housing shortage. Between the late 1970s and early 1990s, when robust government funding programs (including below-market and insured loans, operating subsidies, and capital reserve funding) were introduced and sustained, non-profit and co-op providers built 16,000 units annually, accounting for 14% of all new housing completions.^[71,72] However, as government funding was frozen, transferred, or restricted to one-time grants in the mid-1990s to early 2000s, development stalled, falling to less than 1% of the total housing supply over the past two decades.^[73,74]

In the current environment, non-profit and co-op housing providers must navigate a fragmented and unpredictable funding landscape.

Non-profit and co-op housing providers typically rely on multiple and short-term funding programs to advance projects, requiring them to raise significant equity upfront, particularly for pre-development costs. This lack of stable, long-term funding prevents them from expanding their operations and limits their ability to plan for growth.

These providers also face many of the same development challenges as the private sector, such as rising costs and lengthy approval processes, but with added constraints. While many providers do have significant assets they have built and maintained over decades, government policies can prevent their ability to fully leverage these assets to further scale.

Underfunding limits supportive housing providers' ability to scale in line with growing demand.

Supportive housing providers deliver specialized wraparound supports for residents to maintain stability and well-being. However, underfunding has made it increasingly difficult to continue expanding at the pace needed to meet the growing demand. To access the funding that does exist, providers must navigate significant red tape and a complex and often fragmented funding landscape which requires tremendous staff resources and can add years to the process.

Evidence-based approaches like Housing First show that, when adequately funded, supportive housing improves long-term outcomes, reduces reliance on emergency services, and keeps people housed, providing them with the stability needed to address health and social challenges. This proven, cost-effective solution requires greater investment to ensure those in need have access to safe, supportive housing and the services necessary for dignified living.

Despite the clear need for supportive housing, providers continue to face barriers in building and sustaining it. A major barrier is the disconnection between capital funding for construction and the operating funding required to provide ongoing supports. Capital and operating funding also comes from multiple sources across levels of government and ministries, meaning that housing providers must obtain funding and approval from multiple sources. Indigenous-led supportive housing remains particularly underfunded despite the urgent need for culturally appropriate, Indigenous-led solutions and the promising models across the province that could be replicated and adapted.

Government Leadership, Coordination and Investment

Governments play a central role in shaping the housing system through taxation, regulation, policy, funding, and financing. While all three levels of government have distinct responsibilities, effective collaboration is critical to addressing Ontario's housing challenges. The provincial government, in particular, is well-positioned to enable the non-profit and co-op sector to scale to meet housing need in the province.

Long-term planning must include targets for affordable non-profit and co-op housing.

Ontario has committed to building 1.5 million homes over the next 10 years,^[75] yet there are no defined targets for non-profit and co-op housing within this goal. Without clear sub-targets, there is no assurance that new housing development will include the affordable and deeply affordable options needed by low- to moderate-income households. Embedding affordable housing targets within provincial housing commitments would ensure that non-profit and co-op housing plays a central role in addressing Ontario's housing needs. Paired with long-term investment, this would allow housing providers to build up the capacity they need to build housing at scale — without long-term and predictable funding the sector can not afford to invest in this capacity.

Clear leadership and investment is needed to drive housing solutions.

With responsibilities for housing spread across multiple ministries and levels of government, it is often unclear who holds ultimate accountability for ensuring housing affordability and stability. Overlapping funding streams, complex regulatory policies and processes and a lack of alignment across and within governments can present barriers for the housing sector. Stronger leadership at the provincial level would allow for better accountability on housing outcomes and more strategic planning, better alignment of housing targets, and a clearer way for housing providers to access funding and resources. Paired with the proper level of investment from all levels of government, this will enable the non-profit and co-op housing sector to deliver the housing solutions we need.

Better coordination across governments will strengthen the housing system.

Coordination across governments is essential to addressing the shortfall in affordable housing. In Ontario, this is particularly complex, as housing is shaped not only by three levels of government but also through 47 Municipal Service Managers. Stronger coordination between all levels of government and Service Managers, led by the provincial government, can drive effective local action to meet housing targets and improve housing outcomes for Ontarians.

Better coordination of funding and financing is particularly critical. Today, housing providers must combine multiple funding sources across different governments, each with its own rules and eligibility criteria. Aligning capital and operating funding streams would streamline the development process and provide greater financial stability for non-profit and co-op providers, allowing them to focus on long-term affordability rather than short-term funding cycles.

Strong alignment within governments will allow for the most impact.

In addition to coordination between governments, greater alignment within the provincial government is needed. Housing, homelessness services, housing supports, and related systems are often spread across multiple ministries, making it difficult to plan effectively. For example, supportive housing and homelessness services are administered through the Ministry of Municipal Affairs, Ministry of Children, Community and Social Services, and Housing and the Ministry of Health, leaving housing providers to navigate complex funding arrangements without a clear coordinating body. Similarly, within the Ontario Ministry of Finance, planning for market housing is developed separately from non-profit and co-op housing strategies, restricting opportunities for a more integrated approach to housing policy.

A Vision for the Future

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Setting Bold Targets

From the impacts on quality of life to pressures on interconnected systems and the costs of lost opportunity, the price of inaction is great. Without a decisive response, more households in Ontario will be pushed into housing precarity, worsening homelessness and deepening inequities. The economy will suffer, and increasing pressures on healthcare, social services, and emergency systems will make it even harder for the Province to provide the supports and services so many rely upon. Taking action now is not just about housing. It is about ensuring a stronger, more stable future for Ontario.

This plan sets bold targets to drive meaningful action within the housing sector. A needs-based analysis makes it clear that Ontario must move well beyond business as usual to ensure a future

where everyone's housing needs are met. These ten-year targets are ambitious and fully achievable — by committing to transforming our housing system.

Meeting these ten-year targets will require steady progress and sustained commitment. To set us on a path for success and to make clear what scale and pace is needed, this report identifies two- and five-year interim targets. In combination, these shorter and medium-term targets will support the province towards transformational change while allowing for the necessary assessment of progress and refinement of actions along the way.

TARGET 1

Target 1 calls for 805,000 deeply affordable housing units based on the anticipated need among low-income households. While these units can come from a mix of units and portable housing benefits, at least 255,000 new non-profit and co-op units must be created. Further, 93,000 units should be supportive housing units, and at least 55,000 units must be developed by and for Indigenous communities.

TARGET 2

Target 2 calls for 145,000 moderately affordable units to support the moderate-income households whose needs cannot be met through private market supply. This includes at least 12,000 units for Indigenous households.

TARGET 3

Target 3 calls for the acquisition, repair and maintenance of 225,000 units to prevent the erosion of housing affordable to low- and moderate-income households. This includes the acquisition of 80,000 naturally occurring affordable units in the private market by non-profit and co-op housing providers, and the rehabilitation and repair of an additional 145,000 of existing non-profit, co-op, and affordable units.

TARGET 1:

Create 805,000 deeply affordable housing units and benefits for low-income households.

Should the conditions we see today persist, we anticipate that roughly 1 in 3 renter households will be in core housing need by 2035, of which over 90% will be considered low-income. Accounting for projected household growth, this translates to 730,000 low-income households that will be paying beyond their means, living in housing that requires significant repairs, experiencing overcrowding, or facing a combination of these factors, all while being unable to afford the local market rent. In addition to these units, the Association of Municipalities of Ontario, Northern Ontario Service Deliverers Association and Ontario Municipal Social Services Association estimate that 75,000 new housing and support spaces are needed to achieve functional zero chronic homelessness over the next ten years.^[76]

Altogether, this indicates the need for 805,000 new deeply affordable, rent-geared-to-income housing units to support low-income households and prevent homelessness. These units must be integrated in communities across Ontario and created through a variety of methods. Recognizing the high level of need even with today's stock of deeply affordable non-profit and co-op housing, this represents the net gain needed over the next 10 years to ensure everyone has a home that meets their needs.

At a minimum, 255,000 of these units must be newly created through construction, acquisition, or lease by non-profit and co-op housing providers.

This report recommends that at least 255,000 of the total 805,000 units should be newly created to account for households requiring a new unit and those experiencing homelessness. This would be in addition to the 200,000 deeply affordable non-profit and co-op homes already in Ontario. Non-profit and co-op housing providers are the only organizations equipped to provide these deeply affordable units due to their mandate to maintain affordability in perpetuity and capabilities in delivering effective resident experience and support models. These housing providers offer deeply affordable units in several high-quality residential real estate contexts, including dedicated

deeply affordable buildings, mixed-income communities, and projects in partnership with organizations serving a range of populations (e.g., market unit developers and supportive housing providers, among others).

Non-profit and co-op housing providers can create these units in several ways, including constructing new units, acquiring existing units, or entering into long-term leases or other partnerships over privately owned units. These options all require significant upfront and ongoing government subsidies. Of note, the units under this target must represent a net gain in total affordable units across Ontario — in that sense, acquisition in support of this target must create a new affordable unit and can be distinguished from acquisition that is intended to maintain existing affordable housing, as explored through Target 3.

Significant upfront and permanent investment is needed to provide this deeper level of affordability.

Similarly, while non-profit and co-op housing providers can also deepen the affordability of their existing stock through additional rent supplements*, this would result in a reduction in moderately affordable units, thus increasing the number of new moderately affordable units needed as identified under Target 2.

Portable housing benefits* may represent a stopgap, but ultimately more non-profit and co-op housing is needed.

While portable housing benefits provided directly to tenants living in market housing may represent a mid-term solution to support the remaining 550,000 households, as highlighted by Scotiabank among others,^[77] the long-term provision of deeply affordable units by non-profit and co-op housing organizations provides a more fiscally responsible and permanent solution.

***A note on definitions.** A rent supplement, which is provided directly to the housing provider, can be distinguished from a portable housing benefit, which is provided directly to the tenant.

Sub-Target: Supportive Housing

Of these 805,000 deeply affordable housing units, at least 1 in 8, or a minimum of 93,000, must be supportive housing units.

There is high demand across Ontario for supportive housing and this need is expected to grow over the next ten years. Taking into consideration the range in types and models of supportive housing, this sub-target can be broken down as follows:

46,000 households with developmental disabilities seeking supportive housing, according to anticipated growth in the Development Services Ontario Waitlist.

41,000 households with mental health and addictions challenges in need of supportive housing units, as called for by Addictions and Mental Health Ontario.

1,000 households anticipated to be exiting homelessness with high acuity needs, based on existing research.

5,000 households with physical disabilities requiring supportive housing to better meet their needs, based on a projection of sample waitlist data.

Sub-Target: Indigenous Housing

Of these 805,000 deeply affordable housing units, a minimum of 55,000 must be created for Indigenous households.

It is estimated that 55,000 Indigenous households in need of deeply affordable rental housing by 2035, based on the proportion of low-income, off-reserve Indigenous households that are in core-housing need or experiencing homelessness today.

To address this supply gap, this report endorses the calls to date for an Indigenous-led Urban, Rural, and Northern Indigenous Housing Strategy that recognizes the distinct housing needs of Indigenous households across Ontario.^[78,79] Creating this housing requires developing support programs, ensuring cultural recognition and support, and engaging and supporting the Indigenous non-profit and co-op housing sector to leverage opportunities to increase Indigenous-led control, management, vision, and direction over the sector.^[80]

A note on census data. It is important to note that rates of census participation on which our targets are based are lower in Indigenous populations compared to the general population due to barriers such as a lack of fixed address, distrust of government due to colonial practices, and migration between geographic locations, including from on and off reserve. Recent research using Our Health Counts data in Toronto and Ontario have found that Indigenous populations are 2 to 4 times higher than what is reported in the census.^[81,82] As such, the potential for census undercount has been taken into account in creating targets throughout this report but these numbers should still be taken with caution.

Further, these Indigenous sub-targets do not account for the housing needs of Indigenous households living on reserve in Ontario, as core housing need is not measured for households living on reserve, and such an estimate is outside the scope of this report. While the need for adequate housing solutions for the more than 25,000 households currently living on reserve in Ontario^[83] cannot be overstated, their unique needs go beyond the scope of the target provided here. Governments must work directly with First Nations to support First Nations' housing priorities across Ontario.

Geographic Distribution

Over half of the deeply affordable units are required in the Greater Toronto Area.

Based on the distribution of households in core housing need across Ontario today, it is estimated that 422,000, or just over half of these units, will be required in the Greater Toronto Area. Table 2 demonstrates the breakdown of this Target across Ontario.

Table 2: Breakdown of Target 1 by Region, 2025 to 2035

Region	Units Required	Proportion of Target
Greater Toronto Area	447,000	56%
Central	151,250	19%
East	100,750	13%
Southwest	72,000	9%
Northeast	25,500	3%
Northwest	8,500	1%
Total	805,000	100*%

*Percentages do not equal 100 due to rounding.

Methods and Limitations

Calculating future need.

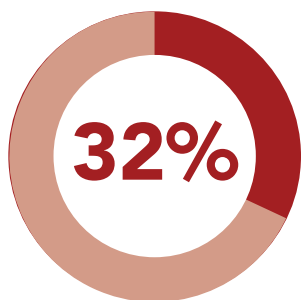
Current rates of core housing need among renter households were applied to the projected household counts in 2035 to calculate future need. Core housing need rates by tenure are based on Ontario data from the 2022 Canadian Housing Survey.^[84] A 10% upward adjustment has been applied to account for observed differences in core housing need rates between voluntary surveys, including the Canadian Housing Survey and National Household Survey, when compared to the mandatory Census of Population over the past two decades. A resulting 32.1% of renter households are estimated to be in core housing need.

