



Ontario
Home Builders'
Association

#homebeliever

ONTARIO BUDGET SUBMISSION: WINTER 2021



ABOUT OHBA

“In the last year, our members have built nearly seventy-thousand homes in communities across Ontario.”

The Ontario Home Builders' Association (OHBA) is the voice of home building, land development and professional renovation industry in Ontario. OHBA represents over 4,000 member companies, organized into a network of 27 local associations across the province. Our membership is made up of all disciplines involved in land development and residential construction including builders, developers, professional renovators, trade contractors, manufacturers, and consultants and suppliers. The residential construction industry employs over 518,347 and has contributed over \$57.8 billion to the province's economy in the past year.



27 LOCAL ASSOCIATIONS

BILD - GTA
Brantford
Chatham-Kent
Cornwall
Greater Dufferin
Durham Region
Grey-Bruce
Guelph & District
Haldimand-Norfolk
Haliburton County
Kingston
Lanark-Leeds
London
Niagara
North Bay & District
Greater Ottawa
Peterborough & the Kawarthas
Quinte
Sarnia-Lambton
Simcoe County
St. Thomas-Elgin
Stratford & Area
Sudbury & District
Thunder Bay
Waterloo Region
West End
Windsor-Essex



Ontario Home Builders' Association
101-20 Upjohn Road, Toronto, ON M3B 2V9

ONTARIO BUDGET SUBMISSION: WINTER 2021

February 12th, 2021

Dear Minister Bethlenfalvy,

On behalf of our entire association, we hope that you and your family are doing well and staying healthy during these challenging COVID-19 times. The Ontario Home Builders' Association is the voice of the residential construction industry in Ontario, representing 4,000 member companies organized into a network of 27 local associations across the province. OHBA members are supportive of Premier Ford's strong commitment to a post-pandemic economic and jobs recovery plan and for the opportunity to provide input on the province's Winter 2021 budget.

Our members recognize that the provincial government continues to take a cautious, and methodical approach to re-opening the economy across the province with direction from Public Health Ontario. OHBA commends the government on the steps taken so far to ensure worker safety during this challenging time with new Ministry of Labour guidelines and increased jobsite inspections. OHBA members know this is "not business as usual" and will continue to enhance health, safety, and COVID-19 sanitation protocols on construction projects to protect workers, contractors, clients, and their families. We all want safe jobsites.

OHBA is supportive of the government's approach of navigating the second wave of COVID-19 informed by the very best public health input and with the prime consideration being the safety and well-being of Ontarians. It is also important to recognize that as we bolster the economy, we will need to continue delivering housing choice and supply to thousands of [#homebelievers](#), along with the vital jobs and economic activity created from new housing and renovation construction across Ontario.

Following the 2007-2008 economic recession, the residential construction sector played a key role in helping our province rebound, spurring economic activity, and creating jobs across Ontario. Our sector is ready and able to help Ontario rebound from the economic disruption caused by COVID-19, just as we did back in 2008.



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The submission attached to this letter includes several proposals originally shared with Ontario's Job and Recovery Committee aimed at kickstarting the Ontario economy through the residential construction sector. We hope you will give these proposals due consideration as they support attainable housing options for Ontario **#homebelievers** at all stages of life.

Thank you, Minister, for your focus and commitment to navigating the COVID-19 pandemic and the leadership that you, Premier Ford, and the whole of government have shown to emerging from this challenge even stronger than ever. We know that a collaborative approach between the construction sector and government is essential to keeping jobsites safe and healthy, delivering needed housing choice and supply, spurring economic growth, and creating good jobs in our province, because that is the **#OntarioSpirit**.

