

30 LOCAL ASSOCIATIONS

BILD-GTA
Bluewater
Brantford
Chatham-Kent
Greater Dufferin
Durham Region
Grey-Bruce
Guelph & District
Haldimand-Norfolk
Haliburton County
Hamilton-Halton
Kingston
Lanark-Leeds
London
Niagara
North Bay & District
Greater Ottawa
Peterborough
& The Kawarthas
Quinte
Renfrew
Sarnia-Lambton
Saugeen Country
Seaway Valley
Simcoe County
St. Thomas-Elgin
Stratford & Area
Sudbury & District
Thunder Bay
Waterloo Region
Greater Windsor

20 Upjohn Road, Suite 101
North York, Ontario M3B 2V9
416-443-1545 / 800-387-0109
Fax: 416-443-9982
Email: info@ohba.ca
www.ohba.ca

HOUSING ISSUES

Status Report - Summer 2013



*"The Residential
Construction Industry
is the engine
that drives Ontario's
economy."*



Ontario
Home Builders'
Association

CELEBRATING **50** YEARS

Cover Photos:

Ten York Street, Tridel (*left*)

Summerlea, Empire Communities (*top right*)

400 Wellington, Sorbara Group (*bottom right*)

This document provides a status report on the major external provincial housing issues that are currently being addressed or monitored by the Ontario Home Builders' Association. This updates the previous status report prepared in Fall 2012.

Each issue is described under the OHBA standing committee chiefly responsible for it. This status report is intended to provide members with a sense of the agendas of each of the various committees. The ordering of issues within the status report does not reflect their relative importance.

The Housing Issues Status Report was compiled by the OHBA staff. For further information contact Michael Collins-Williams, Director of Policy at 1-800-387-0109 or **mikecw@ohba.ca**.

The Ontario Home Builders' Association is the voice of the residential construction, renovation and development industry in Ontario. Its 4,000 member companies are involved in all facets of the new home construction and residential renovation industries. OHBA is committed to improving new housing affordability and choice for Ontario's new home purchasers and renovation consumers by positively impacting provincial legislation, regulation and policy that affect the industry.

Table of Contents

Priority Issues	Page 1
Economic Review Committee	Page 11
EnerQuality Corporation	Page 17
OHBA /TARION Liaison Committee	Page 21
Land Development Committee	Page 27
Health & Safety Committee	Page 45
Renovators' Council	Page 51
Technical Committee	Page 55
Training & Education Committee	Page 61
Index	Page 66



Priority Issues

The following issues are the top priority issues being handled by the OHBA Executive Committee and also may fall under the mandates of several Standing Committees.

Ontario Building Code

- The Ministry of Municipal Affairs released the next edition of the Ontario Building Code in fall 2012 which will help ensure public safety, increase energy efficiency and contribute to the competitiveness of the building sector. Most of the new Building Code will come into force on January 1, 2014. However, certain requirements will come into effect later on January 1, 2015 and January 1, 2017.
- The revised Building Code will put Ontario among North America's leaders in water conservation with requirements like efficient toilets and showerheads for new homes and rain water harvesting for all new buildings.
- OHBA was very involved in the technical review process of the new code on a number of committees as well as direct discussions with the Minister of Municipal Affairs and Housing.
 - Building Advisory Council (BAC): Andy Oding – Building Knowledge Canada
 - Building Code Conservation Advisory Committee (BCCAC):
Doug Tarry – Doug Tarry Homes and Paul Golini - Empire Communities
- OHBA was extensively involved in two rounds of public and stakeholder consultation in 2010 and 2011. OHBA efforts ensured some ill-advised items that require more technical study did not make it into the Code such as: low-rise fire sprinklers or solar-ready homes. Fortunately, certain areas of the Ontario Building Code were not harmonized with the model national code, which would have resulted in additional seismic standards and limiting distance standards based on 10 minute fire response times.
- Builders must now (as of January 1, 2012) be in compliance with the SB-12 energy efficiency standards. The newly released code includes the next step forward for Ontario housing in terms of energy and water efficiency in 2017. All new housing construction in 2017 will consume 15 per cent less energy than those under the current code, and large buildings will consume 13 per cent less energy.

Implementing the Growth Plan

- The Growth Plan for the Greater Golden Horseshoe is a strategic plan to increase densities for new Greenfield growth while focusing a significant portion of new growth in existing urban areas such as downtowns and around transit stations. For more detailed information, statistics and mapping – please see page 36 in the Land Development Committee section.
- OHBA has expressed concern Official Plans were initially scheduled to be provincially approved and in conformity with the Growth Plan by June 2009. Conformity delays have led to uncertainty and reduced housing supply for the low-rise sector which is limiting construction activity.
- OHBA has noted difficulties achieving 50 residents and jobs per hectare, especially with certain employment facilities that are not job intensive. **OHBA has recommended** that the province separate employment from density targets.
- **OHBA requested clarity** with respect to the urban reserve ‘white-belt’ lands for the purposes of long-term strategic planning. The *Five Year Progress Update* of the Growth Plan released in July 2011 provided additional clarity by stating that it will be necessary to bring new lands into the urban envelope to accommodate future growth.
- **Significant investment in support of core infrastructure** from senior levels of government is required to support the implementation of the Growth Plan.
- **OHBA has recommended a provincial review** to identify policy barriers to the successful implementation of the Growth Plan, including: a review of cash-in-lieu of parkland dedication policies, minimum parking standards/requirements, as well as requiring pre-zoning for higher densities in Urban Growth Centres and transit corridors and implementing improvements to the slow and uncertain approvals process for higher densities in Urban Growth Centres.
- A *Proposed Amendment 2* under the ***Places to Grow Act*** extends the plan’s horizon to 2041 and contains new forecasts for 2036 and 2041. For more info see page 39.
- OHBA and BILD continue to meet with provincial officials to educate and inform them on various policy and regulatory barriers our industry faces to implement the Growth Plan.

Condominium Act Review

- Condominium living has become an affordable and popular housing choice in both the low-rise and high-rise market and our members have responded to this demand by building the most vibrant condo market in North America.
- The Ministry of Consumer Services announced in the summer 2012 its intention to review the **Condominium Act**.
- **OHBA established a Condo Review Committee** with co-chairs: Vince Molinaro (Molinaro Group) and Steve Deveaux (Tribute Communities).
- OHBA has been an active participant throughout the process lending our considerable expertise, experience, and knowledge in the condominium sector.
- Throughout the consultation OHBA will continue to advocate for housing affordability as a component of any of the proposed changes to the **Condominium Act**.
- The consultant has divided the process into three phases which will conclude in late 2013 at which time it is expected the Minister will make legislative and regulatory changes based on the feedback received throughout the process.
 - Stage 1 includes: Public Information Sessions and the creation of a Residents' Panel to review the **Condominium Act**. The Panel is made up of 36 individuals – 30 condo owner-occupiers, three investor owners, and three condo renters. **OHBA has been allotted two seats** on the Stakeholder Panel that worked with the residents' panel to set priorities for changing the Act. The Stage 1 report was released in early 2013 and is available at www.ontario.ca/condos.
 - Stage 2: Experts in condominium issues will review and flesh out the findings from Stage 1 and, based on the proposals from the panels, will bring forward recommendations to update the Act. Their report is expected to be available for public comment by the end of summer 2013.
 - Stage 3: The residents' panel will reconvene to review the experts' report of options and recommendations. The options and recommendations will then be built into an action plan. Condominium residents and other stakeholders will then have the opportunity to review and validate the action plan in the fall of 2013 before it is presented to the government and the condominium sector.
- The OHBA submission from Stage 1 is available at www.ohba.ca.
- For more information visit: www.ontario.ca/condos.

College of Trades

- **The Ontario College of Trades and Apprenticeship Act** develops a governance model for trades in the province through the establishment of the Ontario College of Trades and by revising the current framework of apprenticeship training and certification contained in the **Apprenticeship and Certification Act** and the **Trades Qualification and Apprenticeship Act**.
- The governance model provides the College with the authority to determine the classification of trades as compulsory (i.e. trades in which you must be a member of the College to practice) or voluntary trades (i.e. trades in which you can practice without being a member of the College). The College is also tasked to decide the certification standards of trades as well as the journey person-to-apprenticeship ratios.
- **OHBA passed a resolution** at its 2009 AGM which outlined concerns with respect to the College as well as recommending the government complete a full review of journey person-to-apprenticeship ratios for all trades and undertake a full economic impact analysis of the implications of this regulatory package.
- **OHBA has voiced opposition towards compulsory certification** of skilled trades as this would restrict labour mobility. OHBA is also concerned that this may be utilized as a method to significantly increase unionization in trades and jurisdictions currently with little union activity. Furthermore, compulsory certification may increase costs imposed on industry, ranging from employment of newly certified trades to new administration costs.
- OHBA is concerned that this will limit opportunities for young workers entering the trades as compulsory certification will impose barriers through journey person-to-apprentice ratios.
- The PC Party has stated that they will abolish the College of Trades if elected.
- For more information on the College of Trades visit: www.collegeoftrades.ca.
- Current representation on the Board of Governors and Divisional Board is as follows:

Construction Representatives on Board of Governors

RONALD JOHNSON (CHAIR) – Deputy Director of Interior Systems Contractors Association of Ontario
JAMES BARRY – President, International Brotherhood of Electrical Workers (IBEW)
DOMENIC MATTINA – Open Shop Contractors Association/ Mattina Mechanical Limited
UCAL POWELL – Executive Secretary – Treasurer, Carpenters’ District Council of Ontario

Construction Divisional Board

JAMES BARRY (Chair) - International Brotherhood of Electrical Workers
KEVIN BRYENTON (Employee) – Ironworkers
JOE DOWDALL (Employee) – Union of Operating Engineers
MICHAEL BATTYE (Employer) – Aecon Construction
DENIS BIGIONI (Employer) – Dagmar Construction

- The College of Trades is currently in the process of reviewing the journey person-to-apprentice ratio for all construction trades. OHBA continues to advocate an **across-the-board 1:1 ratio** for all construction trades, consistent with our 2011 Resolution. This would position Ontario with a similar ratio structure as the majority of provinces.

- OHBA made written submissions for those trades being reviewed and will continue participating in the process as the College reviews the ratios in other trades.

College of Trades journey-person-to-apprentice Review

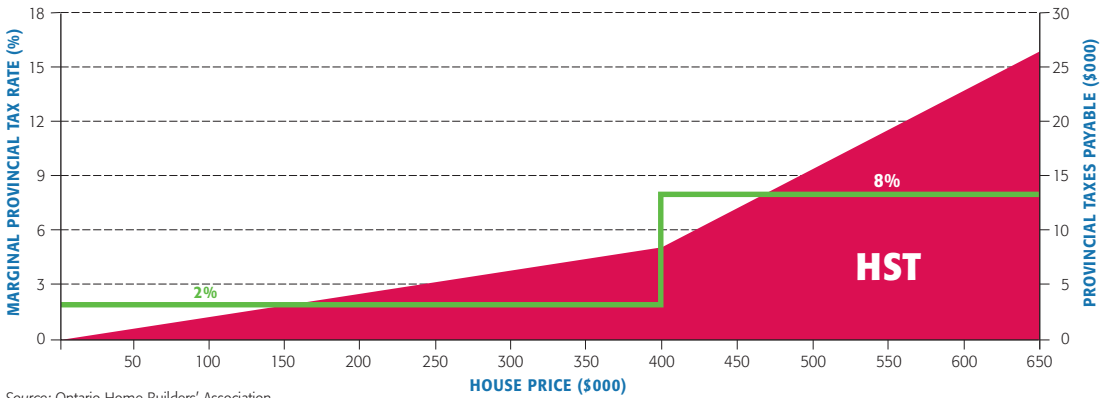
	Current Ratio	Review Finding	Outcome
Floor covering installer	1:1	2:1	▲
Crane Operator	1:1	1:1	■
Concrete Erector	1:1, 3:1	1:1, 3:1	■
Cement Mason	1:1, 3:1	1:1, 2:2, 3:2, 4:2, 5:3, 6:3,	▼
Roofer	1:1, 3:1	1:1, 2:1	▼
Terazzo, tile and Marble setter	1:1, 3:1	1:1, 2:1	▼
Architectural Glass and Metal Technician	1:1, 2:1	1:1, 2:1	■
Construction Boilermaker	1:1, 3:1	1:1, 3:1	■
Heat and Frost insulator	1:1, 3:1	1:1, 3:1	■
Brick and Stone Mason	1:1, 3:1	1:1, 2:1	▼
Construction Millwright	1:1, 4:1	1:1, 3:1	▼
Ironworker	1:1, 2:1	1:1, 2:1	■
Painter and Decorator	1:1, 2:2, 3:2, 4:2, 5:3, 6:3,	1:1, 2:2, 3:2, 4:2, 5:3, 6:3,	■
Plumber	1:1, 3:1	1:1, 2:1	▼
Refrigeration and air conditioning systems mechanic	1:1, 3:1	1:1, 2:1	▼
Residential (low-rise) sheet metal installer	1:1, 3:1	1:1, 3:1	■
Sheet metal worker	1:1, 3:1	1:1, 2:1	▼
Drywall, acoustic & lathing applicator	1:1, 4:1	TBD	
Electrician	1:1, 2:2, 3:2... 3:1	TBD	
General Carpenter	1:1, 4:1	TBD	
Powerline technician	1:1	TBD	
Sprinkler and fire protection installer	1:1	TBD	

- All of ratio's must be approved by the Lieutenant Governor in Council for Ontario.

Sales Tax Harmonization

- The enhanced Ontario New Housing Rebate provided an estimated \$1.005 billion in targeted HST relief to new home buyers in 2011 according to the *Ontario Transparency in Taxation, 2011* report.
- Tax Structure:
 - A 2 per cent flat tax is applied to the sale price of a new home up to a \$400,000 threshold;
 - An 8 per cent sales tax is applied to the incremental sale price of a new home above the \$400,000 threshold;
 - A maximum rebate of up to \$24,000 is available to new home buyers.

TOTAL PROVINCIAL AND MARGINAL TAX RATE ON NEW HOUSING UNDER REVISED HST PROPOSAL

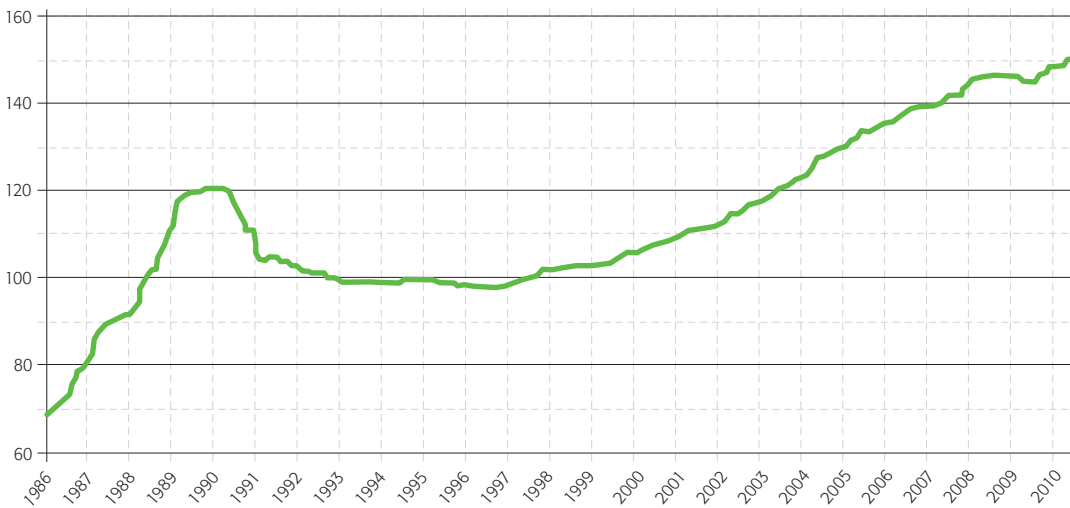


HST Threshold Review

- **OHBA is supportive of the progressive tax structure** that protects housing affordability by maintaining a 2 per cent sales tax on the first \$400,000 of a new home and levies additional taxes on the incremental value over \$400,000.
- However, Ontario housing prices tend to rise over time. From 2000 to 2011, the new housing price index has increased some 44.3 per cent, compared with general inflation that rose by 26.3 per cent; and median family income which advanced by 20.3 per cent.