Household projections are based on the 2024 provincial population projections provided by the Ontario Ministry of Finance.^[85] These population projections are converted to household projections and broken down by tenure based on household trends in size and tenure in Ontario from 2006 to 2021. This resulted in a projected 7.3 million households by 2035, including 2.4 million renter households, of which approximately 783,000 (32%) are estimated to be in core housing need assuming current conditions continue. It should be noted that rapidly changing conditions, including immigration, economic conditions, and other future factors that are difficult to anticipate today, place limitations on the accuracy of population projections.

By 2035:



2.4 million renter households by 2035



783 thousand households will face core housing needs



730 thousand households facing core housing needs will be low-income



75 thousand households experiencing or at risk of chronic homelessness

Breaking this down by income.

These households are then broken down by income level, with the number of deeply affordable units being tied to the number of low-income households in core housing need. According to custom tabulated data from the 2021

Census of Population, 93% of the renter households experiencing core housing need in 2021 were at or below the 30th percentile of household incomes, meaning they were considered low-income. Altogether, this results in an estimated 730,000 households in core housing need by 2035.

Factoring in high levels of chronic homelessness.

The estimated number of units required to reach functional zero chronic homelessness under a steady scenario, as determined by the Association of Municipalities of Ontario and partners,^[86] is added to this figure. It should be noted that individuals experiencing homelessness are not enumerated in census data and are subsequently not captured in population projections. As such, the overlap between the estimated number of households in core housing need (based on census data) and the number of units required to address chronic homelessness is considered to be negligible.

Estimating the number of new units required.

The estimated number of newly created units required by 2035 is based on the anticipated number of households by 2035 who, without intervention, cannot meet their housing need within their own unit.

According to custom tabulated data from the 2021 Census of Population, of the low-income renter households in core housing need, 25% were experiencing either an adequacy or suitability issue, while 75% were only experiencing an affordability issue. Assuming these rates stay consistent, this would suggest that 180,000 (25%) of the 730,000 low-income households in core housing need by 2035 cannot have their needs met through financial support (such as a portable housing benefit) alone.

Further, it is assumed that the 75,000 units needed to reach functional zero chronic homelessness must be newly created units. While many households experiencing or at risk of chronic homelessness may be able to find stable housing in the private market through portable housing benefits, this could have a spillover effect in the availability of housing for the broader range of households in core housing need. As such, new units are proposed.

This results in a need for 255,000 newly created deeply affordable housing, either through construction, acquisition, or long-term lease.

Breaking down estimates by region.

Housing need by region was estimated using the proportion of renter households in core housing need within each region compared to the total number of renter households in core housing need in Ontario in 2021, according to custom Census of Population data. These proportions were applied to the total target, including the portion of the target based on the rate of individuals experiencing homelessness.



For further information on how sub-targets, key milestones, and costs were calculated, refer to Appendix B.

TARGET 2:

Create 145,000 moderately affordable units for moderate-income households.

Under a continuation of today's conditions, it is estimated that 145,000 households earning a moderate income will be in core housing need by 2035. This figure takes into account increases in core housing among moderate-income households due to both population growth and an increase in households falling into core housing need as rental prices continue to rise.

This supply should come from a mix of non-profit, co-op and private housing.

Both non-profit and co-op housing providers and private developers interested in providing affordable housing are poised to deliver this housing. Many non-profit and co-op housing providers offer a mix of deeply affordable and moderately affordable units, while private developers are showing increasing interest in providing moderately affordable housing through appropriate government programs.

Sub-Target: Indigenous Housing

Of these 145,000 units, a minimum of 12,000 must be created for Indigenous households.

Under today's conditions, it is estimated that approximately 8% of the moderate-income renter households in core housing need or paying over 30% of their income on shelter are Indigenous households living off-reserve, after accounting for census undercounts. As such, a minimum of 8% of the target, or 12,000 units must be allocated for Indigenous households and Indigenous-led housing providers.

Geographic Distribution

Over half of these units should be located in the Greater Toronto Area.

Based on today's distribution of housing need across the province, it is estimated that 81,000, or just over half of these units, will be required in the Greater Toronto Area. Table 3 demonstrates the breakdown of this target across Ontario.

Table 3: Breakdown of Target 2 by Region, 2025 to 2035

Region	Units Required	Proportion of Target
Greater Toronto Area	80,500	56%
Central	27,250	19%
East	18,250	13%
Southwest	13,000	9%
Northeast	4,500	3%
Northwest	1,500	1%
Total	145,000	100%*

*Percentages do not equal 100 due to rounding.

Methods and Limitations

Estimating core housing need among moderate-income households.

According to custom tabulated data from the 2021 Census of Population, 7% of the renter households experiencing core housing need in 2021 were between the 31st and 60th percentile of household incomes. This proportion was applied to the total number of households estimated to be in core housing need in 2035 (783,000) as outlined under Target 1, resulting in approximately 53,000 households.

Assessing affordability issues among moderate-income households.

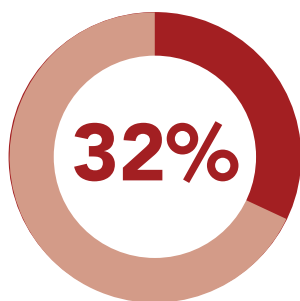
According to custom tabulated data from the 2021 Census of Population, for every moderate-income renter household in core housing need, there were an additional 3.5 moderate-income renter households paying over 30% of their income on shelter but not in core housing need. This ratio was then applied to the total number of moderate-income renter households estimated to be in core housing need by 2035, resulting in 185,000 households. Despite facing affordability issues, based on current data these households would not meet the definition of core housing need as they can afford the local market rate based on their income.

While this might suggest these households are able to meet their housing needs within the private market, there are several reasons why many of these households will require affordable non-profit and co-op units or units with another form of rent-setting mechanism over the next decade. This includes methodological limitations associated with estimating local market rent, particularly for vacant units, low vacancy rates limiting households' ability to move, and rapidly rising rents amidst stagnating incomes. In response, it is estimated that approximately half of these households, or about 92,000, will require moderately affordable housing by 2035. Combined with the 53,000 estimated to be in core housing need, this amounts to a need for 145,000 new moderately affordable housing units by 2035.

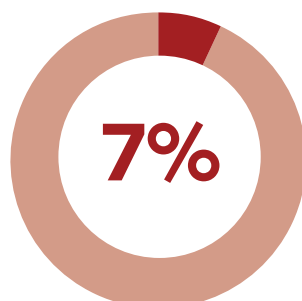
By 2035:



2.4 million
renter households
by 2035



783 thousand
households will
face core housing
needs



53 thousand
households
in core housing
need will be
moderate-income



92 thousand
households facing
affordability issues
will be at risk of
core housing need

Breaking down estimates by region.

Following the methodology used in Target 1, housing need by region was estimated using the proportion of renter households in core housing need within each region compared to the total number of renter households in core housing need in Ontario in 2021, according to custom Census of Population data.



For further information on how sub-targets, key milestones, and costs were calculated, refer to Appendix B.

TARGET 3:

Acquire, repair and maintain 225,000 units to prevent the further loss of affordable units.

Protecting the current stock of affordable housing is critical to closing the supply gap in affordable housing options. This includes maintaining the existing supply of affordable non-profit and co-op housing and retaining affordable private-market housing that is not fixed by a rent-setting mechanism, sometimes referred to as ‘naturally occurring’ affordable housing.

To prevent affordability from further eroding over the next decade, non-profit and co-op housing providers must be able to acquire 80,000 units.

Between 2006 and 2021, approximately 120,000 rental units with shelter costs below \$1,000 were lost, even after accounting for general inflation over that time period. Based on 2021 renter household incomes, these units would be affordable to most moderate-income households. Further, across Ontario, units with rents below \$1,000 had less than 1% vacancy as of 2024, emphasizing the demand for these units. Should the rate of erosion continue, we can anticipate the further loss of 80,000 moderately affordable rental units by 2035. This erosion would represent 16% of the 515,280 units costing below \$1,000 as of 2021.

The non-profit and co-op housing sector’s acquisition of these naturally occurring affordable units represents a key preventative measure that can protect their affordability in perpetuity. This includes the acquisition of existing non-profit and co-op housing units that can no longer be sustained under their current operating or funding model. This acquisition is required in addition to the acquisition of units to create new affordable housing units for the purposes of Target 1 and 2.

Approximately 145,000 non-profit, co-op and other affordable housing units will require significant maintenance and repair over the next ten years.

Without sufficient government funding for maintenance and repair, a key component of a healthy housing system, our existing stock of non-profit, co-op, or otherwise affordable housing units, is at risk of being lost. This outcome would reduce the amount of non-profit, co-op and affordable housing options across Ontario and further threaten the financial viability of the organizations that operate these units. It is estimated that by 2035,

145,000 non-profit, co-op, and other affordable housing units will require significant maintenance, considering their age and condition today.

Methods and Limitations

Calculating future erosion of affordable housing.

To measure the loss in affordable units, the number of units below moderately affordable rent levels was compared between 2006 and 2021. Based on 2020 incomes for Ontario, according to custom-ordered Census data, affordable shelter costs (i.e. those that require no more than 30% of household income) were \$940 for households at the 30th percentile and \$1,190 for households at the 40th percentile of the income distribution for rental households. As such, a shelter cost of \$1,000 as of 2021 is understood to be affordable to most moderate-income households (those between the 31st and 60th percentile).

To account for inflation, the shelter cost of \$1,000 in 2021 was adjusted to 2006 dollars using the change in the Consumer Price Index between 2006 and 2021 (+31.6%), which results in \$760 in 2006 dollars. Based on the availability of data, the number of units with shelter costs below \$1,000 in 2021 was compared to the number of units below \$800 in 2016, resulting in a net loss of 119,045 units, or roughly 8,000 per year.^[87,88] It should be noted that this analysis includes both market and non-profit and co-op units based on the available datasets.

Calculating the number of affordable units in need of significant maintenance and repair.

As of 2023, approximately 130,000 non-profit, co-op, and other affordable housing units were in poor or fair condition.^[89] In addition, we estimate that the 15,000 units currently in average or good condition that were constructed prior to 1980 are at risk of falling into a state of disrepair over the next ten years without significant maintenance.^[90]

In many cases, the cost of these repairs can be covered by taking out new loans through the private sector as the properties reach the end of their original mortgages. The co-op sector in Canada has accessed over \$350 million in private sector finance for repairs to date. For this approach to work, however, government must remain responsible for funding the rent supplements for households who cannot afford the affordable market rents in a non-profit or co-op provider.

The Time is Now.

Now is the time for unprecedented action and investment. Housing affordability is one of the most pressing issues, both on the street and in public discourse – over half of Canadians rank it as a top election issue^[91] — and there is no shortage of research speaking to how we can solve our current affordable housing crisis.

The non-profit and co-op housing sector is ready to deliver — but it cannot do it alone.

Despite the deepening crisis due to inadequate investments in affordable housing and changing conditions, the non-profit and co-op housing sector has continued to show its resilience, and its capacity to maintain and, in some cases, grow its assets. Experts interviewed continuously highlighted the sector's eagerness and commitment to scaling up to meet the growing needs of Ontarians.

The non-profit and co-op housing sector is also a space for innovation, from new private partnership models to new construction technology to new financing and development models, the sector has proved its potential.

We cannot afford to wait.

The targets outlined in this report emphasize the urgency to transform our current system. **Without a meaningfully different approach, we estimate that by 2051, 1,008,000 households will be in core housing need, of which 938,000 may be low-income households.** Failing to act will leave more households in precarious living conditions, increase pressure on social services, and undermine Ontario's long-term housing stability and economic resilience.

The non-profit and co-op sector has long been at the forefront of delivering deeply affordable housing and is prepared to expand its impact. However, unlocking its full potential requires strong partnerships with government and private sector champions, as well as providing incentives for philanthropic foundations to deploy a greater proportion of their capital towards issues of urgent social concern, such as housing.^[92]

Provincial leadership is critical in creating the conditions for these partnerships to succeed.

It can ensure that government and private sector efforts are coordinated in support of a thriving non-profit and co-op housing sector. By fostering these connections and championing bold action, Ontario has the opportunity to lead a successful transformation.



With so many parties ready to come to the table, combined with a non-profit and co-op housing sector that is ready to grow, the timing is right for transformational change.

Transforming the System



A Need for Transformational Change

The targets identified in this report demand a transformation of our housing system as we know it today.

Using Ontario's target of 1.5 million homes over ten years^[93] as a starting point, roughly one quarter of units would need to be non-profit, co-op, or otherwise regulated affordable units to achieve the minimum targets set out here (255,000 new deeply affordable and 145,000 new moderately affordable units). This represents an unprecedented departure from historic trends — between 1990 and 2021, only 0.4% of housing starts in Ontario were non-market housing.^[94] Achieving the targets identified in this report will require rapid expansion

in developing non-profit, co-op, and other affordable housing options. Over the last two decades, roughly 22,000 affordable non-profit and co-op housing units were created.^[95] Achieving these targets will require over 18 times that amount in half the time.

A radically different approach is required to address the needs of households across the province.

Key System Change

While focused, short-term solutions are needed to move us forward, the scale of today's challenges shows these alone are not enough. Instead, we

need to look at our systems in their entirety. The following system change pillars are necessary to transform our system and achieve our targets.