Sincerely,

Joe Vaccaro



Chief Executive Officer

Ontario Home Builders' Association



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ONTARIO RESIDENTIAL CONSTRUCTION INDUSTRY



518,347 Jobs



**\$57.8B Economic
Impact**



\$32.8B in Wages



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1. Pay-on-Demand Surety Bonds as Financial Security for Municipalities

When approving a development proposal, such as a subdivision or site plan, municipalities seek assurance that the necessary site improvements will be made in a timely manner as required by the developer. Throughout the 1950's, 60's and 70's it was common practice that Ontario municipalities accepted surety bonds as financial security for subdivision agreements and site plans. These bonds provided the required security while not tying up capital that could be used for investment in additional development projects. Since the 1980's, municipalities have moved away from accepting surety bonds as a form of financial security and today almost exclusively require Letters of Credit (LOC) from a chartered bank.

In many cases developers are required to collateralize LOC, dollar for dollar against the value of the municipal works. Every LOC directly reduces the financing capacity the developer has available to finance potential projects. An LOC on one project that occupies all the financial capacity of a developer means that other projects in the developer's portfolio are delayed until the LOC is cleared or new financing is secured. Put bluntly, many developers can only afford to finance one or two housing projects at a time because of the LOC requirements.

Pay-on-Demand Surety Bonds (PODSB) can be designed to provide municipalities with the financial protection and security they need to move infrastructure forward, including timely compensation if required, while permitting the financing capacity of the developer to fund additional projects. PODSB will facilitate more residential projects with more housing choice and supply for [#homebelievers](#) across Ontario.

OHBA proposes that the Provincial Government require municipalities to accept PODSB as an acceptable alternative financial tool to secure the obligations in municipal agreements. This change would continue to provide the municipality with the financial protection and security they require to guarantee the installation, performance, and warranty period of municipal services. PODSB will unlock millions of dollars of financing liquidity that can fund infrastructure and create thousands of new housing units across Ontario.



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1. Pay-on-Demand Surety Bonds as Financial Security for Municipalities

These investments will produce additional employment opportunities for the trades and suppliers in the home building industry which in turn will provide positive economic stimulus for the Ontario economy through the COVID-19 pandemic. With 444 municipalities in Ontario and only a select few accepting PODSB as financial security, an uneven business environment is created. By ensuring that all municipalities accept PODSB as financial security creates an even playing field and makes it easier to ensure that all regions in Ontario can meet their housing supply and needs.

Pay-on-Demand Surety Bonds have the additional benefit of professional underwriting, carried out by licensed bonding companies, ensuring that the developer is qualified to fulfill its obligations under the municipal agreement. Finally, PODSB are a safe and reliable form of financial security which are professionally supported through the Surety Association of Canada and regulated by the Office of the Superintendent of Financial Institutions.

Requiring municipalities in Ontario to accept PODSB would have **no impact on provincial or municipal revenues or expenditures**. It is a policy option which has no impact on the treasury. For municipalities, PODSB function as liquid financial instruments that can provide the funds immediately on demand without the requirement for the municipality to prove default, essentially functioning just like a LOC. The municipal acceptance of PODSB provides a clear signal to the development industry that they are open to modern and innovative financial opportunities which help them achieve provincial growth targets, create additional housing choice and supply, as well as provide local employment opportunities.

Finally, this proposed change would unlock billions of dollars of private-sector financial liquidity for investment in new infrastructure and new housing, provide for more homes in communities and accelerate the delivery of housing of all types to deliver on the government's ***More Homes, More Choice: Ontario's Housing Supply Action Plan***. Since January 2020, OHBA has shared this proposal with over 20 members of the government caucus and received positive support for the proposal. We believe now is the time to make this change. An Amendment to the ***Planning Act*** that would permit the use of PODSB in all development applications in Ontario, at the option of the applicant would make this possible. It would ensure that municipalities are protected and unlock millions in new housing investment and bring more homes and more choice to [#homebelievers](#).



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2. Home Renovation Tax Credit

The Seniors' Home Safety Tax Credit from the Fall 2020 budget was welcomed by the [#homebelievers](#) who are investing in their current homes. We thank the provincial government for advancing this important change that will help more Ontario seniors age in place and in comfort in the home that they love. This is also a key factor for our home renovation members who help make these transformative renovations possible. That is why we are calling on the provincial government to build on the Seniors' Home Safety Tax Credit, through implementing a Home Renovation Tax Credit modeled after the previous federal program and the program currently in place in Saskatchewan.