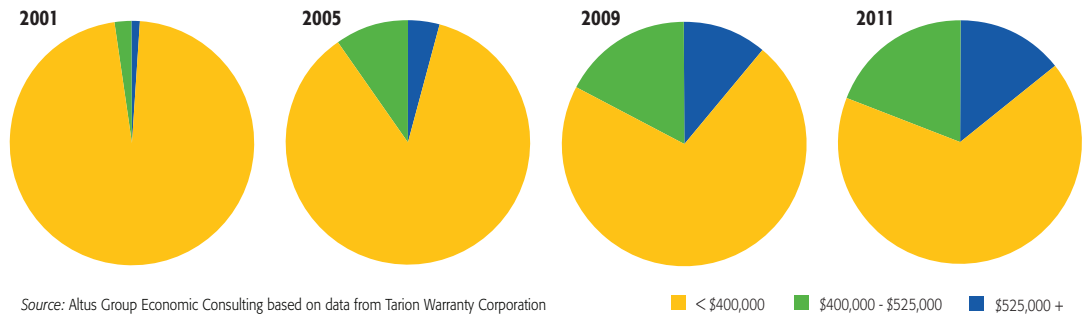
NEW HOUSING PRICES IN ONTARIO, 1986-2010

New Housing Price Index (1997 = 100)



- As a result of faster housing price appreciation, an ever-growing share of new homes are valued at the high-end of the price range and it is critical to understand that a large number of households purchasing homes valued above \$400,000 are middle-income families.

DISTRIBUTION OF NEW HOUSING UNITS BY PRICE RANGE, ONTARIO



- Over time, the rebate threshold will inevitably become too low to reflect the purpose of the rebate – to guarantee tax neutrality for most low and modest income new home buyers. In light of this issue, the threshold should be reviewed on a regular basis.
- **OHBA supports a regular review of the threshold to reflect increases to average new home prices** to maintain tax neutrality for the majority of middle class Ontario new home buyers.
- This would substantially improve housing affordability for the middle class new home buyer.

Illegal Renovations

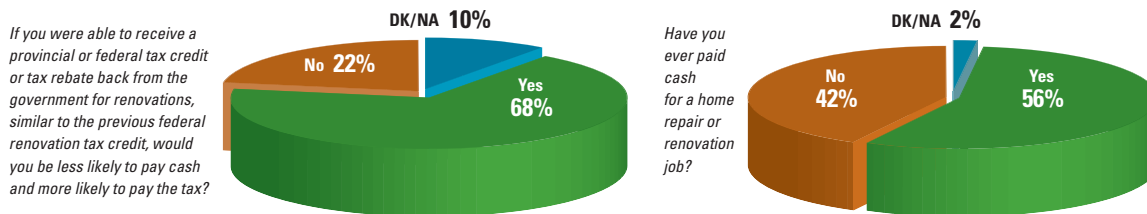
The residential renovation sector contributed:

- > **\$23.2 billion** to the provincial economy in 2012
- > Supported **172,000 jobs**
- > **\$9.1 billion** in wages
- > Underground ‘cash’ economy represents at least 37% of the residential renovation contractors
- > Approximately **\$5.2 billion in underground activity** in Ontario

Source: Altus Group

- OHBA commissioned a report by the Altus Group on the impact of the HST on the renovation sector in Ontario. The report concluded the harmonized sales tax has had negative impacts on the residential renovation sector – in particular the contractor segment of the sector, which is estimated to represent 70 per cent of all renovation investment across Ontario.
 - The Altus Group estimates that the HST increased the annual tax burden on homeowners undertaking renovations by approximately \$757 million - triple the previous sales tax rate on contractor’s renovations in Ontario;
 - Tax avoidance by consumers is shifting more renovation and repair jobs from contractor assignments to ‘do-it-yourself’ projects. This will have long-term negative consequences for the quality of the existing housing stock in Ontario;

- Tax avoidance by consumers has shifted more activity into the ‘underground economy’ with implications on government tax revenue, renovation quality, legitimate employment opportunities for contractors, risks to consumers and homeowner liability.
- In November 2010, a poll of 1,113 home owners throughout the province by Environics Research found that a majority of Ontarians have paid cash for a renovation job and that a government tax credit or rebate would provide an incentive for consumers to pay for legitimate contractors. In the survey, 56 per cent of Ontarians admitted they have paid cash and avoided taxes for a renovation or repair job.



Source: Environics Research Group

- On September 20, 2010, **OHBA passed a resolution** on residential renovations and the underground economy. **OHBA made the following recommendations** to the provincial and federal governments:
 - The federal government and provincial governments should implement a permanent home renovation tax rebate to the consumer as well as provide an incentive for consumers to demand receipts from legitimate renovators and submit them to the CRA;
 - All firms and individuals in the construction industry should be required to register for a Business Number, even if they wish to take advantage of the HST exemption for companies which operate below the \$30,000 annual sales threshold;
 - The Ontario government should embark on a public awareness campaign targeted towards consumers that explains the risks associated with paying cash under-the-table to illegitimate contractors;
 - Government departments such as the Canada Revenue Agency, local building departments, WSIB, and the Ministry of Labour should better coordinate and share information to catch illegal renovators.
- For more information on the underground economy and residential renovations as well as **OHBA’s proposed renovation tax rebate**, please see page 53 in the Renovators’ Council section.

Six Storey Wood Frame Construction

- OHBA is advocating for the provincial government to amend the *Ontario Building Code* to allow wood frame buildings to be constructed to a maximum of six storeys to provide more design options for developers while realizing cost savings for new home construction and the new homebuyers.
- **Six-storey wood structures will facilitate more mid-rise buildings**, which provides community support for density within existing neighbourhoods, at a scale that contributes to transit-supportive, pedestrian-oriented mixed-use communities.
- This proposal supports the implementation of the *Growth Plan for the Greater Golden Horseshoe* (see page 36) which contains policies to build compact, complete communities including intensification policies in built-up areas.
- In May 2013, OHBA and BILD held a press conference calling for changes to the Ontario Building Code that will result in safe, affordable homes for Ontario residents. Two reports supporting six-storey wood frame buildings were released:
 - Strong planning and economic rationales are outlined in the report, *Unlocking the Potential for Mid-Rise Buildings: Six-Storey Wood Structures*, commissioned by BILD and authored by former City of Toronto Chief Planner Paul Bedford;
 - In addition, BILD and the Residential Construction Council of Ontario; (RESCON) commissioned a complementary report, *Mid-rise Combustible Construction in Ontario – Building Code Issues*, to investigate fire safety issues related to an increased use of combustible material in construction.
- The *National Fire Code* and regulations in **Ontario's Occupational Health and Safety Act** contain many provisions for construction projects that address potential fire hazards and provide solutions to reduce risks.
- The Ministry of Municipal Affairs and Housing is participating in research being undertaken by the National Research Council (NRC). The NRC has proposed research on mid-rise and other wood-based construction to support proposed changes to the 2015 edition of the model National Building Code.
- The changes to the *Ontario Building Code* would be similar to changes made to the *British Columbia Building Code* in 2009, which had an immediate impact on the local economy. With B.C. as a case study, Ontario can expect increased job creation, increased tax revenue from the addition of new residences, more affordable options for new homebuyers and a minimized carbon footprint in the construction of these buildings.

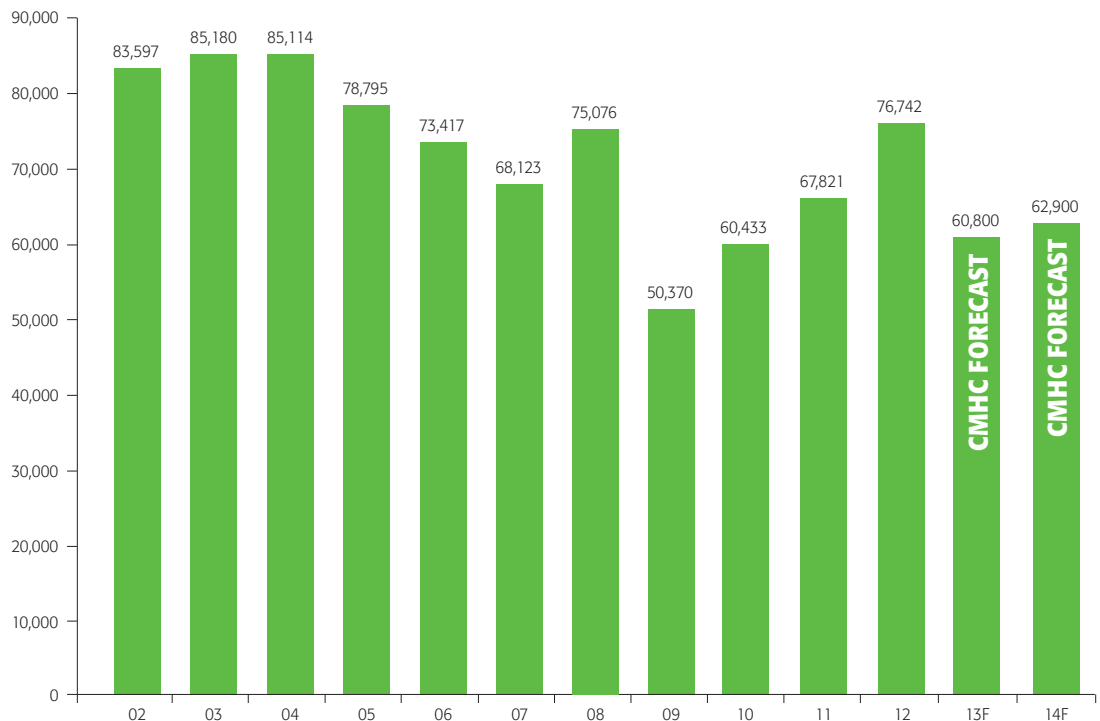
Economic Review Committee

Economic Impact of the Housing Sector

- > According to a report by the Altus Group, commissioned by the CHBA, the impact of **10,000 new housing starts** on the economy:
- > Generates **\$3.3 billion** in economic production across a broad array of industries – including:
 - > **\$727 million** in manufacturing; and
 - > **\$307 million** in the wholesale, retail, transportation and warehousing sectors.

Market Conditions

ONTARIO HOUSING STARTS – 2002-2014(F)



Source: Canada Mortgage and Housing Corporation

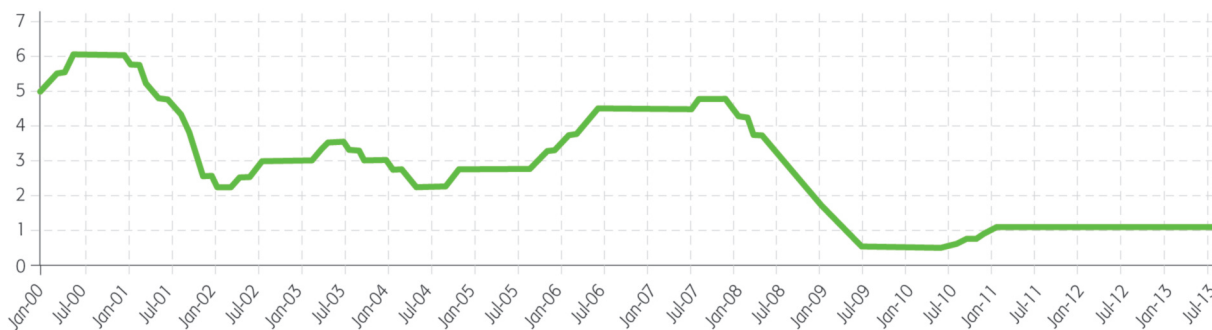
Housing Market

	2011	2012	2013F	2014F
Total Ontario Housing Starts	67,821	76,742	60,800	62,900
Single Detached Housing Starts	26,884	25,567	23,300	24,600
Multiple Unit Housing Starts	40,937	51,175	37,500	38,300
- Semi	3,142	3,397	3,300	3,500
- Row	9,288	10,577	10,500	11,500
- Apartment	28,507	37,201	23,700	23,300
Total MLS Sales	200,558	196,383	191,300	201,100
MLS Average Price	\$365,980	\$385,519	\$383,200	\$390,000

Source: Canada Mortgage and Housing Corporation

Bank of Canada

BANK RATE



Source: Bank of Canada

Condominium Market

GTA Condominium Sales

2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
10,802	12,364	16,224	16,124	22,654	14,469	14,792	20,491	28,190	17,997

Source: Urbanation

- Urbanation is forecasting a range of 15,000 to 17,000 GTA condo sales in 2013.

Ontario Provincial Budget 2013

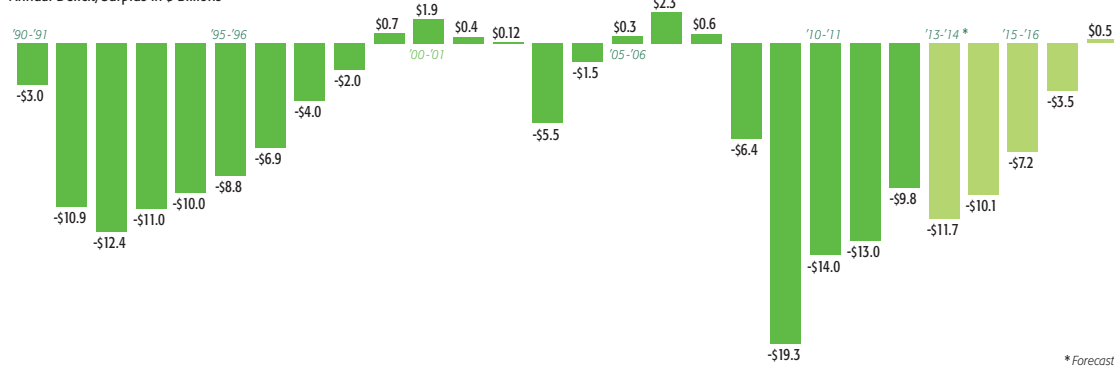
Ontario's Economic Outlook at a Glance

	2009	2010	2011	2012	2013F	2014F
Real GDP Growth (%)	-3.6	2.8	1.8	1.6	1.5	2.3
Unemployment (%)	9.0	8.7	7.8	7.8	7.7	7.4
CPI Inflation (%)	0.4	2.5	3.1	1.4	1.5	2.0
Budget (\$ Billions)	2009-10	2010-11	2011-12	2012-13	2013-14F	2014-15F
Provincial Expenses	115.1	120.7	122.7	124.9	127.6	129.5
Provincial Revenues	95.8	106.7	109.8	114.2	116.8	120.5
Reserve	-	-	-	-	1.0	1.2
Surplus/(Deficit)	-19.3	-14.0	-13.0	-9.8	-11.7	-10.1

Source: Ontario Ministry of Finance, 2012 Ontario Budget, Statistics Canada

The Deficit

Annual Deficit/Surplus in \$ Billions



Source: Ontario Budget

Ontario Region Economic and Housing Indicators

	Housing Data	2011	2012	2013F	2014F
Barrie	Single Starts	354	474	395	450
	Multiple Starts	346	308	315	304
	Total Starts	700	782	710	754
	MLS Sales	4,228	4,574	4,250	4,460
	MLS Avg Price	\$287,388	\$298,000	\$301,000	\$206,000
Greater Sudbury	Single Starts	321	294	300	310
	Multiple Starts	274	242	330	290
	Total Starts	595	536	630	600
	MLS Sales	2,507	2,478	2,460	2,480
	MLS Avg Price	\$229,485	\$240,312	\$243,000	\$247,500
Hamilton	Single Starts	1,370	1,389	1,200	1,300
	Multiple Starts	1,092	1,580	1,150	1,500
	Total Starts	2,462	2,969	2,350	2,800
	MLS Sales	13,932	13,035	12,600	13,000
	MLS Avg Price	\$332,000	\$360,059	\$362,000	\$369,200
Kingston	Single Starts	467	449	415	440
	Multiple Starts	492	447	260	315
	Total Starts	959	896	675	755
	MLS Sales	3,179	3,321	3,250	3,400
	MLS Avg Price	\$261,968	\$270,275	\$274,500	\$279,800
Kitchener-Waterloo	Single Starts	1,186	871	850	875
	Multiple Starts	1,768	2,029	1,750	1,790
	Total Starts	2,954	2,900	2,600	2,665
	MLS Sales	6,409	6,314	6,250	6,400
	MLS Avg Price	\$308,557	\$312,419	\$312,800	\$318,000
London	Single Starts	1,176	1,234	1,215	1,265
	Multiple Starts	572	1,006	785	800
	Total Starts	1,748	2,240	2,000	2,065
	MLS Sales	8,272	8,272	8,080	8,185
	MLS Avg Price	\$233,731	\$241,160	\$242,500	\$245,450
Oshawa	Single Starts	1,384	1,160	1,045	1,125
	Multiple Starts	475	638	390	400
	Total Starts	1,859	1,798	1,435	1,525
	MLS Sales	9,604	10,288	10,000	10,250
	MLS Avg Price	\$314,450	\$333,202	\$333,750	\$340,000
Ottawa	Single Starts	2,134	1,592	1,620	1,735
	Multiple Starts	3,660	4,434	3,580	3,865
	Total Starts	5,794	6,026	5,200	5,600
	MLS Sales	14,551	14,497	14,000	14,350
	MLS Avg Price	\$344,791	\$352,610	\$354,000	\$359,000
St. Catharines – Niagara	Single Starts	655	678	715	690
	Multiple Starts	455	459	345	360
	Total Starts	1,110	1,137	1,060	1,050
	MLS Sales	5,820	5,554	5,360	5,580
	MLS Avg Price	\$223,000	\$232,050	\$233,000	\$237,200
Toronto	Single Starts	11,247	10,699	9,400	10,300
	Multiple Starts	28,498	37,406	26,150	25,400
	Total Starts	39,745	48,105	35,550	35,700
	MLS Sales	91,760	88,157	86,000	89,500
	MLS Avg Price	\$466,352	\$498,973	\$493,000	\$505,200
Windsor	Single Starts	466	536	560	670
	Multiple Starts	253	181	190	230
	Total Starts	719	717	750	900
	MLS Sales	4,926	5,082	5,130	5,300
	MLS Avg Price	\$166,008	\$172,047	\$174,000	\$178,00

Source: Canada Mortgage and Housing Corporation

Population Growth

- The 2011 census reported that Ontario's population grew 5.7 per cent from 12.16 million in 2006 to 12.85 million in 2011.
- During the 30-year period from 2011-2041, the population of the Greater Golden Horseshoe is expected to grow by almost 4.4 million people.

