

## RESOLUTION # 1 (External)

Submitted to: Prime Minister of Canada  
Federal Leaders of LPC, NDP and BQ  
Premier of Ontario  
Federal Ministry of Finance  
Ontario Ministry of Finance  
Ontario Ministry of Revenue  
Deputy Premier of Ontario  
Canadian Home Builders' Association

Submitted by: OHBA Executive Committee

Date: September 21, 2009

Subject: Substantial Renovation and Harmonized Sales Tax

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*Whereas:* The residential renovation sector accounts for approximately \$53 billion in investment activity across Canada and \$20 billion to the Ontario economy on an annual basis; and

*Whereas:* The renovation industry suffers from a large and growing underground economy. The Canadian Mortgage and Housing Corporation estimates that 50% of all renovations are done so underground (escaping taxation and safety regulations); and

*Whereas:* The current value-added tax regime discourages consumers from seeking the services of professional contractors operating above-board. Illegal underground (cash economy) behaviour is pervasive as consumers attempt to avoid paying the current 5% GST (value-added tax); and

*Whereas:* The Ontario government has introduced a harmonized sales tax, which will represent an additional eight percent in costs for the consumer (B.C. has also proposed a harmonized sales tax representing an additional seven percent in cost for the consumer), in addition to the 5% GST. The cumulative impact is a 13% value-added tax in Ontario (12% in B.C.); and

*Whereas:* The Altus Group report commissioned by the CHBA, "The Potential Impacts of Sales Tax Harmonization on the Residential Renovation Sector in Canada" estimates that renovators currently pay an embedded 2.6% PST on an average renovation contract in Ontario (2.3% in B.C.); and

*Whereas:* Residential renovations in Ontario and across Canada are subject to an out-dated federal *Substantial Renovation Definition*, driving more renovators into the underground economy; and

*Whereas:* Maintaining, improving and enhancing the existing housing stock is an important public policy objective for both environmental (energy/water efficiency) and economic reasons; and

*Whereas:* Increasing sales taxes will reduce affordability and the incentive for home owners to make critical repairs and upgrades to their home;

*Therefore be it resolved that:* To ensure a level playing field, and to ensure that renovators can still maintain a livelihood in the province, the federal government should modernize the definition of a substantial renovation to capture a significant portion of the renovation market. This will encourage consumers to employ the services of legitimate professional renovations and discourage underground activity; and

*Therefore be it further resolved that:* The Ontario government ensure that the harmonized sales tax does not further encourage underground economic activity by significantly increasing the tax burden on residential renovations. The province should support the industry request for the federal government to implement a modernized definition of a substantial renovation and/or implement a federal/provincial tax-rebate program to ensure consumers seek the services of legitimate above-ground professional contractors.

MOVED: B. Ridley

SECONDED: M. Pryce

CARRIED

## RESOLUTION # 2 (External)

Submitted to: Prime Minister of Canada  
Premier of Ontario  
Federal Ministry of Finance  
Ontario Ministry of Finance  
Minister of Energy and Infrastructure  
Canadian Home Builders' Association

Submitted by: OHBA Executive Committee

Date: September 21, 2009

Subject: Progressive GST Tax Structure for New Housing

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*Whereas:* in 1991 the federal government promised to index the GST rebate thresholds. It never happened and 18 years later housing affordability is suffering in Ontario and across the country; and

Whereas: currently a new home under \$350,000 received a GST rebate of 36% of the GST. The rebate is phased out up to a \$450,000 threshold above which consumers pay the full 5% 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; and

Whereas: between 1991, when the GST was introduced, and 2008, the Statistics Canada New House Price Index has increased by about 55%. Had the GST New Housing Rebate thresholds been adjusted to take account of this increase in new house prices, the thresholds in 2009 would be roughly \$550,000 and \$700,000; and

Whereas: the enhanced provincial structure for the harmonized sales tax (to be implemented on July 1, 2010) is a progressive tax structure where housing is subject to a 2% sales tax up to a \$400,000 threshold and 8% on the incremental value of the home above \$400,000; and

Whereas: British Columbia has proposed to harmonize the 7% B.C. sales tax with the 5% GST on July 1, 2010 and furthermore has proposed a similar progressive sales tax structure to be applied to new housing; and

Whereas: the federal government has approved the progressive provincial tax structure as it applies to housing in principal;

Therefore be it resolved that: the federal government harmonize the GST new housing rebate with the provincial progressive harmonized sales tax structure.