An essential element of moving Ontario into the economic recovery stage is to support renovation investment through a consumer-focused rebate. Immediately following the 2008/09 financial crisis, the Home Renovation Tax Credit (HRTC) was a key component of Prime Minister Stephen Harper's federal Economic Action Plan. The HRTC proved to be very successful with over 3 million Canadians participating in the one-year HRTC. In fact, a Canada Revenue Agency (CRA) press release in 2011, stated that the Harper Government's one-year HRTC: "pumped an additional \$4.3 billion in renovation investment into the economy, at a time when the recession would have reduced investment in the sector". The CRA economic summary clearly shows that [#homebelievers](#) needing renovation services are welcoming action by the government to reduce the tax burden on home renovations.

The federal HRTC also provided another important benefit. By requiring homeowners to have receipts to back up their HRTC claims, the federal government dealt a major setback to underground "cash" operators. Consumers intending to take advantage of the HRTC required proper documentation when they hired a renovator, placing cash operators at a significant disadvantage. This also resulted in increased government revenues as legitimate tax-paying contractors gained business that would otherwise have been lost to tax-evaders. Ultimately, the HRTC provides a powerful and effective tool for combating the underground "cash" economy and protecting the integrity of Ontario's tax system.

The residential renovation sector accounts for some \$35.6 billion in investment activity in Ontario and supports some 331,000 jobs across the province. Perhaps most importantly, these jobs are not concentrated in a just few jurisdictions, but rather are spread right across the province from Ottawa to Windsor and Niagara to Thunder Bay. An economic stimulus initiative aimed at the renovation sector would have the added benefit of being spread across diverse communities.



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2. Home Renovation Tax Credit

We know that the HRTC should be a key component of the provincial recovery strategy as it would,

- Combat the underground economy to better level the playing field between legitimate business and underground cash operators;
- Provide a tax credit for consumers to use legitimate businesses;
- Reduce tax leakage to the underground economy through requiring consumer paperwork;
- Improve older homes' energy efficiency & reducing hydro bills;
- Help address climate change by improving energy efficiency & reducing GHG emissions from Ontario's existing housing stock;
- Improve health and safety for construction works as those employed in "underground" renovation projects may not be properly equipped to complete their tasks, nor have proper training or WSIB coverage;
- Improve opportunities for apprentices to find meaningful employment with legitimate employers offering professional development and education to close the skills gap;
- Reduce homeowner liability risk by utilizing legitimate businesses with appropriate credentials, certifications and permits;
- Ensure renovations have appropriate permits, inspections and are built to the Ontario Building Code;
- Provide **#homebelievers** the opportunity to create secondary suites, a key component of the *Housing Supply Action Plan*;
- Encourage **#homebelievers** to renovate their homes to age in place.

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2. Home Renovation Tax Credit

OHBA notes that there are two key program design components to consider,

1. Consumers should be required to save receipts from legitimate businesses to apply for the tax credit and submit them to the CRA (creating a paper trail), which cross-references that data against other databases such as the WSIB, to weed-out businesses that are tax-cheats;
2. The percentage rebate on the renovation should be set to encourage maximum impact to stimulate the economy, create jobs and combat the underground economy.

Ultimately an HRTC should not be a significant burden on the provincial treasury as it would prevent hundreds of millions of dollars in annual revenue leakage to the underground economy. The HRTC could be implemented very quickly to provide an immediate fiscal injection into the provincial economy.



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3. Modernizing the HST Threshold for New Housing

Following the financial crisis of 2008/09, the housing sector led both Ontario and Canada out of the recession. Investment in new housing construction contributes hundreds of thousands of new jobs, not just in a few specific urban centres, but in communities right across Ontario, in professions as diverse as the skilled trades, engineering, finance, planning and architecture. As part of the COVID-19 economic recovery, the provincial government should reduce the tax burden on new housing in an effort to immediately make housing more affordable for Ontarians and stimulate additional investment that will generate private-sector jobs in construction and in supply chains contributing to the residential construction industry.