Progressive GST

- In 1991 the federal government promised to index the GST rebate thresholds. It never happened and 22 years later housing affordability is suffering across the country.
- Historical trends show that the failure to implement indexation by the federal government has led to a dramatically increased GST tax burden on new home buyers – more than doubling since the inception of the GST.
- Currently a new home under \$350,000 receives a GST rebate of 36 per cent of the GST. The rebate is phased out up to a \$450,000 threshold above which consumers pay the full 5 per cent GST. This is a regressive tax structure that is harmful to housing affordability for new home buyers, renters and seniors and does not represent good public policy.

GST Tax Structure

New Home Price	\$350,000	\$400,000	\$450,000
GST – 5%	\$17,500	\$20,000	\$22,500
GST New Housing Rebate	\$6,300	\$3,150	-
Actual GST Payable	\$11,200	\$16,850	\$22,500
Actual GST as % of New Home Price	3.2%	4.21%	5%

Source: Canadian Home Builders' Association

- Between 1991, when the GST was introduced, and 2009, the Statistic's Canada New House Price Index has increased by more than 56 per cent. Had the GST New Housing Rebate thresholds been adjusted to take into account this increase in new house prices, the thresholds in 2011 would have been roughly \$550,000 and \$705,000.

GST Collected from New Housing Sales, Census Data, 1991 and 2006

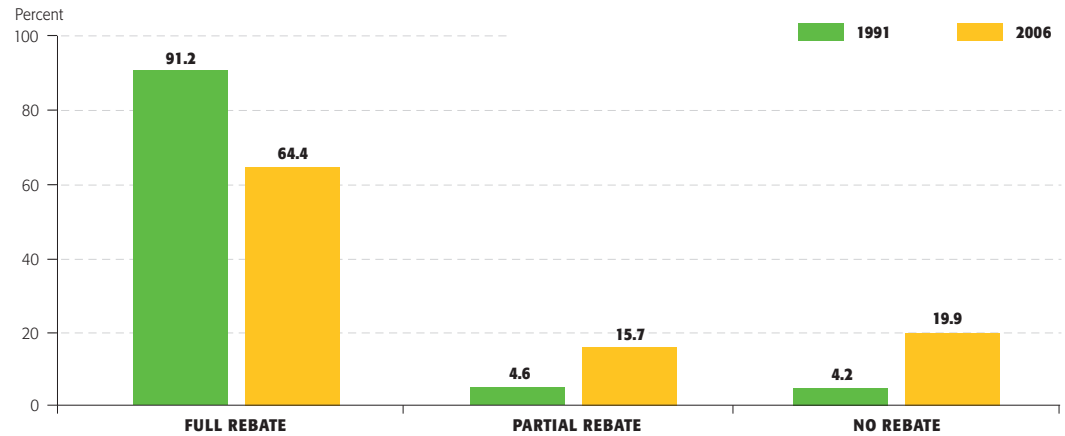
	1991	2006	Percentage Change
New Housing (Units)*	166,227	173,472	4%
Median New Housing Price (\$)	162,500	295,000	82%
Total GST Collected (\$ Millions)	1,588	3,400	114%

*Average annual units based on total newly-built, owner occupied housing units during the census period.

Source: Altus Group

- Due to the provincial enhancements to the HST structure the federal government should implement a progressive GST structure that is harmonized with the progressive provincial tax structure. **OHBA passed a resolution** to this effect at its Annual General Meeting on September 21, 2009.
- On October 25, 2009, **CHBA passed a resolution** for the federal government to adopt a GST rebate modeled on the progressive HST tax structure in Ontario.

Percentage of New Home Buyers Qualified for the GST New Housing Rebate Program, Census Data, 1991 and 2006



Source: Altus Group

Renovation Market

Economic Impacts of Residential Renovation Activity in Ontario

Year	2010	2011	2012
Value of Construction (\$ Millions)	\$23,100	\$24,000	\$23,200
Jobs Created (Total Person Years)			
- Direct (Construction)	115,700	111,000	102,400
- Indirect	96,300	75,500	69,700
- Total	212,000	186,500	172,100
Total Wages Generated (\$ Millions)	\$10,930	\$9,800	\$9,100

Source: Estimates by Will Dunning Inc

Rental Housing

Ontario Apartment Vacancy Rates

Privately Initiated Apartment Structures of Three Units and Over

	Vacancy Rates %		Average Rent 2 Bedroom (\$) (New and existing structures)	
	Oct 2011	Oct 2012	Oct 2011	Oct 2012
Barrie CMA	1.7	1.5	1,001	1,030
Brantford CMA	1.8	1.3	792	807
Greater Sudbury CMA	2.8	2.0	881	910
Guelph CMA	1.1	1.2	903	930
Hamilton CMA	3.4	2.8	884	896
Kingston CMA	1.1	1.3	965	1,000
Kitchener CMA	1.7	2.0	889	915
London CMA	3.8	3.4	881	910
Oshawa CMA	1.8	1.7	941	970
Ottawa CMA (Ontario Only)	1.4	1.2	1,086	1,130
Peterborough CMA	3.5	3.0	899	910
St. Catharines-Niagara CMA	3.2	3.2	833	855
Thunder Bay CMA	1.7	1.5	772	795
Toronto CMA	1.4	1.3	1,149	1,185
Windsor CMA	8.1	8.0	753	760
Ontario 10,000+	2.2	-	1,002	-

Source: Canada Mortgage and Housing Corporation

EnerQuality Corporation

EnerQuality Corporation

- EnerQuality designs and delivers green building programs to the residential construction industry.
- Founded in 1998 as a partnership between the Canadian Energy Efficiency Alliance (CEEAA) and the Ontario Home Builders' Association (OHBA), EnerQuality's mission is to transform Ontario's housing into the most energy efficient and sustainable in the world.
- As a leader in the development of market-based conservation programs, EnerQuality partners with local homebuilders associations, governments, utilities, manufacturers, and consultants to support the building industry, improve building performance and reduce energy and water consumption.
- For builders and renovators, green building is a strategy to improve their business while delivering greater value to their customers and making a positive impact on our environment.
- By emphasizing building performance, EnerQuality's clients are capturing the benefits of better built homes: higher customer satisfaction, enhanced reputation and an improved bottom line – all proving the business adage of doing well by doing good.



EnerQuality Green Renovator Training

- EnerQuality has launched the *Green Renovator Project™* in partnership with the Ontario Power Authority, Reliance Home Comfort, Enbridge, Owens Corning, CMHC, BILD, OHBA, and George Brown College.
- The project will develop training specifically for renovators to help them incorporate best practices in energy efficiency and green building into their projects.
- Renovators who complete the curriculum will be accredited so they can use their training to help their clients make smart choices as well as differentiate their firms in a crowded market.

Green Renovator Project

- The first phase of this project was focused on the development of a “Level 1” curriculum for renovators, comprised of a series of five half-day modules. The curriculum was designed over the winter and piloted to 43 Renomark members over April and May 2012. These participants became the first cohort of successful Certified Green Renovators. Final reporting on the project was completed and submitted to the OPA and project partners in August 2012.
- With the success of the pilot in hand, EnerQuality is now looking to better determine the most effective way to further develop and scale the program, with the goal of creating an engaging, value-adding education and certification program that will raise the profile of energy efficiency and green measures for renovations of Ontario’s housing stock.
- In-depth research is now underway to characterize the market and develop a go-to-market strategy to engage the industry at large. The outcomes of this phase of the project will be a comprehensive market characterization of renovators in Ontario, providing critical insight into the market to the OHBA, BILD, and project partners, and a go-to-market channel strategy. This project phase commenced in mid-October, bringing our project Steering Committee back to the table. Ipsos Reid was selected through an RFP process to complete the research in three parts.
- Part I, in-depth interviews with 10 renovation contractors in Ontario was completed in April 2013. Part II, the main survey, is now underway and it is expected this will be completed over May and early June. Part III, market insights, will follow shortly after and be completed by mid to late June. It is anticipated that final reporting to the OHBA, BILD, OPA, and Project Partners will be ready in July.
- For more information on the project, its phases, and goals please visit www.greenrenovators.ca.

EnerQuality’s Program Status

FY	ENERGY STAR®		ERS		R-2000		GreenHouse		LEED	
	Enrolled	Labeled	Enrolled	Labeled	Enrolled	Labeled	Enrolled	Labeled	Enrolled	Labeled
2006	96	96	606	606	102	86				
2007	5,414	1,246	2,431	878	113	70				
2008	4,897	3,300	603	938	100	40				
2009	13,730	5,848	2,072	701	138	63	16	2	2	0
2010	3,860	6,776	400	398	119	62	114	21	167	0
2011	6,213	7,263	282	570	160	138	64	87	172	2
2012	15,993	7,476	883	398	99	196	28	49	6	161
Total	50,203	32,005	7,432	4,644	1,091	905	222	159	347	163

Notes: EnerQuality’s fiscal year is April 1 to March 31
EnerQuality is licensed by NRCan to deliver ENERGY STAR® for New Homes, the EnerGuide Rating Service and R-2000.

Source: EnerQuality Corporation

Programs



- **ENERGY STAR® for New Homes**

With a focus on energy efficiency, the ENERGY STAR for New Homes initiative promotes energy efficiency guidelines that enable new homes to be approximately 20 percent more energy efficient than those built to minimum provincial building codes. Since 2005, EnerQuality has enrolled more than 50,000 homes and certified over 35,000, making this the largest green housing initiative in Canada.



- **GreenHouse™ Certified Construction**

Consumers, builders and governments are all looking beyond energy efficiency. To meet that demand, GreenHouse was fashioned to be an affordable and practical solution to achieving high performance building. GreenHouse moves beyond ENERGY STAR for New Homes by adding environmental and health features in the areas of water conservation, indoor air quality and resource management.



- **LEED® Canada for Homes**

LEED Canada for Homes is a rating system that recognizes leadership in green building. The program promotes a whole-building approach to sustainability by recognizing performance in eight key areas of human and environmental health: site selection; water efficiency; energy efficiency; materials selection; indoor environmental quality; location and linkages; and aware and education. LEED offers four rating levels: certified, silver, gold and platinum.



- **R-2000**

Since its introduction in 1982, the R-2000 Standard (R-2000) has become the benchmark for best-in-class new house construction in Canada. R-2000 is an industry-endorsed, technical performance standard for energy efficiency, indoor air quality, and environmental responsibility in home construction.



- **EnerGuide Rating System (ERS)**

The EnerGuide Rating System has offered builders the means to benchmark the energy performance of the houses they build. ERS enables builders to develop targeted energy efficiency upgrades and to indicate to new homebuyers the level of energy efficiency they can expect in their new home. The home's energy efficiency level is rated on a scale of 0 to 100. A rating of 0 represents a home with major air leakage, no insulation and extremely high energy consumption. A rating of 100 represents a house that is airtight, well insulated, sufficiently ventilated and requires no purchased energy on an annual basis.

OHBA/Tarion Liaison Committee

Warranty Protection for Condominium Conversions

- In April 2013, Tarion Warranty Corporation announced that it is studying the feasibility of providing warranty coverage for condominium conversions.
- As the Tarion warranty program was conceived as a new home protection plan, Tarion at present cannot provide warranty protection for such conversion projects.
- Given the unique nature of most condo conversions, these projects present additional challenges for warranty coverage and a significant financial risk.

Major Structural Defect (MSD) Warranty Consultation

- **OHBA has been opposed to Tarion's shift in liability responsibility** since it was first proposed in 2009. However, Tarion has approved a new MSD policy making the builders solely responsible for the long-term, seven year MSD warranty.
- Following a lengthy redrafting of the MSD definition and regulations, Tarion conducted a final public consultation (on the regulations specifically) in January 2012. OHBA again voiced its opposition to the MSD policy change, but provided detailed recommendations to the revised definition and regulation proposals.
- Builders are not solely responsible for the MSD warranty. The OHBA successfully improved the original policy (that would have shifted responsibility solely to builders) to a policy that satisfies Tarion's objectives through co-share payments for the MSD warranty.
- In combination with the discussions on a revised MSD definition, Tarion has reviewed the structure and processes behind the *Builder Arbitration Forum* (BAF) to give builders a more effective means to dispute warranty and MSD related issues. A separate public consultation for the BAF review was issued into which OHBA made additional comments in April 2012.
- The new MSD liability shift came into effect on July 1, 2012.

Tarion Construction Performance Guidelines Review

- Tarion established a working group to review and recommend changes to the 2003 Edition of the *Construction Performance Guidelines* (CPG).
- The working group reviewed over 160 requests for revisions to existing CPG items and drafted proposals for new items not covered in the previous edition based on suggestions from Tarion staff, builders and other stakeholders.
- Tarion conducted a public consultation on the proposed items in late 2010.
- The new, revised CPG came into effect January 1, 2013 for any conciliation taking place after the implementation date.

- Tarion has completed work and consultation on a Common Element CPG for condominium projects. This version of the CPG will apply to the common element items in a condominium project only and not to individual suites.
- The CE-CPG was posted in October 2012 and came into force at that time.

Builder Education Task Force (BETF)

- On February 9, 2012 Tarion's Board of Directors approved the *Builder Core Competency Consultation Paper* to receive feedback on a proposal to enhance Tarion's registration requirements. The Board's *Builder Education Task Force* developed this consultation paper, to help focus the policy discussion on how Tarion can better fulfill its mandate to inform and educate new builders. Consultation closed at end of June 2012.
- Initially the Task Force was asked to develop a vision for a home builder education program. However, it was determined that enhancing registration requirements for new applicants and introducing new renewal requirements on core competencies for existing registrants, was the ideal way for Tarion to fulfill registration requirements and to set the bar for professionalism in the industry.
- Through this policy discussion, Tarion will determine:
 1. If and how it should enhance its current registration process to include an evaluation of a builder's core competencies; and
 2. How Tarion might ensure that all builders stay current in their knowledge.
- Tarion is preparing a registration model for industry review in 2013.