PILLAR 1

A Tangible Shift towards Non-Profit and Co-op Housing

PILLAR 2

Scaling the Non-profit and Co-op Housing Sector

PILLAR 3

Government Leadership, Coordination and Accountability

A Tangible Shift towards Non-Profit and Co-op Housing

Shifting focus to the non-profit and co-op housing sector.

Long-term housing affordability for lower income Ontarians requires investments in deeply affordable non-profit, co-op and other affordable housing solutions. Today, our solutions are centred around the market alone to deliver affordability. Instead, we need to move beyond our reliance on the private market to achieve real affordability. This means investing in deeply affordable, non-profit, co-op and other housing solutions with permanent or long-term affordability periods.

Moving beyond a linear housing trajectory.

The reliance on the private market alone reinforces the idea that homeownership is the ultimate goal. In reality, prioritizing and investing in more affordable housing options, including rental housing, provides choice while ensuring everyone's needs can be met, irrespective of their income and ability to purchase a home.

We put forward the following solutions to advance this system change pillar.

- **Create a non-profit and co-operative housing development program at scale to deliver the new units needed.** The federal and provincial governments must put forward coordinated and dedicated programs that brings together the necessary investment and resources to enable scaling of the non-profit and co-op sector. The importance of such a program cannot be overstated and the following system change pillars complement this key needed change.
- **Preserve affordable stock, including through acquisition by the non-profit and co-op housing sector.** Much has been said about the need to protect existing affordable housing in the private market. Transferring these assets to the non-profit and co-op housing sector both protects these assets while building non-profits' and co-ops' capacity to scale up.
- **Prioritize surplus lands for non-profit and co-op housing development.** One of the most popular solutions for lowering the costs of housing is the use of surplus public lands. We recommend prioritizing the non-profit and co-op housing sector, and in particular Indigenous-led housing providers, to use public surplus lands at no or low costs.

- **Promote alternative home ownership and tenure programs.** While the non-profit and co-op housing sector is often associated with rental housing, there are many organizations and programs focused on creating affordable ownership opportunities, whether through second mortgage programs, ground leases, or other means. In some cases, these programs have a focus on increasing opportunities for structurally disadvantaged groups to build equity.^[96]

The limited capacity and scalability of the non-profit and co-op housing sector as it exists today are often cited to justify our increasing reliance on private development. In reality, however, the sector is a critical resource with untapped potential. Over half of Canadians feel that government investment in building more non-profit and co-op housing is one of the most effective solutions for addressing the housing crisis.^[97] This, in turn, points to another critical shift needed in our housing system: Scaling.

Scaling the Non-profit and Co-op Housing Sector

The non-profit and co-op housing sector can realize its full potential by scaling up and building its capacity in the following ways.

Ensuring predictable and guaranteed funding is a key component in scaling the sector.

Substantial, guaranteed funding is one of the central requirements to support the growth of the non-profit and co-op housing sector. With sufficient, predictable funding in place, non-profit and co-op housing providers can focus on growing their development capacity. In addition to the capacity to develop brick-and-mortar units, many are working to increase their capacity through long-term leases, acquisitions, retrofits and rehabilitation, and additional rent supplements, pointing to the need for many solutions.

We put forward the following solutions to advance this system change pillar.

- **Provide investments that enable the sector to harness and scale its mission-driven approach to housing development.** While past funding program priorities have led to a landscape of many small organizations with important community ties, the sector as a whole lacks the economies of scale and professional staff to support significant development. Providing investments to support groups to scale up and directing investments towards groups that demonstrate a commitment to economies of scale will help achieve the level of development needed.

- **Work toward meaningful program improvements in coordination with the non-profit and co-op sector.** Predictable funding, financing, rules and other program considerations that are coordinated across all three levels of government and related agencies and sectors (e.g. healthcare) and which connect capital funds to operating funds can go a long way in promoting and easing the development of non-profit and co-op housing. Programs should be designed to reflect the full span of development needs, from pre-development to operations, and should feature more transparency, accountability, and performance measurement to ensure they are properly serving the populations most in need.
- **Continue to promote and develop cross-sector partnerships.** Governments can play a key role by entering into and helping to bridge partnerships. Non-profit and co-op housing providers are interested in and have demonstrated their ability to engage in partnerships with others, including public and private actors. Such partnerships combine complementary skills, enable knowledge sharing, and increase capacity.
- **Increase engagement and control, including by Indigenous- and Black-led organizations and communities and other structurally disadvantaged populations.** Ensuring those most impacted by housing decisions are central to planning and implementation is paramount. Indigenous housing providers have emphasized the lack of prioritization of Indigenous households in government programs and the need for increased support for Indigenous-led housing models that are designed, developed, and delivered by Indigenous communities. Similarly, organizations run by and for Black communities are making important progress in addressing the housing inequities they face, but investments and resources are needed to enhance their impact.^[98]
- **Allow the non-profit and co-op housing sector to take advantage of new agreements.** As many non-profit and co-op housing providers reach the end of their mortgage or agreement, governments and partners can help them take advantage of new opportunities. These could include new agreements that allow for more flexibility and innovation while protecting existing affordability, including funding for capital repair and maintenance. With the right support and autonomy, this can also be an opportunity for providers to refinance and best leverage their assets to expand their portfolios.

Government Leadership, Coordination and Accountability

To make real progress, Ontario must clarify the role and relationships between governments and their various ministries and mandates. This includes clear leadership and accountability structures alongside transparent frameworks for coordination. With this, private, non-profit, and co-op housing providers can benefit from clear expectations and adequate resources while knowing where to turn when roadblocks arise. Further, this will allow for proactive planning that best leverages each organization's unique strengths.

We put forward the following solutions to advance this system change pillar.

- **Create infrastructure to drive interministerial and intergovernmental coordination.** Putting new infrastructure in place, such as a provincial housing secretariat, could help coordinate and build upon existing programs and services as well as create a better accountability structure for meeting the milestones. Target functions could include better leveraging the existing Housing and Homelessness Plans created by Service Managers across Ontario to inform provincial planning, linking local, provincial and federal affordable housing targets, connecting disparate private market and non-profit and co-op housing strategies and targets, and consolidating and harmonizing different funding program requirements across governments.
- **Improve the scale and accessibility of relevant data, information, and metrics.** Another solution is to work towards improved data, information, and metrics to improve planning and coordination. This could include better tracking of key performance measures that include impacts across different levels of government, coordinated data collection that incorporates waitlists across ministries (particularly in the case of supportive housing), or more regular household surveys in between censuses that allow for a better understanding of local, provincial, and federal needs. It also means making existing data accessible to those delivering and managing housing.
- **Develop and maintain consistent definitions and standards.** Tied to the lack of clear leadership is a lack of shared understanding of key terms and concepts surrounding housing (such as affordable housing or supportive housing, types of supportive housing such as mental health and addictions or developmental disabilities, as well as levels of need (e.g. high, medium, low-support)). This lack of shared understanding impacts the ability to plan, access funding, and collaborate more broadly across governments and the broader sector.



There is no silver bullet for fixing our housing system – we require a full-scale effort made up of many solutions.

- **Establish clear connections and pathways between housing and other systems.** The lack of coordination limits clear pathways between systems, including people exiting healthcare, the justice system, or other institutions and looking for housing. Directly connecting these systems can limit the number of people who fall through the cracks while finding overall efficiencies across different governments and ministries.
- **Protect existing affordable rentals.** Adequate rental protections and maintaining the existing affordable housing stock will be important steps as we work to build more diverse affordable housing options for Ontarians. This can include strengthened rental replacement policies, enhanced demolition and conversion by-laws, and regulating rents on unit turnover.

Bringing Everyone Together

Government will and action are at the centre of this transformation.

Many argue that the solutions already exist — it is a matter of taking action and making them a priority. According to recent Abacus data, at least 3 in 5 Canadians believe that no level of government is effectively addressing housing affordability.^[99] It is time to recognize that housing is a public good and a shared social responsibility, not something left solely to the market. Non-profit and co-op housing providers are a critical part of the solution, but realizing their full potential requires government leadership that brings all partners into the fold and ensures the right policies, funding, and coordination are in place. Indigenous communities, in particular, should receive investments and supports that fully meet our reconciliation commitments, address the lasting impacts of colonialism, racism, and intergenerational trauma, and uphold legal rights and obligations.

As several reports note, Canada would need to double its supply of non-profit and co-op housing to meet the standards of its OECD peers, let alone solve our current challenges of housing precarity and homelessness.^[100,101,102] While this fact emphasizes how far we have to go, it also demonstrates that alternative approaches are both possible and successful with the right investments.

While government is at the centre of this transformation, all sectors have a role to play to make this a reality. The private sector is urged to take an active role by engaging in collaborative partnerships. The non-profit and co-op housing sectors are encouraged to continue doing the tremendous work they do in developing and maintaining affordable and deeply affordable housing. Funders and donors are also urged to continue supporting these efforts to enable the non-profit and co-op housing sector to better execute its mission. These efforts can go hand in hand to support and strengthen the work of government.



Many solutions already exist
but commitment is needed to action them.

Moving Forward



A Fundamental Shift

Over the last decade the affordable housing crisis has grown. Unless we take bold, new and decisively different actions to turn the tide, our lack of affordable housing options will define and continue to compromise life in our province, robbing the potential of Ontario and Ontarians.

Building more housing is part of the solution. So is participation by private market developers. But we know — all too well after years of an approach that relies almost exclusively on those two levers — they are not nearly enough to make the progress we must. A fundamental shift in how housing is planned, funded, and delivered is required.

This plan is that shift. It shows how non-profit and co-operative housing can be central to a stronger, more stable Ontario. It offers a clear path forward, grounded in evidence and built on solutions that

are already working — but not yet at the scale that can result in the impact we need. Importantly, it identifies what governments must do in the next two and five years to enable that scale and impact and to finally take control of a housing crisis that has derailed the promise of Ontario for too long.

Delays will only deepen the problem — driving up costs, worsening outcomes, and putting greater pressure on public systems. Every dollar not invested in housing today is a dollar spent downstream — on shelters, emergency health services and lost economic productivity. The opportunity cost is staggering. We can continue reacting to crisis, or we can invest in solutions that beat it.

Stable housing is the foundation for a stable life. And the opportunity to fix this — finally, and for the long term — is right here, in our hands.

Appendix A: Key Milestones and Costs



A Path to Solving Core Housing Need

Getting from our current state of housing crisis to a future where we have solved core housing need will not be simple. It will take transformation, urgent action and significant government investment. It will also take significant ramping up of capacity.

Two- and five-year key milestones have been developed and costed to create accountability, highlighting the scale of the investment needed urgently to set us on the path towards reaching our 10-year targets and solving core housing need in Ontario. In total, setting Ontario on the path to solving core housing need will take a \$16.7 billion investment by 2027, and a \$62.6 billion investment by 2030 by all levels of government.

Setting us on a path
for success will require:

**\$16.7 billion
by 2027**

**\$62.6 billion
by 2030**

TARGET 1 Create 805,000 deeply affordable housing units

Two-year milestone: 185,150 new units of deeply affordable housing.
Cost to government \$7.8 billion

Five-year milestone: 383,750 new units of deeply affordable housing.
Cost to government \$38.0 billion

TARGET 2 Develop 145,000 moderately affordable units

Two-year milestone: 8,250 new units by 2027. Cost to government \$1.1 billion

Five-year milestone: 40,000 new units by 2030. Cost to government \$5.6 billion

TARGET 3 Acquire, repair and maintain 225,000 affordable units

Two-year milestone: 25,000 existing affordable units acquired, and 40,000 units repaired.
Cost to government \$7.9 billion

Five-year milestone: 55,000 existing affordable units acquired and 100,000 units repairs.
Cost to government \$19.0 billion

TARGET 1:

Create 805,000 deeply affordable housing units and benefits for low-income households.

Key Milestones

Two-year milestone: 185,150 new units of deeply affordable housing – 15,150 new units developed and 170,000 new benefits

Five-year milestone: 383,750 new units of deeply affordable housing - 71,250 new units developed and 312,500 new benefits

Rapid and consistent growth in development capacity is needed to create 255,000 new deeply affordable units by 2035.

The two- and five-year milestones represent key milestones toward the ten-year goal for the creation of new deeply affordable units.

These milestones account for the need to scale up development within the non-profit and co-op sector over time and have been designed under the assumption that capacity increases consistently year over year.

While the majority of units are built in years six to ten under this model, the majority of funding must be dedicated and provided in early years so that the sector can rapidly scale from its current state of adding approximately 500 units per year to adding 46,000 unit per year by 2035.

This model also assumes that half of the deeply affordable units built in the first five years will be supportive housing units, both in recognition of the severe backlog of supportive housing units and the broader repercussions this has on the wider housing system, and to prioritize households in the greatest level of need.

Portable housing benefits should be rapidly created and sustained to address urgent needs.

While the creation of new, deeply affordable housing units will take time to scale, portable housing benefits provide an opportunity to much more quickly achieve deep affordability for the significant number of households in need. As such, the majority of housing benefits should be introduced in early years to ensure the deepest level of need is met in the shortest amount of time.

These interim milestones have been designed to ensure that through the combination of newly created units and portable housing benefits, at minimum all households experiencing or at risk of chronic homelessness or deep core housing need have access to deeply affordable housing by 2030.

Given the gap between social assistance rates, and the rents in Ontario, there is likely significant overlap between households in need of a portable housing benefit, and those already on social assistance. For the over 600,000 households that received OW or ODSP in 2023-2024, ensuring that a portable benefit integrates smoothly with these, and other existing social assistance programs is essential.