Ontario's HST came into effect on July 1, 2010, resulting in a significant net new tax increase on new housing. At the time, a fixed rebate of 6 percentage points of the 8% provincial portion of the tax was provided for new homes up to a threshold value of \$400,000 (providing a rebate up to \$24k per home). This threshold has remained at \$400,000 for the last decade despite significant increases in housing prices. As part of the economic recovery plan the provincial government should immediately increase the HST threshold for new housing to \$600,000, which would increase the new housing rebate by \$12k to \$36k per home for any new home sold at \$600,000 or more.

The provincial government has made increasing housing supply and choice a priority since the 2018 election through the Housing Supply Action Plan and the *More Homes, More Choice Act, 2019*. An immediate increase to the New Housing HST Threshold established a decade ago will make housing more affordable for the vast majority of [#homebelievers](#) across Ontario.

Prior to the implementation of the HST, home buyers in Ontario were only charged the GST on new home purchases. However, an effective provincial tax rate of an estimated 2% was also embedded in these purchases, due to the taxation of building materials. According to a report ("Ontario's HST New Housing Rebate: A Review and Analysis of the Rebate Threshold") published by the Altus Group in November 2017, if the HST had not been implemented, and the prior PST regime was still in place, the tax burden on homeowners would have been \$3.4 billion lower between 2010 and 2016.



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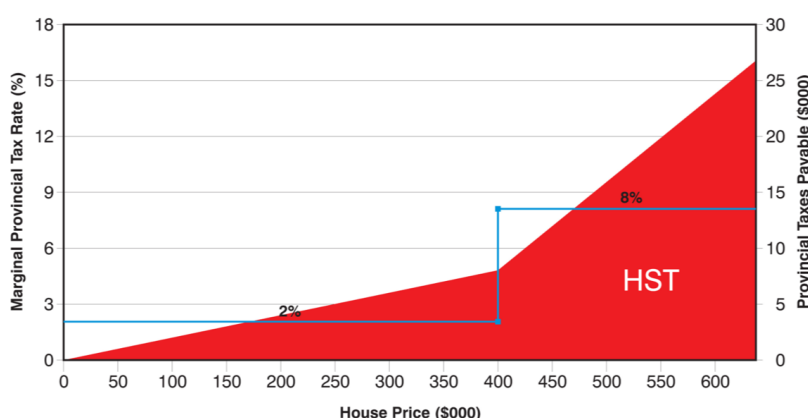
3. Modernizing the HST Threshold for New Housing

In the November 2017 report by the Altus Group, they examined the fiscal impact of an increase in the HST Threshold to \$500,000. This alternative threshold yields a maximum rebate value of \$30,000, based on Ontario's calculation method (i.e. 75% of the provincial portion of the new HST), up from the current maximum rebate of \$24,000. If the Ontario Government had set the rebate at \$500,000, then lower tax revenues would be collected on each transaction for homes priced at \$400,001 and above. The Altus Group estimated that in 2016, had the HST threshold been set at \$500,000 instead of \$400,000, consumers would have saved \$158.2 million in provincial taxes.

OHBA strongly recommends that as part of the economic recovery plan for COVID-19, that the provincial government increase the HST Threshold from \$400,000 to \$600,000. The HST Threshold should also be indexed to reflect annual average increases in the price of housing. As a short-term post-pandemic stimulus measure the provincial government should also consider temporarily removing the provincial share of the HST on new housing.

Increasing the HST Threshold on new housing would immediately improve housing affordability and access to new housing for individuals and families across Ontario. Increasing the HST Threshold would reduce the tax burden on both new ownership and purpose-built rental housing while making new housing more competitive with resale (which is not subject to HST). Lastly, permanently increasing and indexing the HST Threshold would be a major initiative to support the province's Housing Supply Action Plan.