Electronic Records

- Tarion is moving to an electronic delivery system for the Homeowner Information Package.

Performance-Based Pricing

- A task-force has been established by the Tarion Board of Directors to investigate principles to guide the development of a proposal for performance-based pricing. This consultation process was completed at the end of July 2012.
- The principle behind performance-based pricing is that a vendor/builder's registration fees, and possibly house enrolment fees, would be affected by their long-term performance with Tarion.
- The proposed rating system will be based on three components:
 - Tenure
 - Claims history
 - Chargable conciliation history
- Tarion is preparing a registration model for industry review in 2013.

Tarion Builder Bulletin 19 – Review

- Through internal Tarion condo committee meetings as well as a general meeting with BILD's GTA condominium builder members, Tarion has revised *Builder Bulletin 19* as it relates to the condominium common elements claims process.
- Tarion and the building industry have been concerned that *Bulletin 19* did not provide sufficient closure for these types of buildings to Tarion, condominium boards and owners as well as condo builders.
- Revisions to the Bulletin includes a more robust performance audit tracking summary and schedule of reporting deadlines that will ease the difficulty of communication experienced by the various parties when attempting to reconcile warranty issues stemming from a building's performance audit.
- Revisions also establish warranty-related reporting procedures for common element items for condo corporations that were more ambiguous in the past.
- With the changes in place, Bulletin 19 should be read in conjunction with *Bulletin 49 Claims Process – Condominium Common Elements* and can be viewed under the Builder Bulletin section of the Tarion website: www.tarion.com.

Illegal Building

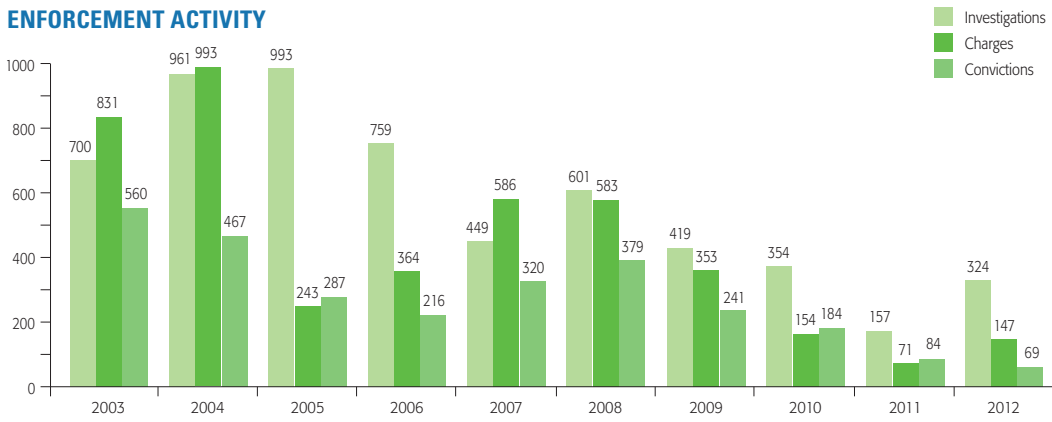
- Information on all permits issued on or after January 1, 2011, regardless of when the permit was applied for, must be sent to Tarion. Municipalities have 45 days after a permit has been issued to provide the prescribed information to Tarion. The information that is exchanged between the municipality and Tarion include:
 - Dates the permits are issued;
 - Information contained in the application form (other than the information contained in the schedules or other attachments to the application forms);
 - The information provided excludes building plans and designer information.
- More information pertaining to the specific legislative requirements (**Good Government Act, 2009**) for permit information sharing can be found on the Ministry of Municipal Affairs and Housing's website: www.mah.gov.on.ca.
- The Tarion Warranty Corporation has been active in enforcing registration of builders and enrollment of homes in the province.

Tarion Enforcement Activity

	2009	2010	2011	2012	2013 March YTD
Investigations	419	354	157	324	60
Charges Laid	353	154	71	147	58
Convictions	241	184	84	69	20
Fines Levied	\$1,040,000	\$345,000	\$128,000	\$211,000	\$72,000
Probation Orders	0	0	0	0	0
Jail Sentences	2	0	0	0	0
Fees Recovered	\$0.4 million	\$1.1 million	\$0.2 million	\$70,000	\$4,000

Source: Tarion Warranty Corporation

ENFORCEMENT ACTIVITY



Source: Tarion Warranty Corporation

- On average the total number of claims paid out by Tarion on an annual basis due to illegal building activity is about 10.8 per cent or \$1,232,377 per year.
- Efforts by OHBA have resulted in increased awareness of the prevalence of the underground economy in home construction. Both Tarion (**1-800-786-6497**) and WSIB (**1-888-745-3237**) have established hotlines to report illegal activity anonymously.

Tarion Industry Data

	2009	2010	2011	2012	2013 March YTD
New Home Enrollments	47,649	52,531	58,610	60,932	11,939
New Homes Under Warranty	431,981	414,445	397,901	381,181	377,265
Avg Sale Price – Freehold	\$376,828	\$380,414	\$415,619	\$436,953	\$474,568
Avg Sale Price – Low-rise Condo	\$274,489	\$260,961	\$268,190	\$279,368	\$288,432
Avg Sale Price – High-rise Condo	\$363,733	\$348,253	\$343,658	\$357,806	\$359,931
Registered builders/vendors	5,517	5,391	5,397	5,403	5,407
License refusal/revocations	94	48	29	28	14

Source: Tarion Warranty Corporation

Land Development Committee

Brownfields

- A package of amendments to Brownfields Regulations (O. Reg 153/04) for Records of Site Condition was approved in 2009 along with technical amendments in 2011.
- Amendments to O.Reg 153/04 address the following areas:
 - Enhanced Record of Site Condition integrity;
 - A new ‘modified generic’ streamlined risk assessment;
 - Strengthened standards.
- **OHBA is supportive** of the Ontario Real Estate Association’s (OREA) proposal that the provincial government amend O. Reg 282/98 of the **Assessment Act** by adding a new property tax class for brownfield properties that are “under remediation”.

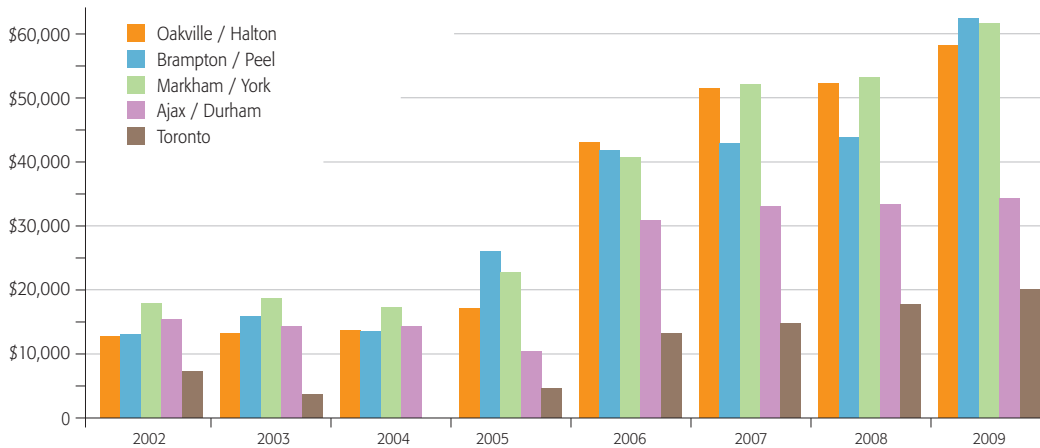
Conservation Authorities

- The Conservation Authority Liaison Committee (CALC) was formed by the Ministry of Natural Resources (MNR) in conjunction with the Ministry of Municipal Affairs and Housing. OHBA, BILD and HHHBA are represented on the CALC.
- A new *Policies and Procedures for Conservation Authority Plan Review and Permitting Activities* was released in spring 2010. The new manual facilitates streamlining of the CA permit application review processes by:
 - the establishment of complete application requirements;
 - the establishment of decision-making timelines;
 - granting applicants the right to appeal a non-decision of a CA.
- **OHBA supported** amendments to Ontario Regulation 97/04 to simplify and streamline the Conservation Authority permitting process that:
 - Enabled delegation of positive permit decisions to conservation authority staff;
 - Extended the maximum period of validity of a permit from 24 to 60 months.
- **OHBA is advocating for improvements** to the inadequate and un-transparent appeals process for fees and permit decisions. Permit appeals should be moved from the Mining and Lands Commission to the OMB and fees should be appealable to the independent and third party OMB.

Development Charges Act

- **OHBA is opposed** to amendments to the **Development Charges Act** that would decrease housing affordability and impose additional costs for creating infrastructure assets that clearly benefit the whole community.
- The imposition of the full up-front construction costs of municipal assets, with life-cycles of over 50 years, onto buyers of new homes is unfair. Those new home buyers may only use those assets for a few years, yet embed the cost of those municipal assets into the amortized cost of their mortgage.
- An Altus study of a number of GTA municipalities conducted in 2013 found that since 2004, for the municipalities studied, DCs have increased between 143 per cent and 357 per cent.

DEVELOPMENT CHARGES PER SINGLE-DETACHED HOME – Selected GTA Municipalities

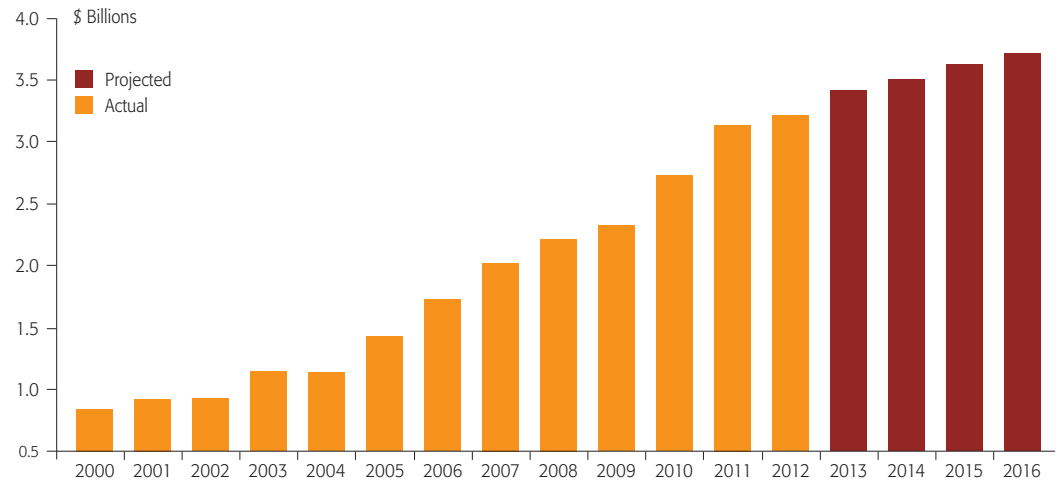


Source: Altus Group Economic Consulting

- OHBA is concerned that many municipalities are not accepting that they are responsible for costs of services beyond the **Development Charges Act** and that excessive “levels of services” within DCs are creatively being utilized to maximize charges while artificially suppressing property tax rates.
- Municipalities are leveraging new home buyers to pay more than what they are entitled to collect through the **Development Charges Act** by implementing “voluntary charges” and other creative measures.
- Over the past decade the provincial government has significantly increased support for municipalities through the *Provincial Municipal Fiscal Service Delivery Review* (Uploading) and by making permanent the transfer of two cents of existing gas for transportation infrastructure.

- OHBA notes that the province is providing municipalities with ongoing support of approximately \$3.4 billion in 2013. This is an increase of 200 per cent from the level provided in 2003.
- The federal government has also increased support for municipalities in recent years:
 - GST rebate for municipalities; and
 - Made permanent transfer of five cents of existing gas tax for infrastructure.

ONGOING SUPPORT TO MUNICIPALITIES WILL INCREASE TO \$3.7 BILLION BY 2016



Source: Ontario Budget 2013

Development Charges, GTA

Summary of Development Charges in the GTA – Single Family Dwelling Units – 2013

Municipality	Region	TOTAL	Region DC	Municipal DC	GO Transit DC	EDC
Oakville	Halton	\$63,947	\$36,779	\$23,503	\$1,032	\$3,665
Brampton	Peel	\$63,118	\$35,532	\$25,351	\$476	\$1,759
Markham	York	\$61,931	\$40,107	\$19,490	\$314	\$2,020
Aurora	York	\$57,864	\$40,107	\$15,423	\$314	\$2,020
Caledon	Peel	\$57,246	\$35,532	\$19,479	\$476	\$1,759
Milton	Halton	\$57,247	\$36,779	\$15,771	\$1,032	\$3,665
Newmarket	York	\$57,093	\$40,107	\$14,652	\$314	\$2,020
Vaughan	York	\$55,068	\$40,107	\$12,627	\$314	\$2,020
Whitchurch-Stouffville	York	\$54,723	\$40,107	\$12,282	\$314	\$2,020
Halton Hills	Halton	\$54,543	\$36,779	\$13,067	\$1,032	\$3,665
Mississauga	Peel	\$54,534	\$35,532	\$16,766	\$476	\$1,759
King	York	\$54,432	\$40,107	\$11,991	\$314	\$2,020
Richmond Hill	York	\$54,331	\$40,107	\$11,890	\$314	\$2,020
East Gwillimbury	York	\$54,024	\$40,107	\$11,583	\$314	\$2,020
Georgina	York	\$49,154	\$40,107	\$6,713	\$314	\$2,020
Burlington	Halton	\$47,964	\$35,275	\$7,992	\$1,032	\$3,665
Clarington	Durham	\$38,422	\$20,293	\$15,518	\$647	\$1,964
Brock	Durham	\$36,632	\$20,293	\$13,728	\$647	\$1,964
Whitby	Durham	\$34,962	\$20,293	\$12,058	\$647	\$1,964
Ajax	Durham	\$34,933	\$20,293	\$12,029	\$647	\$1,964
Uxbridge	Durham	\$34,325	\$20,293	\$11,421	\$647	\$1,964
Scugog	Durham	\$33,292	\$20,293	\$10,388	\$647	\$1,964
Pickering	Durham	\$33,018	\$20,293	\$10,114	\$647	\$1,964
Oshawa	Durham	\$30,110	\$20,293	\$7,206	\$647	\$1,964
Toronto		\$19,956	-	\$19,412	-	\$544

Source: Building Industry and Land Development Association

Development Charges, Various Ontario Municipalities

Summary of Development Charges in the Ontario – Single Family Dwelling Units – October 2012

Municipality	Region/County	TOTAL	Region DC	Municipal DC	Education DC	Go Transit DC
Innisfil (Alcona)	Simcoe	\$38,727	\$6,063	\$31,576	\$1,088	-
Binbrook (Hamilton)	Ham-Wentworth	\$32,557	\$28,023	\$3,571*	\$739	\$224
Dundas (Hamilton)	Ham-Wentworth	\$30,549	\$28,023	\$1,563*	\$739	\$224
Barrie		\$29,441	-	\$28,353	\$1,088	-
Hamilton	Ham-Wentworth	\$28,986	\$28,023	-	\$739	\$224
Collingwood	Simcoe	\$28,215	\$6,063	\$21,064	\$1,088	-
Waterloo	Waterloo	\$28,222	\$12,860	\$13,662	\$1691	-
Ottawa (outside greenbelt)		\$26,276	-	\$24,650	\$1626	-
Cambridge	Waterloo	\$26,214	\$12,860	\$11663	\$1691	-
Guelph		\$25,301	-	\$24,004	\$1,297	-
Lincoln	Niagara	\$24,483	\$9,950	\$14,533	-	-
Kitchener	Waterloo	\$23,980	\$12,860	\$9435	\$1691	-
London (inside growth area)		\$23,077	-	\$23,077	-	-
Orangeville	Dufferin	\$21,419	\$1,983	\$19,045	\$391	-
Grimsby	Niagara	\$20,407	\$9,950	\$10457	-	-
Orillia		\$19,117	-	\$18,029	\$1,088	-
Midland	Simcoe	\$18,302	\$6,063	\$11,151	\$1,088	-
Ottawa (inside greenbelt)		\$17,979	-	\$16,354	\$1,626	-
Windsor	Essex	\$17,435	-	\$17,435	-	-
Brantford	Brant	\$15,380	-	\$14,752	\$628	-
Kingston		\$15,138	-	\$15,138	-	-
Sudbury		\$14,581	-	\$14,581	-	-
Peterborough (Average)		\$14,237	-	\$14,237	-	-
Belleville		\$8,890	-	\$8,890	-	-
Owen Sound	Grey	\$8,803	\$3,898	\$4,905	-	-
St. Thomas		\$7,182	-	\$7,182	-	-
Sarnia		\$6,471	-	\$6,471	-	-

Source: Ontario Home Builders' Association

* Special Area Charge

Endangered Species Act

- The **Endangered Species Act, 2007** (ESA) came into effect on June 30, 2008. Ontario now has the most comprehensive species protection legislation in North America. The Act has three main features:
 - Emphasizes the importance of science in making decisions about the protection of species at risk;
 - Includes flexibility tools to create opportunities for both human activity (that would otherwise be prohibited) and species protection;
 - Recognizes the importance of both species protection and habitat protection.
- OHBA strongly believes that habitat regulation should work in conjunction with existing legislation and complement other important provincial goals and objectives. Furthermore, the province must improve the implementation of the legislation through streamlined permitting requirements and **appropriate transition policies that respects previous public approvals** and land designations.