Cost to Governments

It is estimated that a total of \$7.8 billion by 2027, and \$38.0 billion by 2030 will be needed from governments to support both the capital and ongoing costs associated with these two- and five-year milestones.

The total capital costs associated with the creation of new deeply affordable units, which are understood to be upfront capital grants, amounts to \$4.71 billion by 2027 and \$23.16 billion by 2030. In addition, the cumulative ongoing costs by years two and five, which includes yearly subsidies for deeply affordable units and portable housing benefits, are estimated to reach \$3.04 billion by 2027 and \$14.81 billion by 2030.

TARGET 2:

Create 145,000 moderately affordable units for moderate-income households.

Key Milestones

Two-year milestone: 8,250 new units by 2027

Five-year milestone: 40,000 new units by 2030

Rapid and consistent growth in development capacity is needed to create 145,000 new moderately affordable units by 2035.

To meet the 2035 target, both the non-profit and co-op sector and the private market will need to scale up to build sufficient moderately affordable units. The milestones have been designed under the assumption that capacity increases consistently year over year. Assuming constant growth, both sectors need to reach a combined capacity to build 5,350 units per year by 2027, 13,150 units per year by 2030, and 26,150 units by 2035.

As in Target 1, while most units are built in years six to ten under this model, the majority of funding must be dedicated and provided in early years to ensure the sector can scale rapidly over the next ten years. To start, this model requires a significant jump from the estimated 150 units anticipated in 2025 under normal conditions to the 2,750 units required to be added in 2026 to remain on track.

Cost to Governments

It is estimated that a total of \$1.1 billion by 2027, and \$5.6 billion by 2030 will be needed from governments to support both the capital and ongoing costs associated with these two- and five-year milestones.

The total capital costs associated with the creation of new deeply affordable units amounts to \$967 million by 2027 and \$4.89 billion by 2030. These costs are modelled through incentive programs which have already been introduced in Ontario. While these incentives have already been promised, these represent new costs to governments that will need to be recognized and accounted for to reach the scope of development required. In addition, the cumulative ongoing costs by years two and five, which are modelled as yearly subsidies in the form of tax relief for moderately affordable units, are estimated to reach \$85 million by 2027 and \$745 million by 2030.

TARGET 3:

Acquire, repair and maintain 225,000 units to prevent the further loss of affordable units.

Key Milestones

Two-year milestone: 25,000 existing affordable units acquired by 2027

Five-year milestone: 55,000 existing affordable units acquired by 2030

Frontloading acquisitions to prevent the loss of affordable housing and account for lags in development.

These milestones assume the majority of existing naturally occurring affordable housing being acquired within the first five years. This frontloading approach recognizes the need to move quickly to preserve the existing supply of naturally occurring affordable housing that is rapidly being lost. Focusing on acquisitions in the early years, will also allow non-profit and co-op housing providers to expand their assets while they scale their capacity to create new affordable units. This model assumes 12,500 units are acquired per year in 2026 and 2027, 10,000 units per year are acquired from 2028 to 2030 (inclusive) and that 5,000 units are acquired per year thereafter.

Addressing repair backlogs for the units in the poorest condition in early years.

Two-year milestone: 40,000 existing units have undergone significant repairs by 2027

Five-year milestone: 100,000 existing units have undergone significant repairs by 2030.

These milestones allow for the approximately 100,000 units currently in poor condition to be brought to good condition by 2030. Given the state of this housing and repairs necessary, there is no reason to delay addressing the capital repair backlog.

Cost to Governments

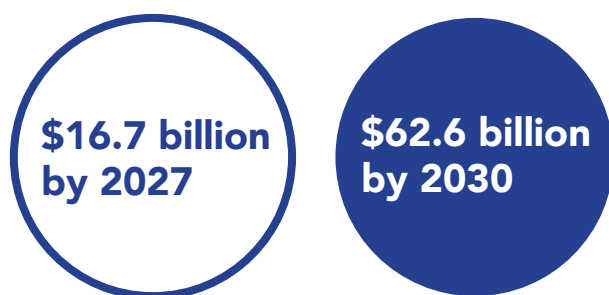
It is estimated that a total of \$7.9 billion by 2027, and \$19.0 billion by 2030 will be needed from governments to support the capital and ongoing costs associated with these two- and five-year milestones.

The total capital costs associated with the creation of new deeply affordable units amounts to \$7.92 billion by 2027 and \$19.00 billion by 2030. These costs represent government grants that will enable non-profit and co-op sector housing providers to acquire and repair assets in combination with their own contributions from equity and refinancing. There are no ongoing costs associated with Target 3, as acquired units and existing non-profit and co-op units are assumed to be self-sustaining within non-profit and co-op providers' existing financial models.

Costing the Plan

Achieving these targets will take significant investments in the coming years.

This plan identifies clear milestones that must be met to set Ontario on the path to achieve these ten-year targets. In addition, the following investments in both upfront capital costs and ongoing subsidies are recommended over the next two- and five-year horizons:



These estimates represent the investments required from all levels of government to enable the non-profit, co-op, and private sector to enact the proposed solutions. They recognize the significant efforts and contributions being brought forward by the non-profit and co-op sector while making clear that all levels of government have a key role to play. While many of these funds are proposed to be delivered through existing programs, these estimates also incorporate the new investments that are needed to increase our overall supply of deeply and moderately affordable housing.

Costs and considerations will vary geographically.

The estimates are meant to represent a broad, province-wide average of costs across Ontario. In reality, development costs can vary significantly from region to region.

Construction costs differ by location due to variations in labour and materials costs, different standards or specifications for building design (such as for climatic reasons), the scope or type of infrastructure

expansions required, or unique factors associated with local land conditions that impact construction methods. Construction is particularly costly in Northern Ontario due to the short construction season, labour shortages, and the cost of transporting materials.^[103] For example, the 2024 Altus Cost Guide estimates the per square foot cost of construction in the Greater Toronto Area to be \$205 to \$330 for wood framed residential development, whereas AMO and partners estimate that northern construction costs average \$500 per square foot.^[104]

At the same time, land costs, which are generally higher in the Greater Toronto Area and surrounding areas relative to other regions in Ontario, play a significant role in overall costs. Further, development and construction timelines can vary due to municipal approval timelines, length of construction seasons, or unique development or infrastructure requirements, which can in turn impact access to and cost of financing.

This report echoes the recommendations made by AMO and partners^[105] that an equitable approach to addressing homelessness and housing challenges across Ontario will require that funding formulas reflect these cost disparities and that investments are sufficient to address regional variations. Further, these considerations should take place in collaboration with local communities, particularly northern, remote, rural, and Indigenous communities to ensure their unique needs are met.

Evolving conditions will require ongoing refinement of these targets.

The economic, demographic, and policy landscape in Ontario is constantly evolving. Changes to immigration policies and patterns, climate catastrophes, and evolving demographic patterns can impact household projections. Macroeconomic shocks, such as recessions, inflation, or changing trade relations can impact households' ability to access and maintain housing and exacerbate challenges in interconnected systems.^[106] Further, while these targets assume similar conditions to those seen today, significant changes in upstream interventions, such as poverty reduction, fixed income rates, or mental health and addictions supports can impact the scale of intervention required.^[107]

These factors underscore the need to evaluate and adjust these targets and key milestones over time.

Appendix B: Additional Methodology



Sub-Targets

Supportive Housing Sub-target

This sub-target is divided into several components, as supportive housing options can vary in its focus and target population.

With regards to individuals with developmental disabilities, the number of households on waitlists for developmental services supportive living has increased consistently year over year from 18,152 in 2017-2018 to 28,128 in 2023-24, according to Development Services Ontario (DSO) data^[108]. This data was used to project the number of households anticipated to be on these waitlists by 2035 using a linear trendline.

With regards to supportive housing units for individuals or households experiencing addictions and mental health challenges, Addictions and Mental Health Ontario^[109] has called on all levels of government to build at least 36,000 units of supportive housing based on current levels of need. To project this forward, the anticipated rate of household growth between 2025 and 2035 (+14%) was applied, resulting in a projected 41,000 units.

The number of supportive housing units required over the next ten years for individuals experiencing homelessness was taken from the findings of AMO and partners under a steady scenario^[110].

Data on supportive housing for individuals with physical disabilities is limited. As of September 2024, March of Dimes, one of the largest providers of supportive housing for individuals with physical disabilities across Ontario, had 2038 households awaiting supportive housing. To recognize that this only captures a portion of demand, this figure was doubled and projected forward using the anticipated rate of household growth between 2025 and 2035 (+14%), resulting in approximately 5,000 households.

Limitations and Considerations: It must be emphasized that the lack of accurate, coordinated data surrounding the need for supportive housing presents a significant limitation for estimating this sub-target.

Indigenous Housing Sub-targets

A note on census data: In order to estimate the proportion of Indigenous households requiring a deeply or moderately affordable unit, the proportion of low- and moderate-income Indigenous households within households experiencing core housing need and affordability issues was calculated, where Indigenous households were defined as households with a primary maintainer who is Indigenous.

It is important to note, however, that rates of census participation is lower in Indigenous populations compared to the general population due to barriers such as a lack of fixed address, distrust of government due to colonial practices, and migration between geographic locations, including from on and off reserve. Recent research using Our Health Counts data in Toronto and Ontario have found that Indigenous populations are 2 to 4 times higher than what is reported in the census.^[111,112] As such, the potential for census undercount has been taken into account in creating these sub-targets, as described below.

Target 1. This sub-target is made up of two components: the number of low-income Indigenous households estimated to be experiencing core housing need by 2035, and the number of Indigenous individuals or households estimated to be experiencing homelessness by 2035.

According to custom tabulated data from the 2021 Census of Population, of the low-income renter households in core housing need, 4.0% had a household maintainer who identified as Indigenous. This proportion was then applied to the total number of low-income households anticipated to be in core housing need by 2035 (760,000), resulting in an estimated 29,000 households. A census undercount was not applied here to avoid over-counting with the added estimates of Indigenous households experiencing homelessness.

It was further estimated that 35% of the 75,000 units required to address chronic homelessness must be for Indigenous households, based on the following data points and considerations:

- Based on 2024 data from Service Managers, AMO and partners report that 10.6% of the population known to be experiencing chronic homelessness was Indigenous; however, they acknowledge this figure likely underrepresents the true extent of Indigenous overrepresentation among chronic homelessness due to systemic barriers to accurate enumeration. Regional differences were also significant, with 44.6% of the chronically homeless population being Indigenous in northern regions, for example.^[113]
- Based on Canada-wide Point-in-Time Counts held between March 2020 and December 2022, 35% of respondents experiencing homelessness identified as Indigenous.^[111]
- This same rate (35%) was found as part of the 2018 Point-in-Time Counts conducted across Ontario.^[115]

As such, 35% was selected as an approximate point reflecting data sources and in recognition of the challenges associated with undercounting Indigenous individuals in census and homelessness data. This results in an estimated 26,000 Indigenous household who could experience chronic homelessness by 2035. In combination with the 29,000 low-income Indigenous households anticipated to be in core housing need, the total sub-target is 55,000 units.

Target 2. According to custom tabulated data from the 2021 Census of Population, approximately 2% of the moderate-income renter households in core housing need or paying over 30% of their income on shelter are Indigenous households living off-reserve. A conservative upward adjustment by a factor of 4 times has been applied in response to both census undercounting and a recognition of the disproportionate rates of housing precarity among Indigenous populations. This factor was applied to the number of moderate-income Indigenous households experiencing core housing need in 2021 (with the total

number of moderate households in core housing need being adjusted upwards accordingly). As a result, approximately 8% of moderate-income renter households in core housing need or paying over 30% of their income on shelter are estimated to be Indigenous households living off-reserve. Applying this proportion to the 145,000 units required results in approximately 12,000 units being required for Indigenous households.

Limitations and Considerations. Ultimately these numbers should be treated with caution given the limitations associated with using census data to measure housing need among Indigenous populations. The sub-targets presented here are intended as minimum targets, recognizing the disproportionate housing need among Indigenous populations.

Further, the Indigenous sub-targets do not account for the housing needs of Indigenous households living on reserve in Ontario, as core housing need is not measured for households living on reserve, and such an estimate is outside the scope of this report. While the need for adequate housing solutions for the more than 25,000 households currently living on reserve in Ontario^[116] cannot be understated, their unique needs go beyond the scope of the target provided here. Governments must work directly with First Nations to support First Nations' housing priorities across Ontario.

Additional Considerations

Data may not accurately capture the needs of unique population groups, which must be considered in the delivery of this housing.

As noted by the Office of the Federal Housing Advocate, certain population groups are not measured for core housing need, including students, on-farm residents (including temporary migrant workers), and those living in congregate settings.^[117] It is estimated that these populations make up roughly 60,000 of the households included in Target 1. As of 2021 in Ontario, according to Statistics Canada, there were:

- 25,822 on-farm temporary workers (0.2% of population).^[118]
- 920,145 students (6.4% of population).^[119]
- 92,192 individuals in congregate settings (1.4% of population).^[120]

Together, these population groups made up 8% of Ontario's population in 2021. Assuming these proportions stay consistent, when this 8% of the population is removed from the projected population in 2035, the resulting estimate of low-income households in core housing need in 2035 is reduced by approximately 60,000 households.

While the current methodology assumes these groups form households or experience housing need at the same rate as the broader population, this may underrepresent the unique needs of these population groups. Ultimately the solutions put forward over the next decade must recognize a diversity of housing needs across Ontario.

Key Milestones

Target 1

Modelling a rapid expansion in the development of deeply affordable housing units.