Current HST Threshold for New Housing



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4. Infrastructure Stimulus

As part of a sustainable economic recovery plan, the province should accelerate major infrastructure projects. OHBA supports coordinated infrastructure investment towards strategic projects based on clearly defined priorities. These targeted stimulus investments should support other provincial objectives such as the efficient movement of goods and people. OHBA believes the expansion of “core” infrastructure (roads, transit, water, and wastewater) in support of delivering much-needed housing supply to a growing [#homebeliever](#) population, should be a key priority for the government.

The provincial government should advance shovel ready and “shovel worthy” core infrastructure projects to be jointly funded with the federal government such as the UpperYork Sewage Solutions project in North York, the Highbury Ave Reconstruction Project in London, the South Niagara Falls Wastewater Solutions Project, and future stages of the Ottawa LRT. These are just a couple of examples of significant infrastructure projects that would set in motion private sector investment in housing. Equally important is long-term asset management planning through the ongoing maintenance of Ontario’s existing infrastructure.

OHBA is encouraged by the significant investments in transportation-related infrastructure that the provincial government has already committed to. The government should be leaving no stone unturned as to how these priority projects can be accelerated into the construction phase, post-COVID-19. The provincial government should work with supportive stakeholders (including OHBA) to aggressively advocate for federal infrastructure stimulus support for provincial priorities. These projects should be the transit projects identified in Bill 171, and transit projects beyond the GTA as well as provincial highway infrastructure including the GTA-West Corridor. Now is the opportunity to secure provincial and federal funding and rapidly advance projects that will create jobs immediately and support long-term economic prosperity.

The new housing and land development industry is a key partner to the province in creating transit-oriented communities that will support provincial transportation plans and investments over the long term.

Furthermore, there are opportunities for partnerships and joint investments in mixed-use developments as part of new or upgraded transit stations. OHBA members look forward to seeing shovels in the ground for priority projects as soon as possible.



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5. Temporarily Freeze Development Charges at Current Rates

New housing development requires access to serviced land with critical infrastructure in place. OHBA supports the Housing Supply Action Plan and efforts by the provincial government to find a better balance to financing critical infrastructure through the *More Homes, More Choice Act, 2019* and the *COVID-19 Economic Recovery Act, 2020*. OHBA recommends that as a temporary measure to stimulate new housing construction and to assist with liquidity that current municipal development charge rates be frozen until January 1, 2022. Such a measure would also recognize that delays in municipal planning through the suspension of planning timelines (Ontario Regulation 149/20) has resulted in project delays where unanticipated development charges increases may have to be absorbed into existing pro-formas due to building permits being pulled several months later than anticipated.

Home builders and land developers are proud to support the financing of infrastructure directly tied to the communities they build in. New communities also bring important new property assessment to municipalities across the province and provide an important residential population base to support job growth. The residential construction industry, and our new home buyers, pay the capital costs of growth while also contributing significantly towards upstream capital costs related to growth. Additionally, the home building and land development industry supports the economy directly and indirectly through jobs and the additional tax revenue generated for all three levels of government.

OHBA notes that various taxes, fees and charges on new housing can account for 20%-25% of the cost of a new home in different Ontario jurisdictions. OHBA's request for a temporary freeze in Development Charges will not reduce the tax burden on new housing, nor alter the principle that "growth should pay for growth". OHBA is simply requesting a temporary measure during the post-pandemic recovery period that scheduled municipal indexing of development charges rates be delayed until January 2022 or any new increases through new development charges by-laws have their implementation delayed until January 1, 2022.

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6.1 Interim Control By-Laws

Interim Control By-Laws (ICBLs) put a temporary freeze on some land uses while the municipality is studying its policies (*Planning Act*, Section 38). The freeze can be imposed for one year, with a maximum extension of another year. OHBA is concerned that there is no ability to appeal an ICBL when it is first passed (an extension to a by-law may be appealed). Previously, under subsection 38 (4) of the *Planning Act*, anyone given notice of an ICBL may appeal the by-law within 60 days after the by-law is passed. However, amendments to the *Planning Act* made through Bill 139 in 2017 allow only the Minister to appeal an ICBL when it is first passed.