Endangered Species Act – MNR Transformation

- **OHBA has strongly advocated for workable and efficient solutions** that will support the species at risk while not unduly constraining the province's economic interests by improving the *Overall Benefit Permitting* process under the ESA.
- The 2012 provincial budget **responded to a number of OHBA concerns** and outlined broad plans for MNR to transform the stewardship and conservation of Ontario's natural resources in a more fiscally responsible way.
- OHBA made a submission to MNR in January 2013 on *Taking a Broader Landscape Approach: A Policy Framework for Modernizing Ontario's Approach to Natural Resource Management*. (EBR 011-7540). (OHBA submission available at www.ohba.ca).
- MNR established an ESA Stakeholder Panel with OHBA representation in November 2012. The panel provided the Minister with recommendations in January 2013 (EBR 011-7980) including the establishment of transition provisions and streamlining of permitting.
- Following the submission of the ESA Stakeholder Panel Report, MNR proposed a number of new approaches to the implementation of the **Endangered Species Act** (EBR 011-7696). These include industry specific transition regulations for the 65 species that will receive general habitat protection on June 30, 2013, as well as a 'rules-in-regulation' with registration approach to a number of endangered and threatened species at risk.
- MNR consulted with the OHBA ESA sub-committee as well as the OHBA Land Development Committee on the proposed approaches to the implementation of the ESA. OHBA submitted industry recommendations generally supporting the regulatory package to MNR in February 2013 (OHBA submission available at www.ohba.ca).
- The provincial government passed a package of regulatory amendments to improve implementation of the ESA in May 2013 that included industry specific transition policies and streamlined 'rules in regulation' approaches for specific species and activities.

Endangered Species Act – Bobolink and Eastern Meadowlark



Bobolink

- OHBA is represented on the Bobolink / Eastern Meadowlark Roundtable to provide advice and recommendations on a plan and recovery strategy over the temporary permitting exemption for agricultural operations running until October 2014.
- An OHBA subcommittee with BILD & Greater Ottawa HBA members is engaged with MNR with two objectives:
 - Working towards appropriate, fair and balanced transition provisions;
 - The new housing and development industry requires a simplified and streamlined process that establishes a rational approach to Overall Benefit Permits.

- The Ontario government posted an **OHBA supported transition policy** on the Environmental Registry 011-5372 in May 2012 that exempts certain projects from an Overall Benefit Permit by providing support for the species through contributions to support habitat creation:
 - Projects in lands designated as an area of settlement in an official plan of a municipality approved before Jan 1, 2013, 1:1 (acre for acre);
 - Projects in receipt of Draft Plan Approval or Condominium Act Approval before November 1, 2014, 0.5:1 ratio;
 - Projects in receipt of Draft Plan Approval or Condominium Act Approval before January 1, 2013, 0.1:1 ratio;
 - Once eligible, the ability to rely on the exemption does not expire (i.e. if their plan is approved, but they don't begin construction until a later date).

Endangered Species Act – Redside Dace

- In June 2011 a transition regulation under the ESA for protection of Redside Dace was posted following extensive consultation between the Ministry of Natural Resources, OHBA and BILD to develop an amended regulation. The intent of the transition is to allow for the development of land when an Official Plan amendment has already been approved between the dates of September 27, 2002 and July 1, 2011. There are some conditions set out in the transition regulation and certain projects are exempted from the legislated permit requirements related to the protection of Redside Dace habitat.



Redside Dace

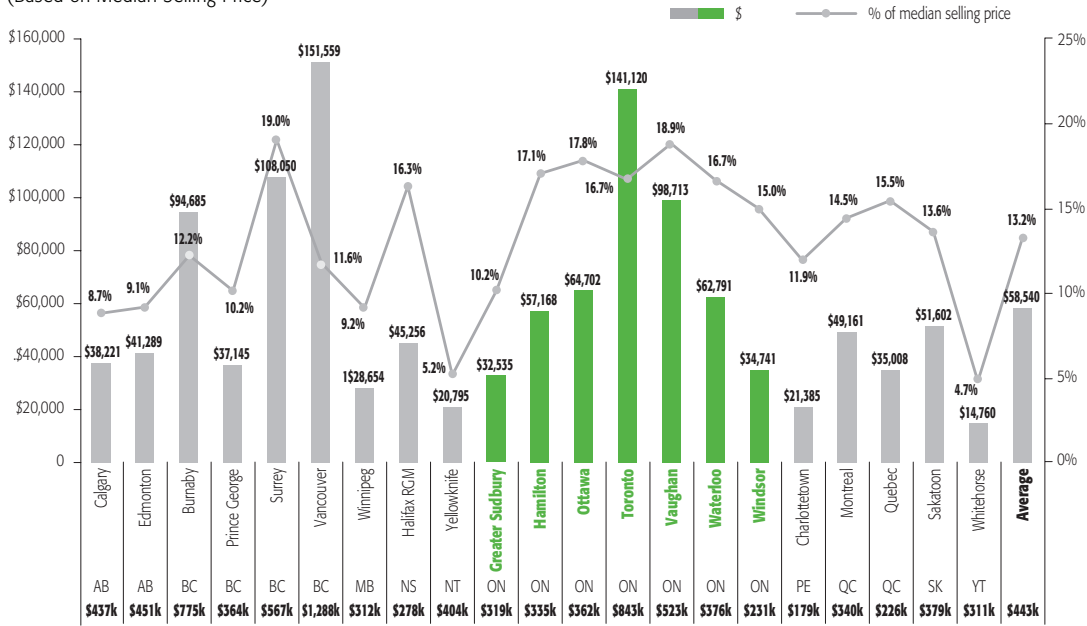
Government Imposed Charges

<ul style="list-style-type: none"> • Development Charges <ul style="list-style-type: none"> – Municipal Development Charges – Regional Development Charges – Education Development Charges – GO Transit Development Charges 	<ul style="list-style-type: none"> • Ministry of Environment Engineering Review • Land Registry Closing Fees (Title Registration) • Conservation Authority Fees • Electrical Permit - Electrical Safety Authority • Legal Fees
<ul style="list-style-type: none"> • Various Additional Municipal Charges <ul style="list-style-type: none"> – Storm Water Management – Topsoil Removal Fee – Regional Water Meter Fee – Engineering Design Review and Inspection fee – Public Art Charges – Engineering Fees – Parkland Dedication Fees (Cash-in-Lieu) – Building Permit Fees – Section 37 	<ul style="list-style-type: none"> • Land Transfer Tax <ul style="list-style-type: none"> – Provincial LTT – Toronto LTT
<ul style="list-style-type: none"> • Planning Fees (Various Development Application & Processing Fees) <ul style="list-style-type: none"> – Plan of Subdivision (singles and row houses) – Plan of Subdivision Registration/Review – Site plan approval – Plan of Condominium 	<ul style="list-style-type: none"> • HST (Provincial portion + GST) • Costs associated with municipal by-laws • Additional costs due to building code changes
	<ul style="list-style-type: none"> • WSIB Premiums (Home Builder Rate Group) + WSIB Premiums passed on to builders by trades
	<ul style="list-style-type: none"> • Surcharges imposed by trades to cover potential Ministry of Labour safety fines
	<ul style="list-style-type: none"> • Tarion Registration Fees • Tarion Enrolment fees

- The November 2010 CMHC study, *Government Imposed Charges (GICs) on New Housing in Canada* examined new housing data and the full range of levies, fees, charges and taxes imposed by all levels of government for 2009 in seven Ontario municipalities (21 across Canada).
- Total GICs as a percentage of the price on a median priced single-detached dwelling in the seven Ontario municipalities studied were all over 15 per cent, except for Sudbury. Furthermore, when compared to the previous 2007 CMHC study, GICs as a percentage of overall home prices has increased across Ontario.
- A new 2013 Altus Group study of GICs in the GTA found that the average government charges for each new single-detached home are \$118,400 – which represents over 23 per cent of the average price. Furthermore, the average GICs on a new high-rise home are \$64,400, which are approximately 20 per cent of the average price.

New Single Detached Homes – 2009 Total Estimated Municipal, Provincial and Federal GICs

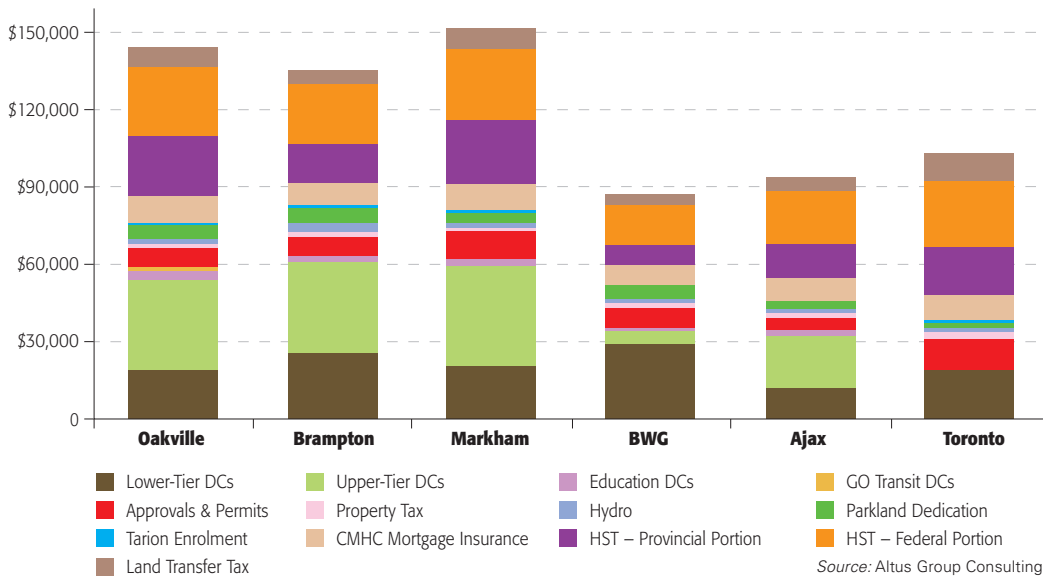
(Based on Median Selling Price)



Source: Canada Mortgage and Housing Corporation

> OHBA is alarmed by the upward trend in taxation on new housing in jurisdictions across Ontario.

GOVERNMENT CHARGES PER LOW-RISE HOME, BY TYPE OF COST, 2013 Selected GTA Municipalities



Source: Altus Group Consulting

Greenbelt Plan

- The Greenbelt Plan protects 1.8 million acres of land in the Golden Horseshoe including previously protected lands on the Oak Ridges Moraine and the Niagara Escarpment.
- A plan review every 10 years (2015), coordinated with the NEP and ORMCP.
- A report by *Friends of the Greenbelt Foundation* notes that the supply of land in the 'white-belt' should accommodate further changes in urban boundaries for several generations. In effect, the 'white-belt' will buffer the greenbelt from northward urban expansion.

Greenbelt Expansion

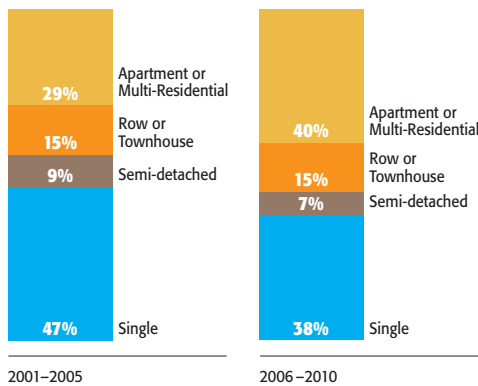
- Greenbelt expansion requests must follow six criteria:
 1. Begins with a municipal request, passed by a council resolution;
 2. Identify an area either adjacent to, or have a functional relationship to the Greenbelt;
 3. Embraces the Greenbelt purpose;
 4. Connections to Greenbelt Systems;
 5. Complements the Growth Plan for the Greater Golden Horseshoe;
 6. Timing and Relationship to Other Provincial Initiatives.
- In November 2012, the province proposed an amendment to the *Greenbelt Plan* under the **Greenbelt Act, 2005** that would:
 - Add provincially-owned lands of approximately 255 hectares (630 acres), which are part of the Glenorchy Conservation Area in the Town of Oakville, to the greenbelt;
 - Add a new *Urban River Valley* designation to the *Greenbelt Plan* to facilitate adding publicly owned lands in urban river valleys into the *Greenbelt Plan*.
- In a January 2013 submission to the provincial government, OHBA noted that it is not opposed to growing the Greenbelt through the addition of existing publicly-owned lands, however, OHBA outlined a number of broad implementation concerns with respect to the new *Urban River Valley* designation.
- OHBA and BILD presented to the Ontario Greenbelt Council in March 2013.
- Criteria on Growing the Greenbelt including detailed maps of the existing Greenbelt can be accessed directly at www.greenbelt.ontario.ca.

Growth Plan – Greater Golden Horseshoe – Places to Grow

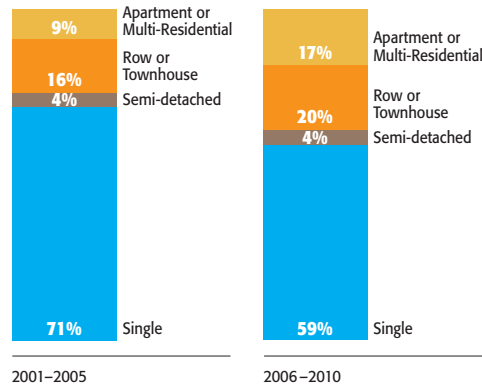
- *Places to Grow* outlines a vision and strategy for the future of the Greater Golden Horseshoe (GGH). The number of people living in the GGH is projected to grow to almost 13.5 million people and 6.2 million jobs by 2041.

- Local associations in the GGH include: BILD, Brantford, Greater Dufferin, Durham Region, Guelph & District, Haldimand Norfolk, Hamilton-Halton, Niagara, Peterborough & the Kawarthas, Simcoe County and Waterloo Region.
- In 2011, the province released a *Five-Year Progress Update* of the Growth Plan:
 - The update clarified the status of the 'white-belt' lands as an urban reserve by noting that it will be necessary to bring new lands into the urban envelop in the future;
 - Municipalities in the GTAH contain approximately 227,000 hectares of built-up land;
 - As of June 2011, there were approximately 51,800 hectares of designated greenfield land that will accommodate future urban uses;
 - Beyond the lands that are currently designated for urban uses, municipalities also have approximately 55,000 hectares of rural and agricultural lands within their boundaries that are not part of the greenbelt.
- The *Five-Year Progress Update* indicates a shift toward more intensified housing types has occurred across the Greater Golden Horseshoe over the past five years.