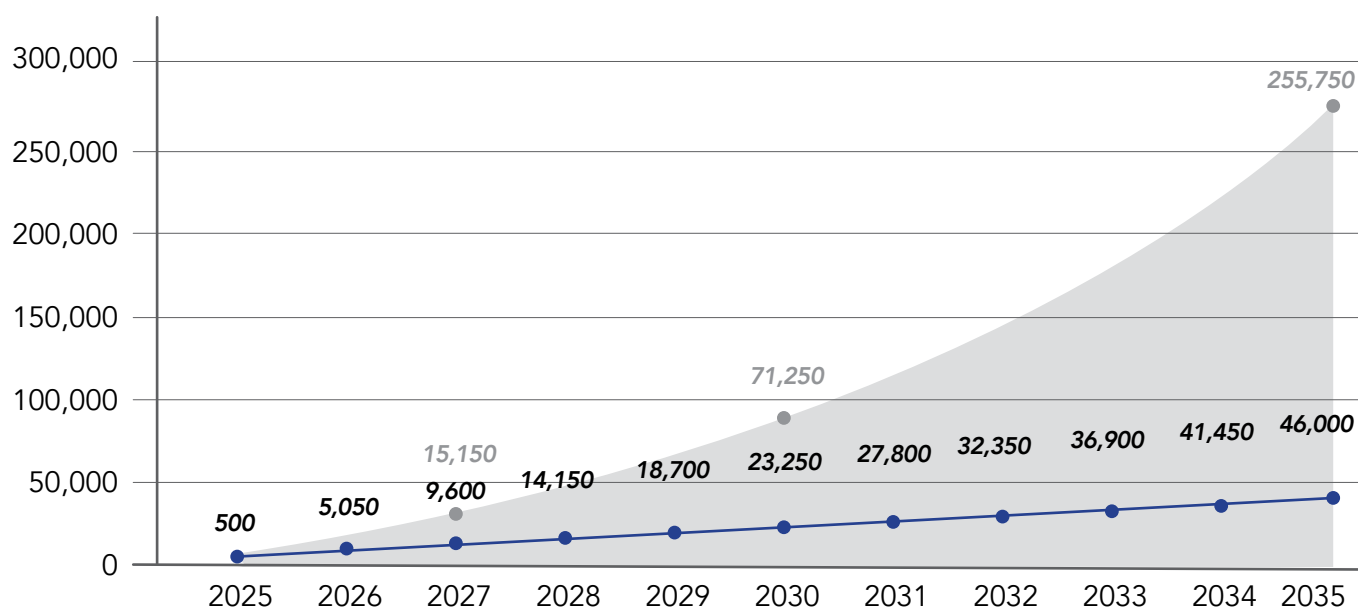
The ten-year model presented here demonstrates the level of consistent growth needed to reach the ten-year target.

The model first establishes a baseline level of capacity in the creation of new deeply affordable units. Between 2020 and 2023 (inclusive), 2,629 social and affordable housing units were created, or approximately 650 per year, according to CMHC's social and affordable housing survey. As a baseline, it is assumed that approximately 500 deeply affordable units will be created in 2025 under current conditions (as well as 150 moderately affordable units, discussed under Target 2). The model assumes a constant growth scenario, whereby the number of units added each year increases by a consistent amount. To reach the total target of 255,000 units, the number of units added per year must increase by 4,550 units each year. Figure 3 shows the number of units added each year from 2025 to 2035, as well as the cumulative number of units achieved each year.

As noted, while this model assumes the majority of units (at least 183,750 units) will be created between 2031 and 2035, significant upfront investment is needed to ensure the non-profit and co-op sector can scale at the pace required.

Figure 3: Proposed number of newly created deeply affordable units, Ontario 2025 to 2035

● Cumulative units to be added ● Units to be added



Adding portable housing benefits on top of the new units to ensure priority populations can access deeply affordable housing by 2030.

The interim targets for portable housing benefits have been designed to ensure that the needs of two priority populations can be met within the next five years: individuals or households experiencing or at risk of chronic homelessness, and low-income renter households in deep core housing need (paying over 50% of their income on shelter in addition to being in core housing need). The number of portable housing benefits required is based on the total number of these target populations, minus the number of new units that will have been created.

AMO and partners have estimated that 41,512 people experienced chronic homelessness in Ontario in 2024, and that 75,050 new housing and support spaces are needed to end chronic homelessness by 2035.^[121] While interim projections of chronic homelessness are not provided, this model uses a rough approximation that there will be 50,000 people experiencing chronic homelessness by 2027, and 60,000 by 2030.

Based on custom tabulation data from the 2021 census, it is estimated that 41% of the low-income households in core housing need will be in deep core housing need in any given year will. Using the same projection methodology outlined previously under this target, it is estimated that there will be 261,000 low-income households in deep core housing need by 2027, and 272,000 by 2030.

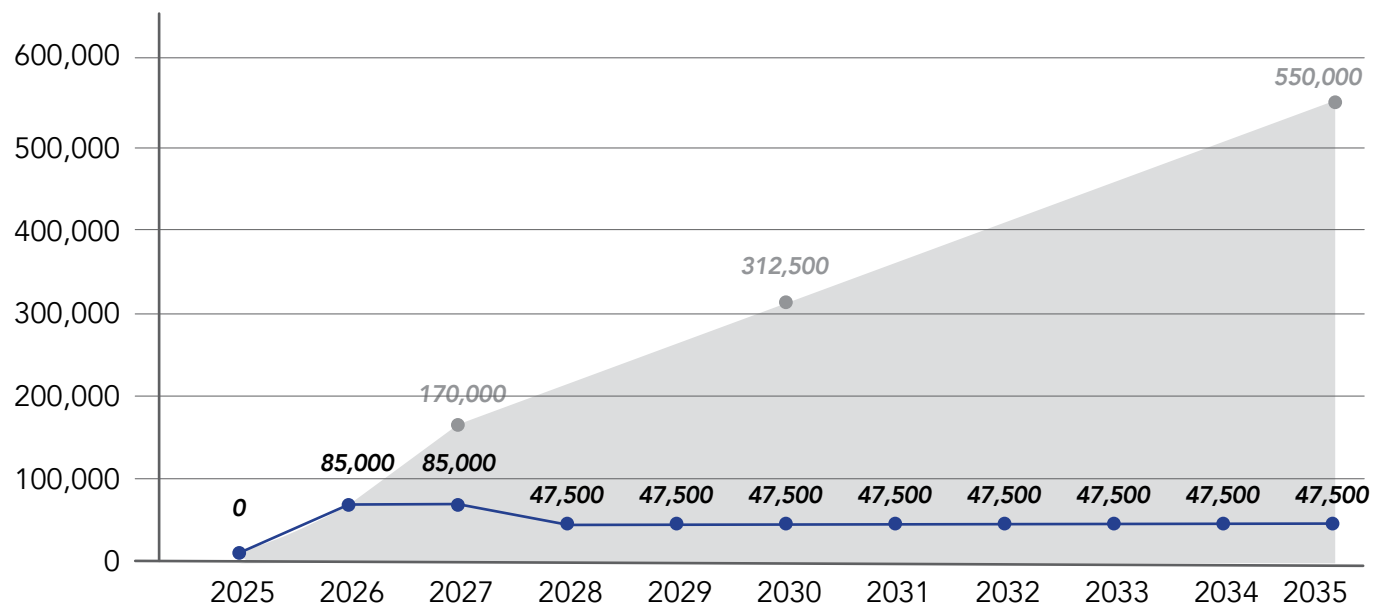
The following benchmarks are provided based on these estimates:

- As a first goal, all individuals experiencing or at risk of chronic homelessness (50,000) and half of the low-income households experiencing deep core housing need (131,000) should have access to deeply affordable housing by 2027. In addition to the 15,150 new units anticipated by 2027, at least 166,000 portable housing benefits are required to support these 181,000 households. As such, the model proposes that 170,000 portable housing benefits be created by 2027.
- By 2030, the model proposes that all individuals experiencing or at risk of chronic homelessness (60,000) and all households in deep core housing need (272,000) should have access to deeply affordable housing. In addition to the 71,250 units to be created by 2030, at least 260,750 portable housing benefits should be created to support these 332,000 households. The model proposes 312,500 portable housing benefits be created by 2030.

Figure 4 models the number of benefits added per year as well as the total number of benefits to be maintained each year.

Figure 4: Proposed number of newly created deeply affordable units, Ontario 2025 to 2035

● Cumulative units to be added ● Units to be added



Target 2

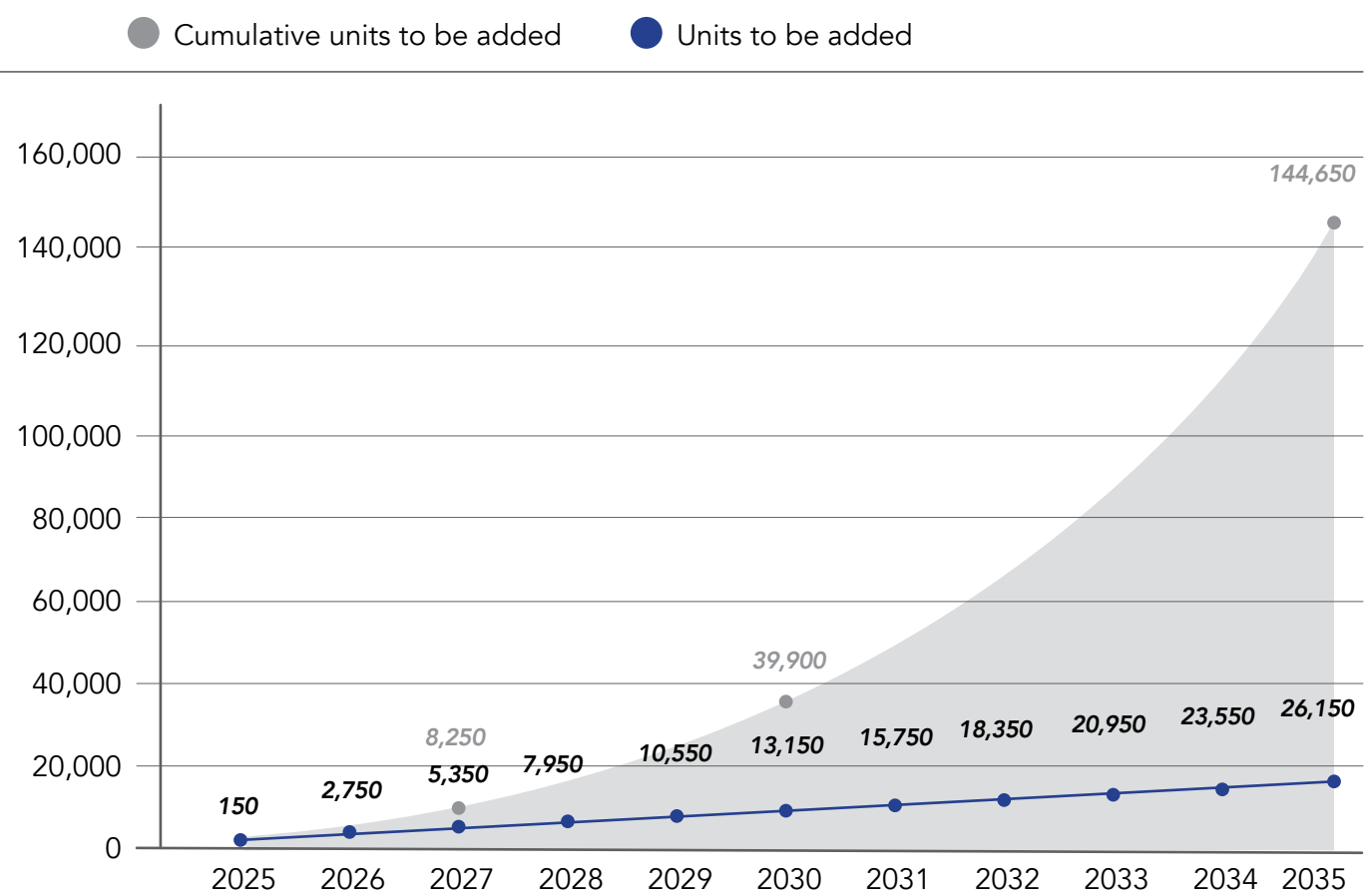
Modelling a rapid expansion in the development of moderately affordable housing units.

The ten-year model presented here demonstrates the level of consistent growth needed to reach the ten-year target.

The model first establishes a baseline level of capacity in the creation of new deeply affordable units. Between 2020 and 2023 (inclusive), 2,629 social and affordable housing units were created, or approximately 650 per year, according to CMHC's social and affordable housing survey. As a baseline, it is assumed that approximately 150 moderately affordable units will be created in 2025 under current conditions (as well as 650 moderately affordable units, discussed under Target 1). The model assumes a constant growth scenario, whereby the number of units added each year increases by a consistent amount. To reach the total target of 145,000 units, the number of units added per year must increase by 2,600 units each year. Figure 5 shows the number of units added each year from 2025 to 2035, as well as the cumulative number of units achieved each year.

As noted, while this model assumes the majority of units (at least 105,000) will be created between 2031 and 2035, significant upfront investment is needed to ensure the non-profit and co-op sector can scale at the pace required.