OHBA is concerned that several municipal councils have utilized this tool for political purposes rather than as it is intended use for planning. In some cases, the use of ICBLs has been utilized to halt growth in areas identified for growth in the PPS and the GrowthPlan. OHBA recommends amending the *Planning Act* to allow anyone who is given notice of the passing of an ICBL to appeal the by-law within 60 days.

6.2 Planning Act - Sec. 50 - Subdivision Control

The government should streamline Subdivision Control in the *Planning Act* to reduce red tape as well as relieving pressure on the LPAT. OHBA notes that MPP Doug Downey introduced Private Members Bill 88, *Planning Amendment Act, 2019* on March 25th, 2019. OHBA supports Bill 88, noting that: "Currently there are certain provisions of section 50 of the *Planning Act* that create unnecessary delays, conditions, expenses and red tape for Ontario businesses and homeowners. This legislation will provide more clarity and consistency around consents and severances."

While some measures of the proposed legislation have been addressed through the *Better for People, Smarter for Business Act*, OHBA recommends that the balance of the proposed amendments to the *Planning Act* contained in the Bill 88 be adopted into government legislation. OHBA also recommends that any number of lots with frontage on an existing municipal road should be allowed to be created via the severance process, rather than through subdivision control.

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6.3 Streamline Site Plan Control

The rules governing Site Plan Control are set out in Section 41 of the *Planning Act*, which allows municipalities to implement Site Plan Control through Official Plan policies and Site Plan Control by-laws. Site Plan Control is meant to be a technical process that deals with matters such as building massing and conceptual design; the relationship of the proposed building adjacent to other buildings, streets and exterior areas; building access to building layout; disabled access; and exterior design including building appearance, character and design; grading, landscaping and parking. The intent is to ensure that development is safe, efficient, and aesthetically pleasing.

MMAH should review all aspects of Site Plan Control with the objective of streamlining the process. A review should reduce the emphasis on architectural design in the site plan approval process, as restrictive urban design guidelines slow down the process and make it more difficult to bring affordable housing supply to the market.

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6.4 Fast Track the Made-in Ontario Environment Plan

OHBA members have an important role to play in protecting and preserving our environment. Through environmental stewardship, building energy-efficient new housing or upgrading aging homes, creating transit-oriented communities, or cleaning up brownfield sites, our members are important partners to the government in delivering a Made-in-Ontario Environment Plan. As part of Ontario's Jobs and Recovery Strategy, the provincial government should take immediate steps to fast-track incomplete elements of the Made-in Ontario Environment Plan.

The Made-in-Ontario Environment Plan represents an important opportunity to recalibrate public policy to facilitate the construction of more new energy-efficient homes, encourage homeowners to upgrade the energy efficiency of existing homes and modernize other environmental regulations to facilitate the cleanup of more brownfield sites, and several other positive initiatives. While the Ministry of the Environment, Conservation and Parks (MECP) has made significant progress on a number of elements of the Made-in Ontario Environment Plan, the Ministry should accelerate a variety of other elements of the plan to streamline approvals, support job creation and facilitate a sustainable long-term economic recovery plan.

Key actions by the MECP going forward should include:

- The Ministry should continue to improve the authorization processes and take steps to create the recently proposed Species-at-Risk Conservation Trust. Under the current Municipal Class Environment Assessment process, rebuilding aging structures or building new infrastructure takes too long. It is imperative that the government adopt and implement the new schedules consulted on during the summer and fall to streamline the process, especially as it focuses on Ontario's recovery.