**INNER RING Municipalities:
Housing Construction Starts by Unit Type**

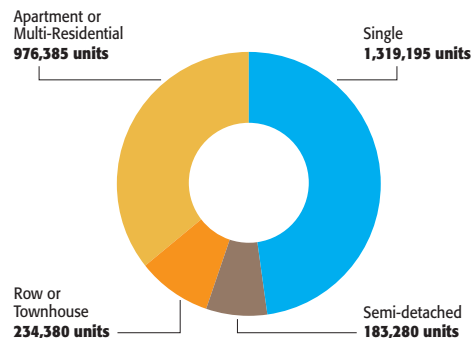


**OUTER RING Municipalities:
Housing Construction Starts by Unit Type**



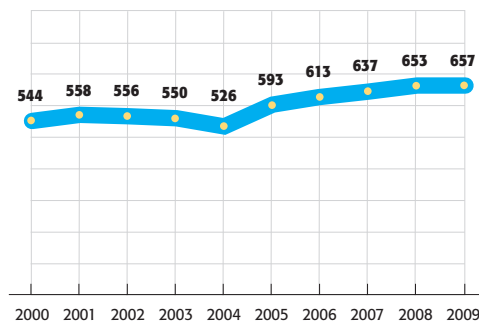
Source: Ministry of Infrastructure

**Total Housing Stock in Greater Golden Horseshoe
Census Metropolitan Areas - 2006**



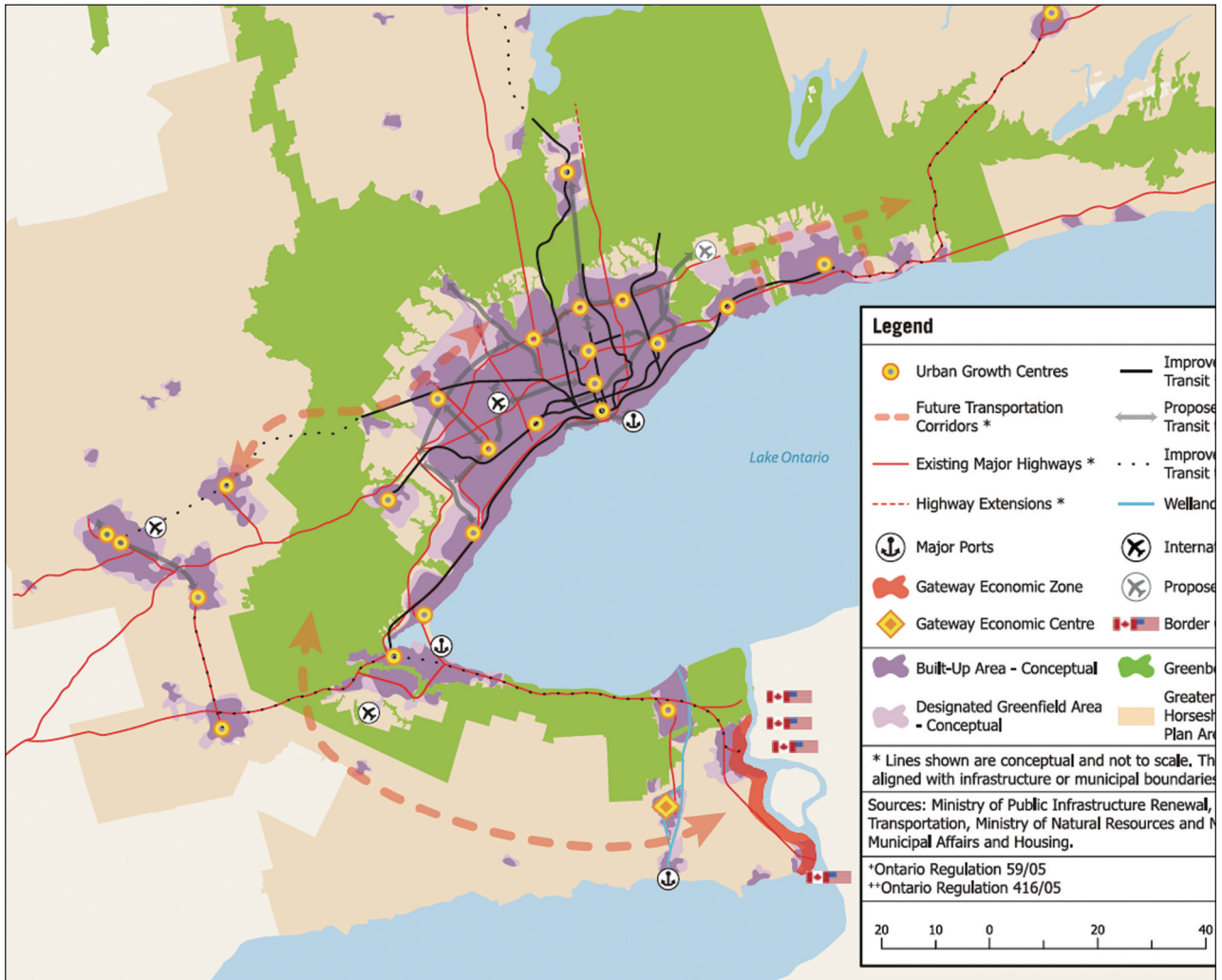
Source: Ministry of Infrastructure

**Annual Transit Passenger Trips in the
Greater Golden Horseshoe (in millions)**



- **OHBA has outlined a number of concerns** with the implementation of the growth plan as well as recommending a number of *Tools to Support Intensification*. This is a priority issue for OHBA – please see page 3 for more information.
- All OHBA *Places to Grow* submissions are available by contacting OHBA or visit www.placestogrow.ca for more information on *Places to Grow*.

Places to Grow: Growth Plan for the Greater Golden Horseshoe Concept



Source: Ministry of Infrastructure

Growth Plan - Proposed Amendment #2

- The Ontario Growth Secretariat is undertaking a review of the population and employment forecasts contained in Schedule 3 of the Growth Plan.
- A proposed Amendment 2, if approved, would replace the existing Schedule 3 in the Growth Plan with a new schedule with population and employment forecasts for upper-tier and single-tier municipalities to 2036 and 2041.
- **OHBA and BILD were consulted** on the methodology for the population and employment numbers and provided the Ontario Growth Secretariat with a joint submission in February 2013 supporting the finalization of population and employment forecasts for 2036 and 2041 (available at www.ohba.ca).

Distribution of Population and Employment for the Greater Golden Horseshoe to 2041 (figures in '000's)

	Population			Employment		
	2031	2036	2041	2031	2036	2041
Region of Durham	960	1,080	1,190	350	390	430
Region of York	1,500	1,700	1,790	780	840	900
City of Toronto	3,080	3,300	3,400	1,640	1,680	1,720
Region of Peel	1,640	1,870	1,970	870	920	970
Region of Halton	780	910	1,010	300	430	470
City of Hamilton	660	730	780	300	330	350
GTHA Total	8,620	9,600	10,150	4,330	4,580	4,830
County of Northumberland	96	105	110	33	37	39
County of Peterborough	61	73	76	18	21	24
City of Peterborough	88	109	115	42	54	58
City of Kawartha Lakes	100	101	107	27	30	32
County of Simcoe	416	456	497	132	141	152
City of Barrie	210	231	253	101	114	129
City of Orillia	41	44	46	21	22	23
County of Dufferin	80	81	85	27	31	32
County of Wellington	122	126	130	54	54	56
City of Guelph	175	183	191	92	97	101
Region of Waterloo	729	779	815	366	377	393
County of Brant	47	54	59	19	24	27
City of Brantford	126	154	169	53	73	82
Countu of Haldimand	56	61	64	20	24	26
Region of Niagara	511	579	614	218	249	267
OUTER RING TOTAL	2,880	3,140	3,330	1,240	1,350	1,440
TOYAL GGH	11,500	12,740	13,480	5,560	5,930	6,270

Source: Ministry of Infrastructure

Growth Plan – Northern Ontario

- In March 2011, the Ontario government released the *Growth Plan for Northern Ontario, 2011*, under the authority of the **Places to Grow Act, 2005**.
- The plan will guide policy and decision making in Northern Ontario by:
 - Establishing a *Northern Policy Institute*;
 - Developing a strategy to create an integrated transportation infrastructure system;
 - Supporting regional economic planning, business innovation and entrepreneurship.
- The *Growth Plan for Northern Ontario, 2011* is available at www.ontario.ca/placestogrow.

Growth Plan – Simcoe Area

- The *Simcoe Sub-Area Amendment* came into effect on January 19, 2012 under the authority of the **Places to Grow Act, 2005** and set out a made-in-Simcoe approach.
- Schedule 7 distributes the Schedule 3 forecast to 2031 for the municipalities in Simcoe.
- **OHBA was supportive** of the amendment that provided planning certainty and flexibility in managing development on land within existing settlements.
- The amendment included transition policies and municipalities in the Simcoe sub-area have three years from January 19, 2012 to bring their official plans into conformity.
- **OHBA was opposed** to a previously proposed *interim settlement area boundary* that was not included in the final *Simcoe Sub-Area Amendment*. The February 2011 **OHBA Submission** is available at www.ohba.ca.
- The **Barrie-Innisfil Boundary Adjustment Act, 2009** expanded Barrie's municipal boundary by approximately 2,293 hectares. OHBA made a presentation to the Standing Committee on Justice Policy in November, 2009 **supporting the legislation**.

Inclusionary Zoning

- Inclusionary zoning is a barrier to overall housing affordability and supply. Inclusionary zoning would require private sector obligations towards subsidized housing through policies requiring land, housing units and/or cash-in-lieu. While some new affordable units are created, the effect is that the remaining 'market' units become less affordable.
- The provincial government considered planning tools such as inclusionary zoning during the consultation process for the *Long-Term Affordable Housing Strategy*. OHBA **strongly cautioned against** permitting municipalities to implement inclusionary zoning policies as municipalities already have a range of tools that they can utilize to enhance opportunities to provide affordable housing.

- Inclusionary zoning proponents have advocated for incentive trade-offs such a density bonusing which **OHBA believes is problematic**. The provincial planning regime through the **Planning Act**, *Places to Grow* and the *Provincial Policy Statement* directs growth to achieve higher densities and a high-quality urban form on the basis of current urban planning principles. Exchanging a social good (subsidized units) as the currency to achieve the desired urban form planned in the provincial legislative framework will jeopardize intensification efforts.
- Appropriate zoning should reflect Official Plans, the PPS and the Growth Plan and therefore urban lands should not be under-zoned whereby the provision of subsidized units unlocks appropriate densities.

Long-Term Affordable Housing Strategy

- In November 2010, the provincial government released the *Long-term Affordable Housing Strategy* as a key component of the *Poverty Reduction Strategy*.
- The **Strong Communities Through Affordable Housing Act, 2011**, received Royal Assent in April, 2011. OHBA appeared before the Standing Committee on Justice Policy in March, 2011 **in support of the proposed legislation**. Key components include:
 - Changes and enhancements to simplify the *Rent-Geared-to-Income* programs;
 - Changes to the **Planning Act** that require municipalities to have policies in their Official Plans allowing for secondary suites in both new and existing communities;
 - Once policies are established in the municipal official plans, individual secondary suites cannot be appealed to the OMB.
- An OHBA submission provided the province with six key recommendations:
 - Create a long-term, portable housing allowance program to provide immediate assistance to low income households who have housing affordability problems;
 - Require municipalities to permit ‘as-of-right’ secondary suites across Ontario;
 - Stop the regressive taxation of tenants by equalizing residential and multi-residential property tax rates across Ontario;
 - Remove government imposed cost and regulatory barriers to the supply of land and new housing which constrain housing opportunities for lower income households;
 - Address homelessness by focusing on special needs housing and services for the hard-to-house and integrating enhanced support services within housing projects;
 - Make strategic investments to fix Ontario’s existing social housing stock.

Metrolinx

- Metrolinx launched its \$50 billion, 25-year Regional Transportation Plan *The Big Move* for the Greater Toronto and Hamilton Areas in 2008.
- While a first wave of projects, including GO Transit expansion and the Eglinton LRT are currently under construction, the second wave of projects will require new revenue tools to fund approximately \$2 billion in annual transit infrastructure investment.
- In April 2013, OHBA provided Metrolinx and the Provincial Government with recommendations on the *Metrolinx Investment Strategy* regarding **OHBA's opposition to revenue tools that specifically target the new housing, development and professional renovation industry** as well as providing recommendations for planning tools that would support intensification around transit stations and transit corridors. The OHBA submission is available at www.ohba.ca.
- In May 2013, Metrolinx released an Investment Strategy that recommends:
 - 1 per cent increase to the HST;
 - 5 cents per litre Regional Fuel Tax;
 - Business Parking Levy;
 - Amendments to the Development Charges Act.
- **OHBA is opposed to proposed revenue tools** that will make transit-oriented communities less affordable.
- For more information as well as updates, visit: www.metrolinx.com.

Metrolinx: The Big Move



Source: Metrolinx

Ontario Municipal Board

- The Ontario Municipal Board (OMB) is an independent adjudicative tribunal that hears appeals on a wide range of municipal and land-related matters. The quasi-judicial board reviews development applications on planning merits in regard to provincial policies. This is in contrast to many local planning decisions that are based on short-term political situations rather than on the merits of the development application.
- Two private members bills were introduced in the spring of 2013 that, if passed, could significantly restrict the role of the OMB.
 - NDP Private Members Bill (sponsor MPP Rosario Marchese, Trinity-Spadina)
 - > **Respect for Municipalities Act (City of Toronto), 2013** (Bill 20);
 - > Referred to Standing Committee on Finance and Economic Affairs;
 - > A Private Members Bill regarding removing the jurisdiction of the OMB within the City of Toronto.
 - PC Private Members Bill (sponsor MPP Frank Klees, Newmarket-Aurora)
 - > **The Preserving Existing Communities Act, 2013** (Bill 41);
 - > Referred to Standing Committee on General Government;
 - > Would allow municipalities to have the final say on developments proposed for stable residential areas and open spaces if that municipality has an Official Plan that conforms to the provincial growth plan.
- OHBA is managing this critical issue and will be working to advocate and educate provincial decision-makers on the important role of the OMB in the planning process. OHBA made a deputation to the Standing Committee on Finance and Economic Affairs to outline the industry position on the OMB.

Parkland Dedication

- As required by the **Planning Act** any development must provide 5 per cent of the land for parkland dedication at the time of development, or **up to** 1 hectare per 300 dwelling units. If the development does not have a park site, the developer is required to pay cash-in-lieu for the value of the land.
- A BILD Parkland Working Group is working with local municipalities to adopt fair and balanced parkland dedication policies that support intensification.
- In September 2009, an **OHBA resolution** requested the province to:
 - Reduce cash-in-lieu of parkland fees in urban growth centres and intensification corridors to promote intensification and affordability;
 - Include a provision in the **Planning Act** to allow a credit towards parkland dedication for 'passive parks' in lands ceded to Conservation Authorities, storm water drainage easements, and passive recreational lands surrounding storm water management ponds;

- In the spring of 2013 OHBA wrote to both the Ministry of Municipal Affairs and Housing and the Minister of Infrastructure and Transportation requesting the province take action and demonstrate leadership in support of intensification and provincial policy by amending the **Planning Act** to reduce the outdated maximum allowable cash-in-lieu of parkland fee formula.

Provincial Policy Statement (PPS)

- The province is currently conducting a five year review of the PPS.
- OHBA and BILD are represented on the Ministry of Municipal Affairs and Housing PPS Working Group.
- OHBA and Stratford & Area BA, are represented on the Ministry of Municipal Affairs and Housing PPS Northern & Rural Working Group.
- In October 2010 **OHBA submitted recommendations** to the Ministry of Municipal Affairs and Housing noting that the planning process has become increasingly complex with numerous layers of legislation and regulation interfacing with the land-use approvals process.
- In October 2012, the province released draft PPS statements for consultation. **OHBA is concerned** that the draft PPS statements are overly restrictive and lack encouragement for economic growth. The Ministry of Municipal Affairs and Housing provided an overview of the proposed changes and consulted with the industry at a joint OHBA/BILD Land Development Committee meeting in November 2012.
- OHBA prepared a **second submission** to the Ministry of Municipal Affairs and Housing outlining industry concerns and recommendations in November 2012.

Transit Supportive Guidelines

- In 2012 The Ministry of Transportation (MTO) released the Province's *Transit Supportive Guidelines*. The guidelines provide municipalities with ideas, tools and best practices to consider transportation and land-use planning to develop more transit supportive communities.
- **OHBA made a submission** to MTO in March 2011 in response to the draft guidelines posted to the EBR (011-1329).