Figure 5: Proposed number of newly created moderately affordable units, Ontario 2025 to 2035



Target 3

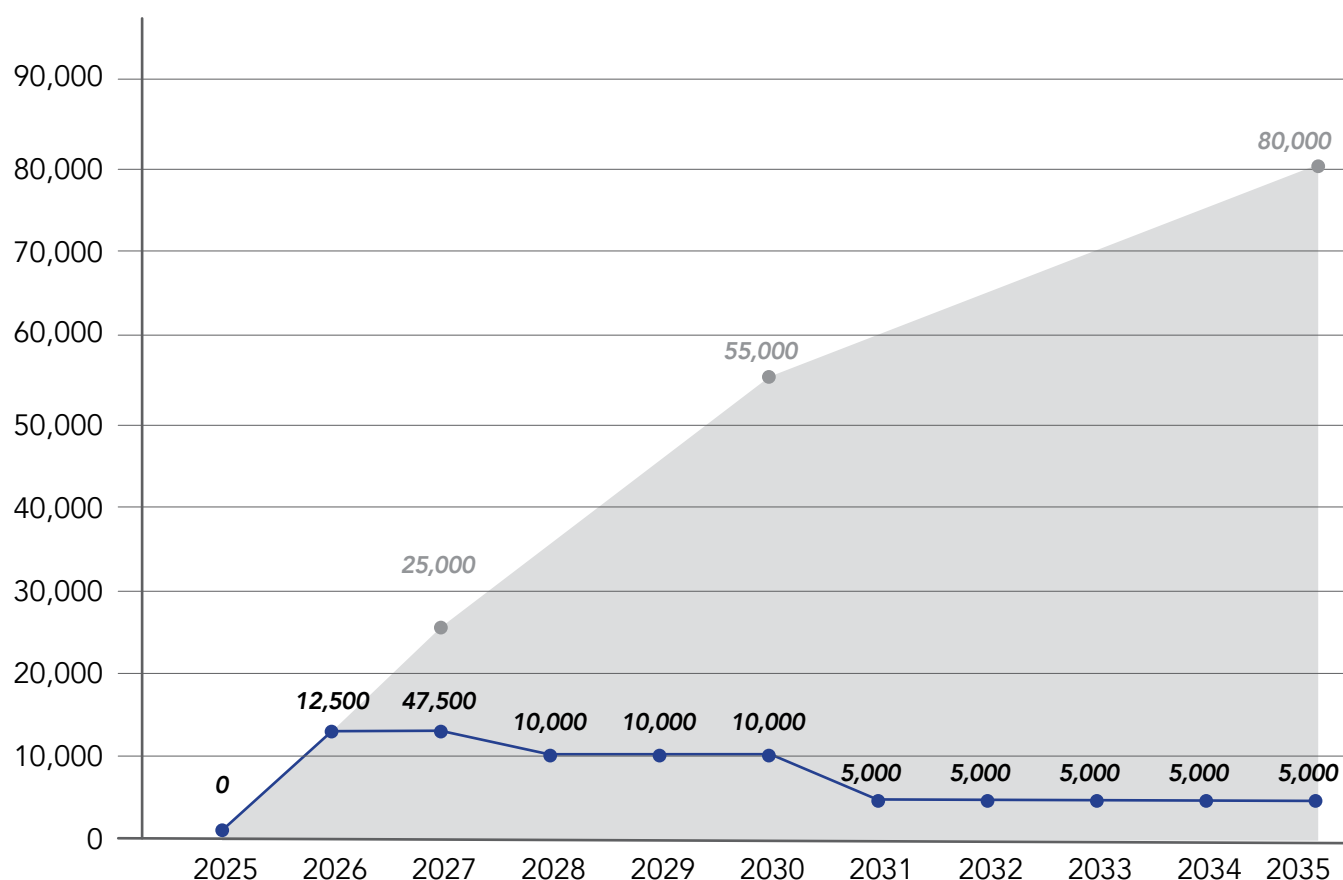
Frontloading acquisitions to prevent the loss of affordable housing and account for lags in development.

The model here assumes that after year zero (2025), the majority of existing naturally occurring affordable housing will be acquired between years one and five (inclusive). This frontloading approach recognizes the need for prompt action to preserve the existing supply of naturally occurring affordable housing that is rapidly being lost, with urgent action required in the first two years.

Focusing on acquisitions in the coming years further allows non-profit and co-op housing providers to expand their assets while they scale their capacity to create new affordable units.

Figure 6: Proposed number of acquisitions of naturally occurring affordable housing, Ontario 2025 to 2035

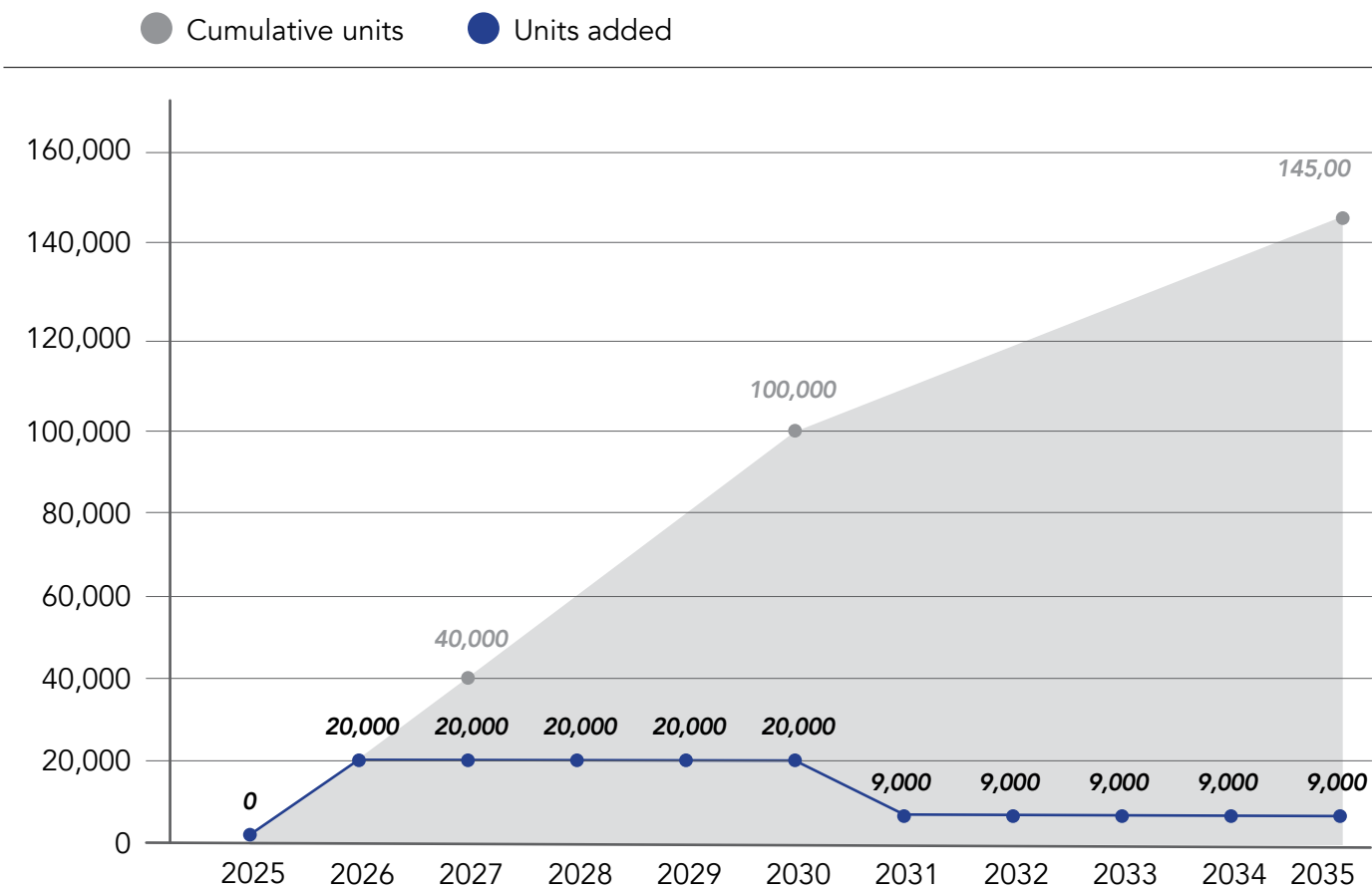
● Cumulative units to be added ● Units to be added



Addressing repair backlogs for the units in the poorest condition in the first five years

The proposed model for significant capital repairs seeks to bring the approximately 100,000 non-profit, co-op, and affordable housing units currently in poor condition into a good state of repair by 2030. In the following years, the remaining 45,000 units which are currently in fair, good or average condition, but could fall into poor condition without adequate intervention should be addressed.

Figure 7: Proposed number of significant repairs of existing non-profit, co-op, and affordable housing, Ontario 2025 to 2035



Costing

Target 1

Calculating the capital investment required for deeply affordable units.

It is estimated that \$300,000 of government investment is needed per new unit of deeply affordable or supportive housing. This figure is based on aggregated data from SHS on recent deeply affordable and supportive housing development projects. This estimate is based on the following assumptions:

- An average total per unit cost of development of \$630,000 across the province, including land, hard costs, soft costs and HST, based on over a dozen projects in various stages of development;
- Non-profit and co-op housing provider contributions of 8% of the total cost in the form of land and/or equity;
- A CMHC Affordable Housing Program mortgage covering 45% of the total cost; and
- Total government investment covering the remaining 47% of the total cost, consisting of direct grants, fee waivers, and HST rebates.

A 2.2% inflation factor is applied to this cost each year following 2025. This represents the average rate of inflation, as per the Ontario Consumer Price Index between 2004 and 2024. This also aligns with the Bank of Canada's projected inflation rate of 2% into 2026.

Table 4 shows the number of units added in a given year, the government investment required per unit that year (taking into account inflation over time), the total government investment based on the number of units added that year, and the cumulative government investment, which represents the sum of investment for that year and all years prior.

Table 4: Proposed capital government investment and cumulative costs per unit, Ontario, 2025 to 2030

Year	Units added per year	Yearly government investment per unit	Yearly government investment	Cumulative government investment
2025	500	\$ 300,000	\$ 150,000,000	\$ 150,000,000
2026	5,050	\$ 306,707	\$ 1,548,871,138	\$ 1,698,871,138
2027	9,600	\$ 313,564	\$ 3,010,216,947	\$ 4,709,088,085
2028	14,150	\$ 320,575	\$ 4,536,131,725	\$ 9,245,219,810
2029	18,700	\$ 327,742	\$ 6,128,772,188	\$ 15,373,991,998
2030	23,250	\$ 335,069	\$ 7,790,359,215	\$ 23,164,351,213

Calculating the ongoing subsidy required to sustain deeply affordable units and portable housing benefits.

In addition to government capital investments, ongoing rent supplements and support service funding is required to sustain the newly created units. In 2025 dollars, the average required subsidy for a deeply affordable unit (without support services) is \$8,500 and the average required subsidy and support services for a supportive housing unit is \$30,000. These estimates are based on data collected from Ontario Service Managers by AMO and partners.^[122] It is assumed that half of the deeply affordable units created by 2027 and 2030 will be supportive units, resulting in an average cost of \$19,250 per unit in 2025. A 2.2% inflation factor is similarly applied to these estimates each year following 2025.

The average portable housing benefit as of 2025 was estimated to be \$9,900. This is based on the difference between household incomes among low-income households and average market rent. As of 2020, the upper income limits were \$27,800 for renter households in the first income decile and \$37,600 for renter households in the third income-decile. A mid-point of \$29,200 was used as the reference. This amounts to an estimated household income of \$34,285 in 2024, for which an affordable unit would cost no more than \$857. As of 2024, average market rent in Ontario was \$1,666, resulting in a shortfall of \$809 a month and \$9,706 a year which must be supplemented through a portable housing benefit. Using the estimated 2.2% inflation factor, this has been adjusted to \$9,900 as of 2025.

The following tables show the government subsidies required for new units (Table 5) and portable benefits (Table 6). Each table shows the total number of units or benefits created by that year, government subsidy required per unit/benefit for a given year (taking into account inflation over time), the total yearly subsidy required for all units built or benefits created by that year, and the cumulative government cost up until that year, which represents the sum of the subsidies for that year and all years prior.

Table 5: Proposed yearly government subsidy per unit and all units to date and cumulative government costs for Ontario, 2025 to 2030

Year	Units added per year	Yearly government subsidy per unit	Yearly government subsidy	Cumulative government cost
2025	500	\$ 19,250	\$ 9,625,000	\$ 9,625,000
2026	5,550	\$ 19,680	\$ 109,226,086	\$ 118,851,086
2027	15,150	\$ 20,120	\$ 304,823,661	\$ 423,674,747
2028	29,300	\$ 20,570	\$ 602,707,113	\$ 1,026,381,861
2029	48,000	\$ 21,030	\$ 1,009,444,831	\$ 2,035,826,692
2030	71,250	\$ 21,500	\$ 1,531,894,561	\$ 3,567,721,252

Table 6: Proposed yearly government subsidy and per benefit and all benefits to date and cumulative government costs for Ontario, 2025 to 2030

Year	Benefits to date	Yearly government subsidy per benefit	Yearly government benefit	Cumulative government cost
2025	0	\$ 9,900	\$ 0	\$ 0
2026	85,000	\$ 10,121	\$ 860,313,573	\$ 860,313,573
2027	170,000	\$ 10,348	\$ 1,759,095,528	\$ 2,619,409,101
2028	217,500	\$ 10,579	\$ 2,300,924,767	\$ 4,920,333,868
2029	265,000	\$ 10,815	\$ 2,866,102,288	\$ 7,786,436,156
2030	312,500	\$ 11,057	\$ 3,455,401,265	\$ 11,241,837,421

Target 2

Modelling investments required for moderately affordable units based on existing incentive programs.