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6.4 Fast Track the Made-in Ontario Environment Plan

OHBA supports a risk-based approach to environmental assessments. The MECP should continue work for the scope of the environmental assessment process to avoid duplication with the concurrent and more robust Planning Act processes. Furthermore,

- The MECP should introduce “system-wide ECAs” across all municipalities for storm, sanitary and SWM infrastructure as part of the consolidated linear infrastructure consultation which OHBA supported. The Ministry should streamline the Records of Site Condition (RSC) process, improve the functionality of Tier II model, and streamline the Tier III risk assessment process to facilitate new investment in environmental cleanup and Brownfield redevelopment.
- The Ministry should better facilitate Low-Impact Development (LID) through industry-driven innovations with a focus to reduce municipal redundancy and financing of hard infrastructure (e.g. Development Charge credits).
- The province should prohibit municipalities from requiring minimum parking standards (which add to the cost of housing and contribute to GHG emissions) –let the market decide how much parking is necessary.
- The Ministry should commence a review of the method for mapping and evaluation wetland significance review of the OWES. Furthermore, the MECP and Ministry of Natural Resources and Forestry should advance policy tools to prevent the loss of wetlands in Ontario through a mitigation hierarchy and wetlands offsetting policies.
- The MECP should ensure the efficient delivery of clean and safe drinking water through the consistent application of the *Safe Drinking Water Act, 2002* (SDWA) to new residential developments across Ontario. Discrepancies in the application of the SDWA are causing confusion and delays for condominium projects in some municipalities.



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6.5 Adopt Utilities Model for Water and Wastewater Infrastructure

The single largest component of development charges in most municipalities is for water, and wastewater construction. As part of the post-pandemic recovery strategy, the province should consult on the potential adoption of a utilities model used in other jurisdictions for the financing and delivery of critical water and wastewater infrastructure. Such a shift to a utilities model for the financing and delivery of water and wastewater construction could remove the cost of infrastructure built to last generations from development charges on a new home or condominium.

A recent CD Howe brief "Hosing Homebuyers: Why cities should not pay for water and wastewater infrastructure with Development Charges" notes that cities would be better to charge for water and wastewater services based on actual use as is common in electricity and natural gas, instead of through up-front fees. OHBA notes that the current model places the cost of infrastructure designed to last upwards of 75-years, into the embedded cost of the amortization of 25-year mortgages of new home buyers. The provincial government should work with municipalities to explore the financial benefits of creating region-wide utilities (similar to Epcor in Alberta) that can take advantage of the scale economies and efficiencies available in the sector.



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6.6 New Licensing and Warranty System for New Home Builders

With the designation of the Home Construction Regulatory Authority as the licensing authority for new home builders on February 1, 2021, and the Tarion Warranty Corporation continuing on as the only legislative warranty authority in Ontario, there are a number of transitional issues that have not been fully resolved and do require action through budget legislation.

As those items continue to present themselves, OHBA will engage with the appropriate Ministry for direction. It is important that through the current transition, legislative, regulatory and contractual issues be resolved quickly for the benefit of the new home builder and the consumer, to ensure confidence in the new home buying process.

CONCLUSION

#homebeliever

OHBA believes in the great Canadian dream of home ownership. We believe that Ontarians should be able to find homes they can afford, and in communities where they can live, work and play. Unfortunately, that dream of home ownership is slipping out of reach for many Ontarians. OHBA strongly supports more housing choice and supply across Ontario to help all of us achieve the great Canadian dream of homeownership.

OHBA is optimistic for the year ahead in 2021, as our members believe the challenges the government is addressing also present opportunities to close the housing supply and affordability gap. There is now a broad consensus that the building of much-needed new housing supply has been inhibited by layers of time-consuming bureaucracy and slow approvals. These barriers should start to lessen in 2021, as municipalities update their policies to meet new requirements under the Housing Supply Action Plan. OHBA looks forward to working together with the province of Ontario to ensure our industry continues to supply the necessary new housing and renovations to support a growing population and that the residential construction industry remains the engine that drives the provincial economy.

"With 2.6 million more #homebelievers coming to Ontario over the next decade, #weneed1MILLIONhomes to make their #homebeliever dreams a reality"

Joe Vaccaro - CEO, Ontario Home Builders' Association

The Elephant in the Room.



#weneed1MILLIONhomes