Health & Safety Committee

WSIB Mandatory Coverage – Independent Operators and Executive Officers

- Mandatory WSIB Coverage refers to the policies outlined in the **Workplace Safety and Insurance Act, 2008**. This legislation mandates independent operators and executive officers to purchase WSIB insurance. The legislation provides limited exemptions for residential renovations and executive officers, however, the WSIB has been slow to release finalized policies. The legislation is now in force, effective January 1, 2013, with a one year transition for those in violation of the policies.
 - **OHBA continues to advocate against mandatory coverage** for independent operators and executive officers in construction;
 - The leader of the Official Opposition, Tim Hudak, has stated that if elected Premier, he will cancel the mandatory coverage requirements in the legislation;
 - According to the Auditor General, the WSIB is expected to receive an additional \$72 million in annual revenues as a result of including this new group of workers.
- **Exemptions to Mandatory Coverage:**
 - *Home Renovation:* Home Renovators who are contracted directly with the person occupying the residence and work exclusively in home renovation are exempt from the Mandatory Coverage legislation.
 - *Executive Officers, Partners:* Businesses can select one executive officer or partner to apply for an exemption from coverage. This **must** be an individual who does not perform any construction work on any building site (including on-site supervision).
- **OHBA is proposing** a WSIB rate for employers on the tools.

WSIB Unfunded Liability Review

- Harry Arthurs tabled his report in Spring 2012 and the Ministry responded by creating a new regulation which requires WSIB to reach funding efficiency of 60 per cent by 2017, 80 per cent in 2022, and a full 100 per cent by 2027. The percentage benchmarks are based on total assets divided by total liabilities.
- At the end of 2012 the WSIB unfunded liability was at \$13.299 billion or a funding ratio of 56.5 per cent.
- Visit: www.wsibfundingreview.ca.

WSIB Consultation Secretariat

- Throughout 2012-13 the WSIB will conduct policy reviews and engage in consultations in key areas of Rate Group Structure, Rate Setting and Incentive programs to assist in our goal of creating a financially stable Ontario compensation system.

Expert Advisory Panel on Occupational Health and Safety (Tony Dean Panel)

- The *Tony Dean Panel* was convened by the provincial government to provide a comprehensive review of the provincial health and safety system and to provide recommendations on how the system could be improved. The recommendations include:
 - Mandatory basic occupational health and safety awareness training and education for all workers, supervisors;
 - Identify and develop mandatory training requirements for high-hazard work;
 - Require mandatory training for workplace health and safety representatives;
 - Expedite the resolution of reprisal complaints under the **Occupational Health and Safety Act** (OHSA) and improve protection for vulnerable workers (i.e. youth, recent immigrants and foreign temporary workers) through mandatory training, greater availability of multilingual and web-based resource materials, and the establishment of a committee to advise the minister on issues related to vulnerable workers;
 - Improve support for small business by appointing a committee to advise the Minister;
 - The Ministry of Labour should assume responsibility for the co-ordination of a new prevention program delivery organization. This function is currently the responsibility of the WSIB and other partners;
 - The province has appointed George Gritzotis as the *Chief Prevention Officer (CPO)*. This position reports to the Minister of Labour, and is tasked with coordinating and aligning prevention system strategies and overseeing Ontario's Health and Safety Associations.

WSIB eClearance

- *Certificate of Clearance Policy* 2010 (eClearance) for all employers, principals, contractors and subcontractors will be able to obtain and verify the authenticity of certificates of clearance through the WSIB using the new online eClearance system.
- In the past, obtaining a clearance typically took 24 to 48 hours as it was required to be issued by WSIB staff.
- WSIB changes include:
 - Clearances are now valid for up to 90 days instead of 60;
 - Predictable renewal dates will help you keep track of when clearances expire;
 - Generic clearances have been discontinued in favour of specific clearances that show specific principal-contractor business relationships.
- For detailed information please visit: www.wsib.on.ca.

Stilts Regulations

- The province has amended regulations to allow stilts to be used in residential construction. Stilts are permitted for use by workers installing insulation and vapour barriers and finishing drywall. Workers may use stilts only after they have completed special training with specific safety measures in place.
- For more information please visit: www.healthandsafetyontario.ca.
- The Ministry of Labour has clarified **ladder use guidelines**, please visit: www.ihsa.ca/pdfs/topics/ladders.pdf.

Workplace Violence and Harassment Regulations

- Changes to **Ontario's Occupational Health and Safety Act** (OHSA) that will increase protection for workers from workplace harassment and violence came into effect in 2010.
- Employers must:
 - Prepare policies with respect to workplace violence and workplace harassment;
 - Develop and maintain programs to implement their policies;
 - Provide information and instruction to workers on the contents of these policies.
- More detailed information has been published at IHSA:
http://www.healthandsafetyontario.ca/bundles/ihsa/news/workplace_violence.html

Ministry of Labour Safety Prevention Program

- A workplace safety toll-free phone number for the public and workers to call to report labour practices or work conditions that appear unsafe: **1-877-202-0009**.

WSIB Premium Rates 2013

- The maximum insurable earnings ceiling for 2013 is \$83,200. This is an increase of 1.8 per cent from \$81,700 in 2012. Changes to the maximum insurable earnings ceiling are directly linked to changes in average earnings in Ontario as measured by Statistics Canada, and provisions under the Workplace Safety and Insurance Act.
- The premium rate amount has increased 2.5% per cent across-the-board for all rate groups. WSIB has also announced a new rate for non-exempt partners and executive officers in construction. This category was created because of the new requirements created as a result of Bill 119, Mandatory WSIB Coverage.

WSIB Premium Rates

Rate Group	Description	2013 Premium Rate (\$)	2012 Premium Rate (\$)
704	Electrical And Incidental Construction Services	3.69	3.60
711	Roadbuilding And Excavating	5.29	5.16
719	Inside Finishing	7.51	7.33
723	Industrial, Commercial & Institutional Construction	4.55	4.44
728	Roofing	14.80	14.44
732	Heavy Civil Construction	7.03	6.86
741	Masonry	12.70	12.39
748	Form Work And Demolition	18.31	17.86
751	Siding And Outside Finishing	10.25	10.00
755	Non-Exempt Partners and Executive Officers in Construction	0.21	N/A
764	Homebuilding	9.10	8.88

Source: WSIB

Renovators' Council

OHBA / March of Dimes Accessibility Professional Designation

- Through a partnership with the March of Dimes, the OHBA has created a designation for renovators wishing to become more knowledgeable in the field of accessible and universal design.
- The online training course consists of four modules that focus on exterior property access; interior access; accessible kitchen design; and accessible bathroom design.
- Upon completion of the program OHBA member companies will receive the “Accessibility Professional” designation which will complement the RenoMark program and allow renovators and builders to demonstrate their knowledge in this ever-growing field.



Healthy Homes Renovation Tax Credit

- The *Healthy Homes Renovation Tax Credit* is a permanent, refundable income tax credit that assists with the cost of modifications that improve accessibility or help a senior be more functional or mobile at home.
- The Credit is worth up to \$1,500 each year, calculated at 15 per cent of up to \$10,000 in eligible expenses per year.
- **OHBA is fully supportive of the Tax Credit** and continues to advocate to both provincial and federal governments for a more broad-based, permanent tax credit that would encourage consumers to collect receipts and utilize the services of legitimate renovators.

Ministry of Consumer Services recognizes RenoMark/HBA network

- The Ministry of Consumer Services has recognized and identified OHBA's local association network and RenoMark renovators as the source for consumers looking to renovate.
- The release states that:

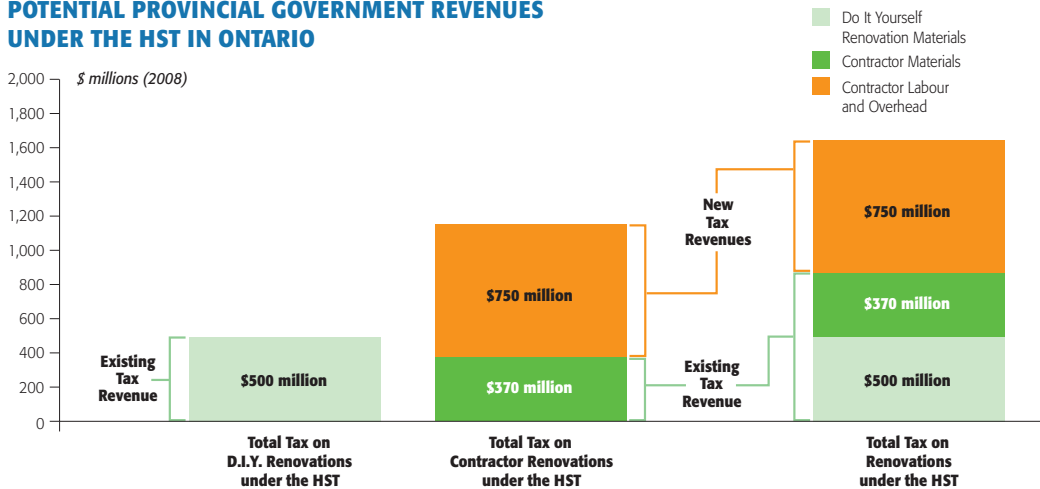
Last year, the residential renovation sector contributed over \$23 billion to Ontario's economy and supported 211,000 jobs. Renovations and repairs shouldn't be left to chance. Families can get the best return for their hard-earned dollars by following these tips:

 - *Choose a reputable contractor. Ask for recommendations, check websites like RenoMark, or call your local homebuilder's association. Reputable contractors will be bonded, will make sure their workers are insured against workplace injuries and will charge HST.*

Residential Renovations and the Underground Economy

- The HST and residential renovations is a priority issue for OHBA – for more detailed information please refer to page 8 in the priority issues section.
- Previously, only the renovation materials were subject to PST. With the full value of the renovation subject to HST, it has significantly impacted the contractor segment of the renovation sector, which is estimated to represent 70 per cent of all renovation investment across Ontario.
- **OHBA is concerned** that harmonization has further exacerbated the underground ‘cash’ economy problems experienced in the sector since the GST was initially introduced.

POTENTIAL PROVINCIAL GOVERNMENT REVENUES UNDER THE HST IN ONTARIO



- Evidence suggests that the size of the underground economy varies by the cost of the renovation projects. The CHBA *Pulse Survey* finds that “cash deal” arrangements were believed to be the most common for small renovation jobs.
- To mitigate against underground economy activity, protect consumers and reduce the potential for government tax revenue to ‘leak’ to the underground, **OHBA recommends:**
 - **The province should implement a broad-based rebate for contractor renovations directly to the consumer** to encourage the collection of receipts and for contractors to operate in the legitimate economy. A rebate could also take the form of a tax credit, similar to the federally administered *Home Renovation Tax Credit* that ran from 2009 to 2010.
 - As an alternative, the government could implement a rebate policy for certain contractor renovations to be considered ‘major renovations’, which focus on capital investment rather than maintenance and repair. These rebates could be implemented under physical definitions or based on the project value.

Benefits of Various Rebate Programs to the Ontario Government

Size of Contractor Renovation Project by Value Range	Total Contractor Renovation (\$ millions)	Estimated Share of Underground Economy %	Estimated Size of Underground Economy (\$ millions)	Total Tax Revenue Leakage (\$ millions)	Tax Loss Prevented		
					Under Definition \$5,000+ (\$ millions)	Under Definition \$20,000+ (\$ millions)	Under Definition \$50,000 (\$ millions)
\$1 - \$4,999	2,176	65	1,414	327	–	–	–
\$5,000 - \$19,999	5,693	53	3,006	696	348	–	–
\$20,000 - \$49,999	3,358	20	672	155	78	78	–
\$50,000 and over	2,863	5	143	33	17	17	17
Total	14,090	37	5,235	1,212	442	94	17

Source: Altus Group Economic Consulting

- **OHBA also recommends** that the federal government implement a permanent GST rebate or tax credit program to entice consumers to utilize the services of a legitimate, professional contractor rather than the underground 'cash' economy.
- In 2010, OHBA **passed a resolution** on the underground economy supporting a renovation tax rebate and other regulatory measures.
- In 2009, OHBA **made a deputation** to the Standing Committee on Finance and Economic Affairs regarding the implications of the HST for the renovation sector and the underground economy.
- In 2009, CHBA **passed a resolution** recommending that the federal government implement a renovation tax rebate under the GST to achieve revenue neutrality with the previous federal sales tax on home renovations.

RenoMark

- **OHBA has purchased RenoMark licenses** for all Ontario local HBAs.
- Each local Home Builders' Association has the option of joining the RenoMark program by contacting and signing an agreement with BILD.
- To date, 18 OHBA locals are participating in the RenoMark program:

To date, 18 OHBA locals are participating in the RenoMark program:

- | | |
|-------------------------|------------------------------------|
| > BILD | > Niagara HBA |
| > Brantford HBA | > Greater Ottawa HBA |
| > Chatham-Kent HBA | > Peterborough & The Kawarthas HBA |
| > Greater Dufferin HBA | > Simcoe County HBA |
| > Durham Region HBA | > Stratford HBA |
| > Guelph & District HBA | > St. Thomas-Elgin HBA |
| > Haliburton County HBA | > Quinte HBA |
| > Hamilton-Halton HBA | > Waterloo Region HBA |
| > London HBA | > Greater Windsor HBA |



- Visit www.Renomark.ca for more information.

Technical Committee

Ontario Building Code Changes 2012

- Most of the new *Ontario Building Code* will come into force on January 1, 2014. However, certain requirements will come into force later on January 1, 2015 and January 1, 2017.
- OHBA is working with MMAH and OBOA to develop a joint training program for both OHBA and OBOA members.
- OHBA was extensively involved in two rounds of public and stakeholder code consultations.
- There are over 20,000 changes to the *Ontario Building Code*, most are language changes, however some key changes include:
 - One smoke alarm per bedroom plus one per floor. Must be hard wired and have an alternate power source for 7 days, followed by 4 min of alarm;
 - Changes describing guards designed not to facilitate climbing;
 - Increased water conservation for toilets and showers;
 - Changes to on-site sewage system requirements;
 - Roof sheathing with supports > than 406 mm will require edge fasteners at every 150 mm;
 - Change in concrete wall height (basements).
- On January 1, 2015 a number of additional code changes will take place, including:
 - Furnace Equipped with Direct Current (DC or ECM) motor;
 - Natural Gas (or propane) ready kitchen and laundry rooms are permitted instead of electrical.
- OHBA efforts ensured some ill-advised items did not make it into the code including:
 - Proposal regarding increased performance for fire separation between houses and protection of soffits on closely spaced buildings were not harmonized with the National Code based on 10 minute emergency response times;
 - Proposal to require mandatory “Solar Ready” conduits in all houses;
 - There were no changes made in relation to barrier-free (accessibility) design for Part 9.
- The newly-released code includes the next step forward for Ontario housing in terms of energy and water efficiency in 2017. All new housing construction in 2017 will consume 15 per cent less energy than those under the current code, and large buildings will consume 13 per cent less energy.
- OHBA Past President Doug Tarry continues to represent the industry on the Building Code Conservation Advisory Council (BCCAC) which will continue in its mandate to examine future options for energy efficiency in future codes.
- This is a priority issue for OHBA, please refer to page 2 in the Priority Issues section.

SB-12 Energy Requirements (Joint Working Group)

- On December 31, 2011, the energy efficiency requirements captured in SB-12 (SB-10 for large buildings) along with new requirements for mandatory Occupancy Inspections and mandatory Air Barrier Inspections came into force for all new homes built on or after January 1, 2012.
- OHBA, the Ministry of Municipal Affairs and Housing and the Ontario Building Officials Association **formed a joint working group** to address problem areas with the implementation of SB-12.
- The joint working group developed an Energy Efficiency Design Summary form to be used by permit applicants when applying for a building permit under the new SB-12 requirements. This form summarizes all of the design information contained within the drawings on one convenient form and helps to streamline the plans review process for municipalities.
- The joint working group updated a FAQ document regarding SB-12 on the OBOA website and identified the recommended documentation needed for SB-12 Compliance through the EnerGuide 80 Performance Path method.