The estimated government investment needed to facilitate the development of moderately affordable units by non-profit, co-op, and private developers is modelled off of existing incentives programs designed to promote affordable rental housing in Ontario. This includes HST rebates and development charge waivers, both of which are modelled as capital costs, and property tax relief, which is modelled as an ongoing subsidy.

Calculating the capital investment required.

For the purposes of modelling these incentives, the cost per unit and unit value is assumed to be the same as deeply affordable units (\$630,000).

HST rebate. In 2024, the federal and provincial governments announced HST waivers on purpose-built rental. This change came after calls from many reports, including the National Housing Accord,^[123] Task Force for Housing and Climate,^[124] the Ontario Chamber of Commerce, among others^[125] to implement this initiative in support of affordable rental development. The HST rebate is assumed to cost governments \$81,900 (13% of 630,000).

Development Charge Waivers. Ontario waived Development Charges (DCs) on affordable units following calls from many advocates and reports, including RBC^[126] and the Ontario Housing Affordability Task Force^[127]. The DC waiver is assumed to be \$32,000 (5% of 630,000) based on a 2022 estimate from AMO^[128] that DCs make up 5% to 7% of total development costs. This was further validated by review of average DC rates for apartment units for 10 different municipalities that resulted in an average rate of \$26,700. The sample included two municipalities from each region (excluding northwest Ontario due to lack of data) and included a mix in size and urban/rural character of municipalities.

In total, the capital investment required to achieve moderate affordability is estimated to be \$113,000 per unit in 2025. A 2.2% yearly inflation factor has been applied.

Further, the incentives modelled here do not represent the introduction of new programs but serve to acknowledge the costs associated with existing programs as applied to the newly created moderately affordable units. Further, this report acknowledges that these incentives alone may be insufficient to support the development of affordable rental housing. Additional investments may be necessary to improve the overall viability of constructing new purpose-built rental depending on geographic location, built form and other factors.

Table 7 shows the number of units added each year, the government investment required per unit that year, the total government investment based on the number of units added that year, and the cumulative government investment, which represents the sum of investments for that year and all years prior.

Table 7: Proposed capital investment and cumulative costs per unit, Ontario, 2025 to 2030

Year	Units per year	Yearly government investment per unit	Yearly government investment	Cumulative government investment
2025	150	\$ 113,000	\$ 16,950,000	\$ 16,950,000
2026	2,750	\$ 115,526	\$ 317,697,496	\$ 334,647,496
2027	5,350	\$ 118,109	\$ 631,884,255	\$ 966,531,751
2028	7,950	\$ 120,750	\$ 959,960,880	\$ 1,926,492,631
2029	10,550	\$ 123,449	\$ 1,302,391,402	\$ 3,228,884,033
2030	13,150	\$ 126,209	\$ 1,659,653,660	\$ 4,888,537,692

Calculating the ongoing subsidy required to sustain moderately affordable units.

The ongoing government subsidy is modelled as property tax relief for the affordable units. Existing programs in Ontario, including incentive programs in Toronto^[129] and Ottawa^[130] provide property tax relief, to support the development of affordable housing. While existing programs are provided by municipalities, this model assumes such a program would be applied province-wide, and that costs would be balanced across different levels of government to help ensure financial sustainability.

The weighted average property tax rate across Ontario is estimated to be 1.15%, based on a sample of 293 municipalities for which property tax and population data was available.^[131] The total value of each unit is assumed to equal the cost of development (\$630,000), resulting in a yearly property tax cost and corresponding yearly subsidy of \$7,245 in 2024. A 2.2% inflation factor has been applied.

Table 8 shows the total number of units created by each year, the government subsidy required per unit that year, the total yearly subsidy required for all units created by that year, and the cumulative government cost up until that year, which represents the sum of the subsidies for that year and all years prior.

Table 8: Proposed yearly government subsidy per unit and all units to date and cumulative government costs for Ontario, 2025 to 2030

Year	Units to date	Yearly government subsidy per unit	Yearly government subsidy	Cumulative government cost
2025	150	\$ 7,245	\$ 1,086,750	\$ 1,086,750
2026	2,900	\$ 7,407	\$ 21,480,236	\$ 22,566,986
2027	8,250	\$ 7,573	\$ 62,473,760	\$ 85,040,746
2028	16,200	\$ 7,742	\$ 125,418,432	\$ 210,459,178
2029	26,750	\$ 7,915	\$ 211,725,318	\$ 422,184,496
2030	39,900	\$ 8,092	\$ 322,867,668	\$ 745,052,164

Calculating the capital cost for acquisitions.

The capital cost for acquisitions is estimated to be \$180,535 per unit in 2025 dollars. This is based on data from Toronto's Multi-Unit Residential Acquisition program.^[132] During 2023, this program funded the acquisition of 213 units at an average cost of \$172,517 per unit. Projected to 2025 using the anticipated change in consumer price index between 2023 and 2025, this is estimated at \$180,535.

As a secondary point of reference, the Acquisitions for Affordable Housing^[133] report from Housing Assessment Resource Tools estimates based on previous research that acquisition programs can deliver affordable housing at about 50% to 70% of the costs of new construction in high-cost locations, and that governments may only need to provide 25% to 40% of these costs given the capacity for existing debt load. Assuming costs of acquisitions are 70% of the \$630,000 cost attributed to new construction (i.e. total cost of \$441,000), a 40% government investment would amount to \$176,400, roughly in line with the above estimate. A 2.2% yearly inflation factor has been applied.

Table 9 shows the number of units acquired each year, the government investment required per unit that year, the total government investment based on the number of units added that year, and the cumulative government investment, which represents the sum of investments for that year and all years prior.

Table 9: Proposed capital government investment and cumulative investment per unit acquired, Ontario, 2025 to 2030

Year	Units acquired per year	Yearly government investment per unit	Yearly government investment	Cumulative government investment
2025	-	\$ 180,535	-	-
2026	12,500	\$ 184,571	\$ 2,307,140,684	\$ 2,307,140,684
2027	12,500	\$ 188,698	\$ 2,358,721,860	\$ 4,665,862,544
2028	10,000	\$ 192,916	\$ 1,929,164,996	\$ 6,595,027,540
2029	10,000	\$ 197,230	\$ 1,972,295,699	\$ 8,567,323,239
2030	10,000	\$ 201,639	\$ 2,016,390,682	\$ 10,583,713,921

Calculating the capital cost for significant repairs.

The average cost for significant repairs is calculated based on the average estimated Facility Condition Index. The social and affordable housing survey conducted by CMHC asks respondents to report the overall condition of their building based on their latest Building Condition Assessment (BCA) or a Facility Condition Index (FCI). FCI measures the total cost of needed or outstanding repairs at a given point in relation to that asset's replacement value. While a benchmark for a 'poor' FCI value is not publicly available from CMHC, a target of 25% is assumed here based on existing benchmarks.^[134,135]

Assuming a per unit replacement cost of \$630,000, an FCI of 25% would indicate that \$157,500 worth of repairs are required on average per unit in poor condition. Typically non-profit and co-op housing providers conduct ongoing repairs through capital reserves that are set aside from rents collected and subsidies. However, inconsistent and insufficient funding alongside policy constraints has placed limits on providers' ability to raise sufficient capital reserves to address significant repair backlogs that can accumulate over time. That being said, many providers are able to leverage their assets to support significant capital repairs, particularly for older development that have reached end of mortgage or end of agreement.

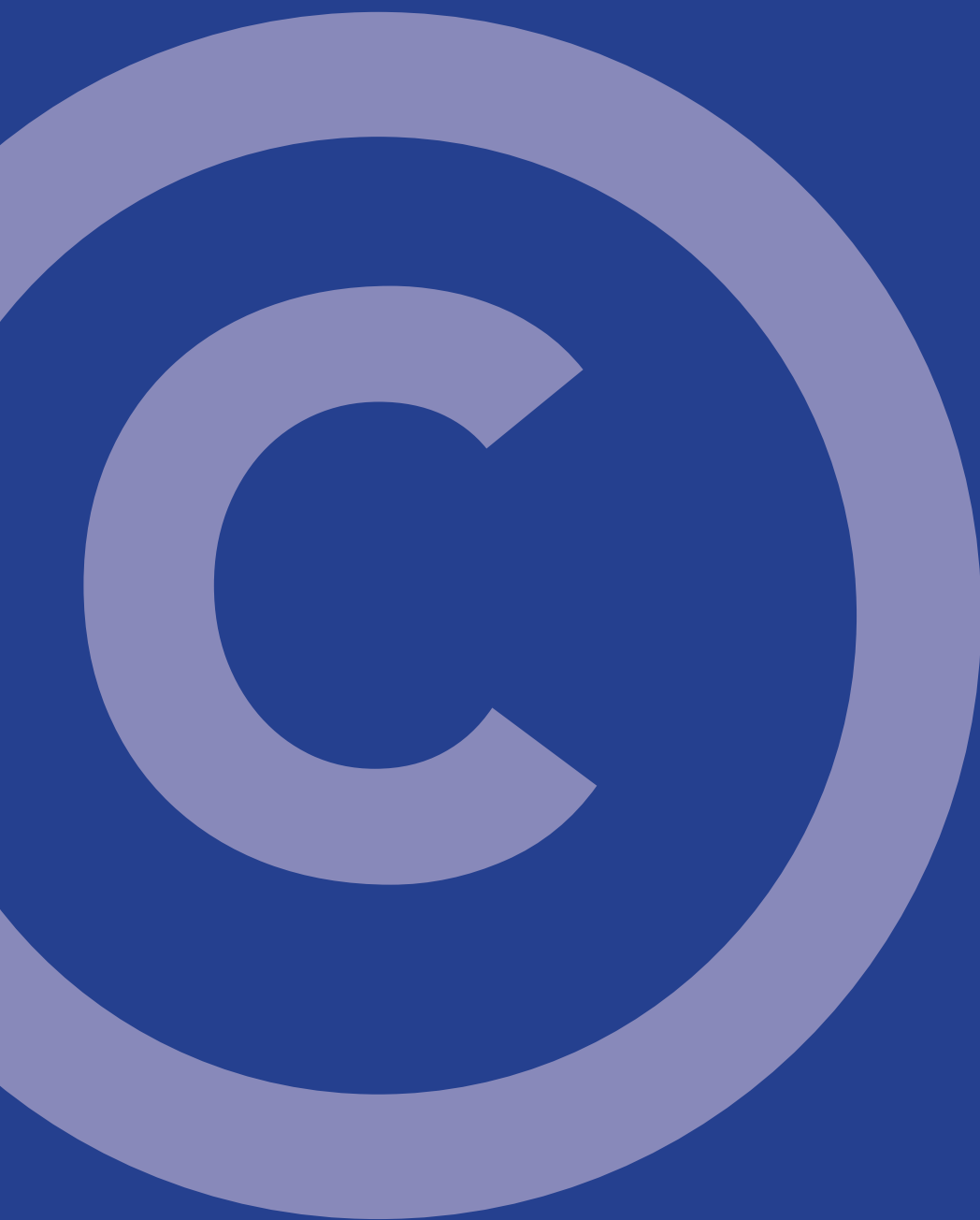
The proportion of investment any given provider can contribute to capital repairs through refinancing varies significantly based on the age, location, and funding model of the building, as well as available financing rates, among other factors. This model assumes that non-profit and co-op housing providers will cover 50% the cost of significant capital repairs, recognizing that this is a rough estimate that should be treated with caution. As such, the yearly government investment required is \$78,750 in 2025 dollars. A 2.2% yearly inflation factor has been applied.

Table 10 shows the number of units repaired each year, the government investment required per unit for that year, the total government investment based on the number of units added that year, and the cumulative government investment, which represents the sum of investments for that year and all years prior.

Table 10: Proposed capital government investment and cumulative investment per unit repaired, Ontario, 2025 to 2030

Year	Units repaired	Yearly government investment per unit	Yearly government investment	Cumulative government investment
2025	-	\$ 78,750	-	-
2026	20,000	\$ 80,511	\$ 1,610,212,569	\$ 1,610,212,569
2027	20,000	\$ 82,311	\$ 1,646,212,393	\$ 3,256,424,962
2028	20,000	\$ 84,151	\$ 1,683,017,071	\$ 4,939,442,033
2029	20,000	\$ 86,032	\$ 1,720,644,598	\$ 6,660,086,631
2030	20,000	\$ 87,956	\$ 1,759,113,371	\$ 8,419,200,003

Appendix C: Endnotes



- 1** OECD. (2024). OECD Affordable Housing Database – Indicator PH4.2: Social rental housing stock. OECD Directorate of Employment, Labour and Social Affairs, Social Policy Division.
- 2** Laberge, M. (2025). Solving the housing crisis is a marathon not a sprint. Canada Mortgage and Housing Corporation.
- 3** Young, R. (2023). Canadian Housing Affordability Hurts. Scotiabank Global Economics.
- 4** Canadian Housing and Renewal Association and Housing Partnership Canada (2023). The Impact of Community Housing on Productivity.
- 5** Office of the Federal Housing Advocate (2024). Putting people first: The Federal Housing Advocate’s 2023-2024 Annual Report to the Minister.
- 6** Gaetz S, Dej E, Richter T, et al. (2016). The state of homelessness in Canada 2016. Toronto: Canadian Observatory on Homelessness Press.
- 7** Based on the household income distribution of renter households, the upper income limits of the third and sixth deciles (30th and 60th percentile) in 2020 were \$37,600 and \$70,500, respectively, based on custom ordered data from Statistics Canada. These household incomes were projected to 2024 using the change in the consumer price index for Ontario from 2020 to 2024 (+17.4%).
- 8** Definition taken from: Financial Accountability Office of Ontario. (2021). Housing and Homelessness Programs in Ontario.
- 9** All data is taken from Statistics Canada Census products or the CMHC Rental Market Survey, unless otherwise stated.
- 10** Between 2006 to 2021 in Ontario, average market rent in the primary market grew by 57.0% and self-reported rental shelter costs grew by 68.8%.
- 11** Between 2006 and 2021 in Ontario, owner-estimate dwelling values grew by 171% and the average yearly MLS Home Price Index Benchmark price grew by 195%. Canadian Real Estate Association. (2024). MLS Home Price Index (HPI).
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- 13** Monthly incomes for 2024 were calculated based on the following:
 Ontario Disability Support Program recipients who are single can receive up to \$1368 per month for basic needs and shelter. Additional amounts may be received under relevant circumstances. Government of Ontario. (2024). Ontario Disability Support Program.