Mandatory Occupancy Inspection Process

- In January 2012, new Occupancy Inspection requirements set out the essentials for a house to be determined safe and habitable.
- Two problem areas have been identified and discussed:
 - Substantial completion of grading (difficult to inspect grading in winter). **OHBA has recommended to the Ministry of Municipal Affairs and Housing to remove this onerous requirement;**
 - A Joint Working Group has addressed what is required to demonstrate compliance with SB-12 on a FAQ document at www.oboa.on.ca.

Radon/Soil Gas

- The OHBA Technical Committee requested a brief from the Tarion Warranty Corporation to identify warrantable conditions involved in Radon. A fact sheet is now available from Tarion and/or OHBA.

Residential Fire Sprinklers

- Mandatory residential fire sprinklers were adopted into the *Ontario Building Code* for buildings 4 storeys and higher on June 18, 2008. The new requirements apply to building permit applications for Part 3 buildings filed on or after April 1, 2010.

- Residential fire sprinklers are not mandatory in low-rise housing in Ontario.
- According to data collected by the Ontario *Office of the Fire Marshal* (OFM), there was a 36 per cent decline in the fire death rate in residential structures in Ontario from 2001 to 2010. This extends a trend of steady decline in fire fatalities over almost two decades even though Ontario's population has been steadily increasing. As a representation of population to fire fatalities, Ontario's fire fatality rate in 2001 was 8.3 per cent while in 2010 it had dropped to 5.3 per cent.
- According to OFM 2012 data, in 33 per cent of preventable residential fires where there was a fatality there was no smoke alarm warning. (In 15 per cent there was no smoke alarm, and in 18 per cent the smoke alarm did not operate).

Technical Subcommittee on Furnace Sizing and Design

- OHBA has been examining proposed changes to CSA F280 which addresses how HVAC systems are sized and designed;
- OHBA believes that the new CSA F280 allows for more accurate HVAC design as it pertains to new energy efficient housing. There is evidence appearing within the housing stock suggesting the old CSA standard is placing HVAC designed systems at risk of being oversized.
- The OHBA Technical subcommittee has formally met with representatives from HRAI and the MMAH to develop a plan to introduce the new standard into the industry as quickly as possible.
- **OHBA has requested** that MMAH consider expediting the recognition of the new standard.

Glass Panels in Balcony Guards

- The Ministry of Municipal Affairs and Housing established an *Expert Advisory Panel on Glass Panels in Balcony Guards* including representation from OHBA and BILD to provide recommendations on whether and how to amend the Building Code to address the issue of breakage of glass panels in balcony guards.
- The Panel put forward seven recommendations which were all adopted.
- Ontario Regulation 159/12 was filed on June 20, 2012 and came into force on July 1, 2012. The amendment incorporates, by reference, new *Supplementary Standard SB-13, "Glass in Guards"*.
- The amendments include:
 - Requiring the use of heat-strengthened laminated glass when glass is close to or beyond the edge of a balcony;
 - Permit the use of heat-soaked tempered glass where glass balcony guards are inset a certain distance from the edge of the balcony;
 - These requirements apply to new construction only.

Accessibility for Ontarians with Disabilities Act (AODA)

- The **Accessibility for Ontarians with Disabilities Act** (AODA) received Royal Assent in May 2005. The intent of the Act is to develop codes and standards to improve accessibility and freedom of movement within the province by January 1, 2025.
- The AODA takes a broad definition of those with disabilities from the *Human Rights Code* and includes such groups as people in wheelchairs, blind, deaf, autistic or other learning disabilities. The codes and standards will look to make changes in all sectors including transportation, customer service, business and construction.
- A public consultation on the proposed *Accessible Built Environment Standard* was opened from July to October 2009. **OHBA prepared two response documents** including a general policy discussion as well as an on-line submission of technical comments.
- The Minister of Community and Social Services announced that retrofitting of the existing built environment and housing would not be part of the consultation and subsequently not being considered by government at this time.
- Early in 2010, the committee revised the initial proposed standard to reflect the public's input resulting in the Final Proposed *Accessible Built Environment Standard*. The final proposed standard has now been submitted to the government for consideration, but is not law.
- No accessibility changes were proposed during the Building Code review process.
- Work has already been completed on the standard for *Transportation* and the *Customer Service Standard* has already been adopted. Business owners should be aware of the Customer Service Standard and what it can mean to their operations. More information about the different accessibility standards (including the Built Environment Standard) can be found at: www.ontario.ca/accesson.

Advisory Councils (BAC & BCCAC)

- The *Building Advisory Council* (BAC) was established in 2006 by the Minister of Municipal Affairs and Housing to provide strategic advice on policy, technical and administrative issues related to the Building Code and the Act.
- The BAC is composed of members nominated from various stakeholder organizations representing the three sectors of the construction industry in Ontario: building and construction, design, and municipal and regulatory interests.
- The *Building Code Energy Advisory Council* (BCEAC) was established under directive from the **Green Energy and Economy Act, 2009** to require regular review of the Building Code's energy conservation provisions at five-year intervals.

- With the passing of the **Water Opportunities and Water Conservation Act, 2010**, the BCEAC's mandate was expanded to include water conservation and renamed to the *Building Code Conservation Advisory Council* (BCCAC). The function of the BCCAC is to provide to the Minister of Municipal Affairs and Housing on energy and water conservation measures that could be considered for the *Ontario Building Code*.
- There are 13 members of the BCCAC; OHBA Past President Doug Tarry and BILD Past Chair Paul Golini represent the interests of the residential construction industry.

Good Government Act, 2009

- The **Good Government Act, 2009** includes amendments to the **Building Code Act, 1992** (BCA):

Complete Permit Application:

- A complete application must meet certain threshold requirements:
- The Chief Building Official may consider an application incomplete if the application is not by the documents required by the municipal building by-law, or if the proposal contravenes any applicable law.

Discovery-based Limitation Period:

- The commencement of the limitation period for the prosecution of offences under the BCA has been changed from one year after the time when the subject-matter of the proceedings arose, to one year after the offence is discovered.

Occupancy Permits (Residential):

- Requirement for issuance of an occupancy permit under Building Code regulations clarifies criteria for occupancy of detached, semi-detached and row houses;
- The new regulation requires that such a building cannot be occupied unless an occupancy permit has been issued;
- Issuance of an occupancy permit would follow an occupancy inspection requested by the builder as with all other mandatory inspection requests;
- Requirement for notification on date of completion has been eliminated for buildings subject to the new occupancy permit;
- This new inspection became effective January 1, 2012.

Institute of Catastrophic Loss Reduction

- OHBA is participating on a panel to review building techniques that could potentially lead to premature failure during a catastrophic event. Members input may result in Building Code or performance improvements that could reduce insurance loss and/or protect property.

Training & Education Committee

College of Trades

- **The Ontario College of Trades and Apprenticeship Act** develops a governance model for trades in the province through the establishment of the Ontario College of Trades.
- The College of Trades is a priority issue for OHBA. For more information please see page 5 in the priority issues section.

College of Trades – Membership

- Certificate of Qualification (CofQ) holders in Voluntary Trades (including carpenters, painters, roofers, and bricklayers):
 - If you hold a certificate of qualification in a voluntary trade and received this prior to April 8, 2013 you will not be mandated to join the College. Membership to the College is optional.
 - If you receive a CofQ in a voluntary trade after April 8, 2013 it is mandatory to join the College in order to maintain your CofQ.
- CofQ holders in compulsory trades (including electricians, plumbers and sheet metal workers):
 - If you are working in a compulsory trade it is mandatory to join the College in order to maintain a CofQ.
- Construction Employers:
 - If you are an employer in construction with workers in compulsory and/or voluntary trades you do not have to join the College or pay fees.
 - If you are an employer and you sponsor an apprentice, you do not have to join the College of Trades or pay fees.

Amendments to Ontario Regulation 421/12

- On April 8, 2013, the Ministry of Training, Colleges and Universities amended Ontario Regulation 421/12. Changes to the regulation include:
 - Exempting water meter installers from compulsory certification requirements of the trade of plumber;
 - Minor amendments to clarify language related to exemptions of the Ontario Youth Apprenticeship Program (OYAP) participants;
 - Exempting individuals with a “Barber” Certificate of Qualification from having to pay fees for up to two years; and,
 - An exemption for existing ministry-issued Certificate of Qualification holders in a voluntary trade from having to become members of the College to maintain their Certificate of Qualification in that same voluntary trade.

- For individuals with a Certificate of Qualification in a voluntary trade issued under the **Trades Qualification and Apprenticeship Act** or the **Apprenticeship and Certification Act, 1998**, they will continue to maintain their Certificate of Qualification without having to become a member of the College of Trades in the same trade.
- As of April 8, 2013, to obtain a new Certificate of Qualification in either voluntary or compulsory trades, individuals must become members of the College and maintain membership in good standing with the College in order to maintain their Certificate of Qualification.

College of Trades – Fees

- **OHBA successfully advocated** for employers to be exempt from the College of Trades.
- The Membership fees for each class are as follows:

Apprentices:	\$60 + HST
Tradespersons:	\$60 + HST
Journeypersons:	\$120 + HST
Employers (OPTIONAL):	\$120 + HST

Provincial Apprenticeship Initiatives

- The *Ontario Youth Apprenticeship Program* (OYAP) provides employers with financial and administrative support regarding apprenticeship opportunities.
- There are a number of different programs in place to facilitate movement into skilled trades, including: OYAP (high school), *Co-op Diploma Apprenticeship Program* (college), for those who've left high school before graduation, the *Pre-Apprenticeship Training or Apprenticeship Scholarships* with academic upgrading available through the *Literacy and Basic Skills Program*. The government supports a loan program to help apprentices buy the tools and equipment they need through the *Loan for Tools* program.

Tax Credits

- The *Co-operative Education Tax Credit* (CETC) is a refundable tax credit available to businesses that employ post secondary students enrolled in qualifying co-operative education programs at eligible educational institutions. Currently, the CETC is a 10 per cent refundable tax credit (15 per cent for small businesses) on salaries and wages paid, to a maximum credit of \$1,000 per work placement.
- The *Apprenticeship Training Tax Credit* (ATTC) is a refundable tax credit to business on the salaries and wages paid to eligible apprentices in designated construction, industrial, motive power and service trades. The ATTC provides a 25 per cent refundable tax credit (30 per cent for small businesses) on the salaries and wages paid during the first 36 months of an apprenticeship program, to a maximum annual credit of \$5,000. The ATTC is available for apprentices that begin their apprenticeship before January 1, 2012 and salaries and wages paid before January 1, 2015.

Specialist High Skills Majors (SHSM) Program

- The Ministry of Education has returned technical classes to the high school curriculum, which will enable students to graduate with a *Construction Skills Degree*. It is hoped that this will encourage careers in the construction trades.
- The SHSM is a Ministry-approved specialist program that allows students to focus on a specific economic sector while meeting the requirements of the Ontario Secondary School Diploma and assists the transition to apprenticeship training, college, university or the workplace.
- The SHSM program is available in all school boards across the province. The program currently reaches 530 schools in one or more of the sectors, for a total of more than 1,000 SHSM programs province-wide.
- For more information visit:
www.edu.gov.on.ca/eng/studentsuccess/pathways/shsm/index.html

Canada Job Grant

- The Canada Job Grant was established by the Federal Government in the 2013 budget. The Grant provides up to \$15,000 or more per person. Businesses with a plan to train unemployed or underemployed Canadians for an existing job or a better job will be eligible to apply for a Canada Job Grant. Details on the new Job Grant will be introduced in the renewal of the Labour Market Agreements in 2014-15.
- Other programs for apprenticeship the Federal Government Offer includes:
 - The Apprenticeship Incentive Grant is a taxable grant of \$1,000 per year, up to a maximum of \$2,000 per person, available to registered apprentices once they have successfully finished their first or second year/level (or equivalent) of an apprenticeship program.
 - The Apprenticeship Completion Grant is a taxable grant of a maximum of \$2,000 available to registered apprentices who have successfully completed their apprenticeship training and obtained their journeyman certification in a designated Red Seal trade.
 - The Tradesperson's Tools Deduction allows tradespersons to deduct from their income part of the cost of tools they must acquire as a condition of employment.
 - The Apprenticeship Job Creation Tax Credit encourages employers to hire new apprentices in eligible trades by providing a tax credit of 10 per cent of the wages payable to eligible apprentices in the first two years of their apprenticeship program (up to a maximum credit of \$2,000 per apprentice, per year).

Index

<u>Accessibility for Ontarians with Disabilities Act</u>	59	Major Structural Defect (MSD)	22
Accessible Housing	61	Mandatory WSIB Coverage	48
Advisory Councils	59	March of Dimes Accessibility	52
Apprenticeship Information	65	Metrolinx	42
Apprenticeship Ratios	6		
Bank of Canada	13	Occupancy Inspections / Permits	59
Barrie-Innisfil Boundary Adjustment	40	Ontario Building Code	2
Bobolink	32	Ontario Building Code Changes, 2012	56
Brownfields	28	Ontario Municipal Board (OMB)	43
Builder Education Task Force (BETF)	23	Ontario Provincial Budget	13
Building Advisory Council	61	Overall Benefit Permit	31
Building Code Energy Advisory Council	61		
		Parkland Dedication	43
Canada Job Grant	64	Places to Grow	36
College of Trades	62	Population Growth	15
Compulsory Certification	5	Process for Designation of Tarion Board Members	26
Codo Conversions – Warranty	22	Provincial Policy Statement	44
<u>Condominium Act</u>	4		
Condominium Market	13	Redside Dace	33
Construction Fatalities	46	Renomark	54
Conservation Authorities	28	Renovation and Harmonization	9
		Renovation Green Renovator Project	19
Development Charges	29	Renovation Market	16
		Renovation Tax Credit	53
Eastern Meadowlark	32	Rental Housing	16
Endangered Species Act	31	Residential Fire Sprinklers	57
ENERGY STAR for New Homes	20	R-2000	20
EnerQuality Corporation	17		
		SB-12	57
Glass Panels on Balcony Guard	58	Secondary Suites	41
<u>Good Government Act, 2009</u>	60	Six-Storey Wood Frame Construction	10
Government Imposed Charges	34	Stilts Regulation	48
Greenbelt	36		
Greenhouse Certified Construction	20	Tarion Builder Bulletin 19	24
Green Renovator Project	19	Tarion Builder Education	23
Growth Plan – Greater Golden Horseshoe	36	Tarion Construction Performance Guideline	22
Growth Plan – Implementation	3	Tarion Enforcement Activity	25
Growth Plan – Northern Ontario	40	Tarion Performance-Based Pricing	23
Growth Plan – Proposed Amendment #2	39	Tony Dean Panel	47
Growth Plan – Simcoe County	40	Transit Supportive Guidelines	44
GST – New Housing Rebate	15		
		Underground Economy	8/53
Healthy Homes Renovation Tax Credit	52		
Housing Starts	12	Vacancy Rates	16
HST – Renovations (Rebate)	8		
HST – Threshold Review	7	Workplace Violence and Harassment	48
HST – Housing	6	WSIB eClearance	47
		WSIB Unfunded Liability	46
Illegal Building	24	WSIB Premium Rates	49
Illegal Renovations	8	WSIB Mandatory Coverage (Bill 119)	46
Inclusionary Zoning	40		
LEED for Homes	20		
Long-Term Affordable Housing Strategy	41		

30 LOCAL ASSOCIATIONS

**BILD-GTA
Bluewater
Brantford
Chatham-Kent
Greater Dufferin
Durham Region
Grey-Bruce
Guelph & District
Haldimand-Norfolk
Haliburton County
Hamilton-Halton
Kingston-
Lanark-Leeds
London
Niagara
North Bay & District
Greater Ottawa
Peterborough
& The Kawarthas
Quinte
Renfrew
Sarnia-Lambton
Saugeen Country
Seaway Valley
Simcoe County
St. Thomas-Elgin
Stratford & Area
Sudbury & District
Thunder Bay
Waterloo Region
Greater Windsor**

20 Upjohn Road, Suite 101
North York, Ontario M3B 2V9
416-443-1545 / 800-387-0109
Fax: 416-443-9982
Email: info@ohba.ca
www.ohba.ca



Ontario
Home Builders'
Association



Ontario
Home Builders'
Association

CELEBRATING 50 YEARS