Ontario Works recipients who are single can receive up to \$733 a month for basic needs and shelter. Additional amounts may be received under relevant circumstances. Government of Ontario. (2024). Ontario Works.

For the purposes of this analysis, the following were summed to calculate an average public pension amount: The average monthly amount paid for a new Canadian Pension Plan (at age 65) as of July 2024, was \$815. Government of Canada. (2024). CPP Retirement pension.

Old Age Security amounts range from \$727.67 for ages 65 to 74, and \$800.44 for aged 75 and over as of December 2024. The average of these two figures (\$765) was used. Government of Canada. (2024). Old Age Security.

As of October 2024, minimum wage in Ontario was \$17.20 per hour. This calculation assumes 40 hours a week, for 50 weeks of the year, spread evenly across 12 months.

- 14** Advocacy Centre for Tenants Ontario (2023). Housing Hardship: How Ontario's Renters Struggle to Keep a Roof Overhead.
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- 15** Association of Municipalities of Ontario, Northern Ontario Service Deliverers Association, Ontario Municipal Social Services Association, and Helpseeker Technologies (2025). Municipalities Under Pressure: The Human and Financial Cost of Ontario's Homelessness Crisis.
- 17** Pinkerton, C. & Hauen, J. (2024). Ontario's 'unofficial estimate' of homeless population is 234,000: documents. The Trillium.
- 18** Association of Municipalities of Ontario (2024). Homeless Encampments in Ontario: A Municipal Perspective.
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Data on Canada-wide shelter usage shows an increase the proportion of chronic homelessness between 2017 (22.4%) and 2021 (30.6%). Housing, Infrastructure and Communities Canada. (2023). Homelessness data snapshot: Analysis of chronic homelessness among shelter users in Canada 2017 – 2021.

Data from the 2020-2022 national Point-in-Time count found that 69% of respondents reported experiencing chronic homelessness, up from 60% in 2018. Housing, Infrastructure and Communities Canada. (2023). Everyone Counts 2020-2022: Preliminary Highlights Report.
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- 22** Based on 2022 data from the Canadian Housing Survey. Statistics Canada and CMHC (2024). Canadian Housing Survey.
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- 26** Office of the Auditor General of Canada (2024). Housing in First Nations Communities.
- 27, 28** Office of the Federal Housing Advocate (2024). Putting people first: The Federal Housing Advocate's 2023-2024 Annual Report to the Minister.
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- 33** The Auditor General of Canada has raised concerns that Indigenous Services Canada and CMHC have made little progress in supporting First Nations in improving on-reserve housing conditions and working with First Nations to identify and meet their needs. Office of the Auditor General of Canada (2024). Housing in First Nations Communities.
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Based on 2018 Point in Time Counts, the proportion of individuals experiencing homelessness that reported addiction or substance use ranged from 19.0% to 28.2%. Housing, Infrastructure and Communities Canada (2022). Report on addiction, substance use and homelessness.

Among people who don't have a healthy place to live, 52% reported a past diagnosis of a mental health problem. Research Alliance for Canadian Homelessness, Housing and Health. (2010). Housing Vulnerability and Health: Canada's Hidden Emergency

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Built for Good

Delivering the Housing
Ontario Needs

AUGUST 2025



**Ontario's housing crisis has been decades in the making.
Now we have an opportunity to change course and invest in a better future.**

Built for Good: Delivering the Housing Ontario Needs lays out a costed, delivery-ready plan to solve a critical part of the housing crisis. By investing in the non-profit and co-op housing sector, we can build, protect and sustain the affordable housing people need.

Today, there's a disconnect between the housing we have and the housing we need, which is the housing most Ontarians can actually afford. And we know that we are not closing the gap on Ontario's 1.5 million homes target by depending on market solutions and private developers alone.

Built for Good identifies the housing required to transform Ontario's housing system and create a future without core housing need. In addition to ten-year targets, the report models two- and five-year milestones and investment estimates that reflect both the scale of the challenge and the practical realities of delivery.

**Bold leadership,
investments and
a dramatic shift
in approach are
needed.**

It's time to scale up non-profit and co-op housing — and work with providers whose mission is affordability and whose track record shows what's possible with the right investment and partnerships.

\$16.7 billion over the next two years can fundamentally change how we plan, fund and deliver housing, jumpstarting a province-wide affordable housing strategy through:

- Creating 185,150 new units of deeply affordable homes — 15,150 new units and 170,000 portable benefits to low-income households to stay housed
- Keeping 65,000 existing homes affordable through acquisition and repair, and
- Developing 8,250 new moderately affordable homes

Catching up costs, but ineffective measures cost more.

- More than 80,000 people were known to be experiencing homelessness in Ontario last year¹.
- We’re losing more affordable homes than we are building — 120,000 relatively affordable rental homes were lost between 2006 and 2021 alone.
- And for an increasing number of Ontarians, housing costs are rising at a rate that far exceeds income growth. Based on projections in *Built for Good*, if we don’t change our trajectory, 1 in 3 renters will be in core housing need by 2035.

Average rent compared to fixed and minimum wages, Ontario, 2024

Average market rent, Ontario, 2024:			
Bachelor \$1,307	1-Bedroom \$1,540	2-Bedroom \$1,749	3-Bedroom \$ 1,966
Proportion of gross income spent on rent, Ontario, 2024:			
Income Program or Type		Income	% spent on 1-Bedroom
Ontario Disability Support Program		\$1,368	113%
Ontario Works		\$733	210%
Public Pension		\$1,580	97%
Minimum Wage		\$2,870	54%

Note: The primary rental market includes all self-contained rental units where the primary purpose of the structure is to house renter tenants. The primary rental market includes purpose-built rental apartments and town houses.

Investing in affordable housing is smart.

- On average, OECD countries have double the non-profit and co-op housing we do — and Canadian financial institutions are calling on us to step up.
- We’re already spending billions on emergency fixes — shelters, ER visits and crisis response — that only deal with the symptoms, not the source of the problem.
- Investment in affordable housing will also help build our economy, protect jobs, and grow the skilled trades workforce.

Meeting the challenge of a generation – go big to get home.

- Governments and communities are starting to take steps in the right direction, embracing housing as a critical component of our social infrastructure. But changing the tide will require real investment, rapid expansion, strong partnerships, collective will and political leadership. Municipal and regional governments in particular cannot finance this transformation on their own.
- Non-profit and co-op housing providers are at the ready.
- We CAN move from crisis spending to long-term impact, from a patchwork of good intentions to the homes and communities we all need. *Built for Good* shows that a different way is not only possible but essential for Ontario’s prosperity and a strong collective future.

¹ Association of Municipalities of Ontario, Northern Ontario Service Deliverers Association, Ontario Municipal Social Services Association, and Helpseeker Technologies (2025). *Municipalities Under Pressure: The Human and Financial Cost of Ontario’s Homelessness Crisis*.



RECEIVED

Tuesday, August 12, 2025

AUG 12 2025

Dear Township Council,

TOWNSHIP OF HOWICK

I am writing this letter to you because I have concerns regarding the state of overgrowth that is currently allowed to grow on the road allowances. The brush that is allowed to grow is not a desirable tree species. This brush is nothing but weeds similar to thistles or burdock being allowed to grow on your lawn or in your garden.

The spray program that you have used in the past browns the leaves but does not kill the plant. The following year the plants are still there growing healthily.

Besides being an eyesore, this brush is a liability to the township because it blocks visibility at intersections and driveways. With many larger vehicles, especially tractors with long front ends the operator is unable to see past the brush until his front end is well onto the roadway before he/she is able to see oncoming traffic.

Personally, I have experienced close calls with my tractor, and if there is an accident, it will be bad because of the speed of oncoming traffic. If the lack of visibility is a factor in the accident, which I believe it will be, then it will be a township liability issue.

As well, this brush makes it very difficult to see deer before they are on the roadway. Less accidents are likely to occur because the driver will have time to see the deer from farther away.

Historically the township employees used to cut the full road allowance that kept the brush down every 2 or 3 years. This cutting kept the brush under control. As it now stands, it will take many man hours with chainsaws to clear the road allowance as this brush is now too large to be cut with a mower. After it is cut, there are machines with a long arm that can reach these areas safely and may need to be purchased by the township. This cutting of the **full** road allowance should be done every 2 – 3 years to keep this brush from getting out of control again. The longer this brush issue is allowed to remain the more costly it will be to fix it.

Thank you in advance for attending to this problem. All people should feel safe when using the roadways in Howick Township.

Sincerely,

A handwritten signature in blue ink that reads "Debbie & Abe Versteeg". The signature is written in a cursive, flowing style.

Debbie and Abe Versteeg

Corporation of the Township of Howick

By-law No. 46-2025

Being a by-law to Authorize the Entering Into and Execution of an Agreement between the Corporation of the Township of Howick and Jaydens Mechanical Inc. for the Supply, Delivery and Installation of Two (2) Rooftop HVAC Units for the Howick Community Centre as outlined in RFP REC-2025-02

WHEREAS Subsection 5(1) of the *Municipal Act, 2001*, S.O. 2001, c. 25, as amended, provides that the powers of a municipality shall be exercised by Council;

AND WHEREAS Subsection 5(3) of the *Municipal Act, 2001*, S.O. 2001, c. 25, as amended, provides that municipal power, including a municipality's capacity, rights, powers and privileges under Section 9, shall be exercised by by-law unless the municipality is specifically authorized to do otherwise;

AND WHEREAS Council of the Corporation of the Township of Howick deems it expedient to enter into an agreement with Jaydens Mechanical Inc. for the Supply, Delivery and Installation of Two (2) New Rooftop HVAC Units at the Howick Community Centre, including the Removal and Disposal of Two (2) Existing Rooftop HVAC Units;

AND WHEREAS both parties have agreed to the Terms in the Agreement attached as Schedule A;

NOW THEREFORE the Council of the Corporation of the Township of Howick hereby enacts as follows:

1. That the Corporation of the Township of Howick approves the awarding of Contract REC-2025-02 to Jaydens Mechanical Inc. for the Supply, Delivery and Installation of Two (2) New Rooftop HVAC Units at the Howick Community Centre, including the Removal and Disposal of Two (2) Existing Rooftop HVAC Units, as per the contract attached hereto as Schedule "A", which forms part of this by-law.
2. That the Reeve and CAO/Clerk are hereby authorized to execute and affix the Corporate Seal to an Agreement between the Corporation of the Township of Howick and Jaydens Mechanical Inc. and any other documents necessary to the execution of such Contract.
3. That this By-law may be cited as the "2025 HCC Rooftop HVAC Unit Replacement" By-law.
4. This By-law shall come into force and take effect on the date of its final passage.

Read a first and second time this 9th day of September, 2025.

Read a third time and finally passed this 9th day of September, 2025.

Reeve Doug Harding

CAO/Clerk Caitlin Gillis

Corporation of the Township of Howick

By-law No. 47-2025

**A By-law to confirm the proceedings of Council of the
Corporation of the Township of Howick**

Whereas, in accordance with the Municipal Act, 2001, S. O. 2001, Section 5(1), the powers of a municipal Corporation shall be exercised by its Council; and

Whereas, Section 5(3) of the Municipal Act, 2001, prescribes that the powers of every Council shall be exercised by by-law unless the municipality is specifically authorized to do otherwise; and

Whereas, it is deemed expedient that the proceedings of the Council of the Corporation of the Township of Howick be confirmed and adopted by by-law;

Now therefore, the Council of the Corporation of the Township of Howick enacts as follows:

1. That the actions and decisions of the Council of the Corporation of the Township of Howick at its regular Council meeting held September 9, 2025 in respect to each resolution and other action taken by the Council of the Corporation of the Township of Howick at these meetings, except where the prior approval of the Ontario Municipal Board is required, is hereby adopted, ratified and confirmed.
2. That the Reeve and proper officials of the Corporation of the Township of Howick are hereby authorized and directed to do all things necessary to give effect to the actions of the Council of the Corporation of the Township of Howick referred to in the proceedings section hereof.
3. That the Reeve and the Clerk, unless otherwise specified, are authorized and directed to execute all documents necessary in that behalf and to affix thereto the seal of the Corporation of the Township of Howick.
4. This by-law shall come into force and takes effect on the date of its final passing.

Read a first and second time this 9th day of September, 2025.

Read a third time and finally passed this 9th day of September, 2025.

Reeve, Doug Harding

CAO/Clerk, Caitlin Gillis