MOVED: B. Blackmere

SECONDED: F. MacPhee

CARRIED

## RESOLUTION # 3 (External)

Submitted to: Ministry of Municipal Affairs and Housing

Submitted by: OHBA Land Development Committee

Date: September 21, 2009

Subject: Poverty Reduction: Portable Housing Allowance

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*Whereas:* The Provincial Government has committed to a poverty reduction strategy and a Long-Term Affordable Housing Consultation is currently being undertaken; and

*Whereas:* There is ample evidence that housing affordability problems in Ontario are primarily an income issue, due to the inability of a substantial number of Ontarians to have the income level required afford ownership or rental housing (in part due to the increased taxation and regulatory regime impacting housing); and

*Whereas:* An income subsidy for vulnerable households in the form of a housing allowance would enable more low income households to afford rental housing accommodation of their choice *immediately*. It instantaneously creates affordable housing; and

*Whereas:* Given the government's commitment to set targets and measure success in tackling poverty, a portable housing allowance will have tremendous advantages. Housing allowances are the least costly affordable housing program and can also reduce social housing waiting lists; and

*Whereas:* When designed properly, housing allowances promote fairness, equity, more autonomy for low income households and have improved labour mobility characteristics; and

*Whereas:* Low incomes are the primary cause of housing affordability problems, therefore increasing incomes through a broad, long-term housing allowance program should be adopted as part of Ontario's affordable housing and poverty reduction strategy; and

*Whereas:* A long-term and sustainable housing allowance program is a viable alternative to inclusionary zoning policies

*Therefore be it resolved that:* The province enhance and expand a long-term and sustainable portable housing allowance programs as a key component for an effective long-term affordable housing strategy.

MOVED: D. Lennon

SECONDED: O. Gomes

CARRIED

## RESOLUTION # 4 (External)

Submitted to: Minister of Municipal Affairs and Housing  
Minister of Energy and Infrastructure  
Association of Municipalities of Ontario

Submitted by: OHBA Land Development Committee

Date: September 21, 2009

Subject: Affordable Housing

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*Whereas:* the Provincial Government has committed to a poverty reduction strategy and a Long-Term Affordable Housing Consultation is currently being undertaken; and

*Whereas:* many municipalities offer a range of incentives to encourage private sector partners to participate in affordable housing programs and construction affordable housing projects; and

*Whereas:* there currently is not a standardized check-list of incentive programs across all municipalities in the province. This results in a disjointed set of options and programs from municipality-to-municipality ; and

*Whereas:* the lengthy and costly approvals process and the political/economic risks associated with affordable housing projects are a disincentive for private sector investment;

*Therefore be it resolved that:* the province continue to implement and expand a standardized check-list of incentive programs (i.e. development charges or planning fee deferrals, expedited approvals, parkland and alternative parkland dedications and section 37 agreements etc) that would be made available to private sector partners in all Ontario municipalities. Individual municipalities would have the option of providing additional incentives beyond a base-line standardized check-list; and

*Therefore be it further resolved that:* the province ensure that the municipal review process be based on a supportive policy framework. Municipalities should all engage private sector partners in a fair and reasonable application process with a timely approvals process. The process should provide certainty and municipalities must reduce barriers within the application process.

MOVED: D. Stewart

SECONDED: B. Blackmere

CARRIED

## RESOLUTION # 5 (External)

Submitted to: Ministry of Municipal Affairs and Housing  
Ministry of Energy and Infrastructure  
Ministry of Natural Resources  
Association of Municipalities of Ontario

Submitted by: OHBA Land Development Committee

Date: September 21, 2009

Subject: Parkland Dedication / Passive Parkland

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*Whereas:* As required by the Planning Act any development must provide 5% of the land for parkland dedication at the time of development, or up to 1 ha 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; and

*Whereas:* Higher density projects in established areas must pay cash-in-lieu of parkland dedication. The high parkland dedication fees discourage high density projects and therefore run counter to provincial intensification objectives; and

*Whereas:* The cash-in-lieu of parkland fees collected by municipalities significantly adds to the cost of medium and high density projects without drastically improving or adding park facilities within the area of the new development. The increased cost decreases the affordability of housing within urban growth centres and intensification corridors; and

*Whereas:* Medium and high density projects often include amenity areas to be used by residents of the building. Amenity spaces in condos are similar in function to public parkland. Examples of typical amenities in an average condominium include: roof top gardens, landscaped sitting areas, playgrounds and barbeque facilities which significantly reduces the requirements of public off-site facilities for these residents. Municipalities benefit as they do not have to provide initial capital costs or the ongoing maintenance for amenity space located in condominiums; and

*Whereas:* In addition to the 5% public parkland dedication, developers are required to cede other lands to Conservation Authorities and municipalities that are often used for trails and other 'passive parkland' purposes;

*Therefore be it resolved that:* the Provincial Government reduce cash-in-lieu of parkland fees in urban growth centres and intensification corridors to promote intensification and affordability; and

*Therefore be it further resolved that:* that condominium plans that provide public amenity space receive a significant credit and/or full exemption towards the dedication of parkland or cash-in-lieu of parkland therefore encouraging intensification through improved housing affordability; and

*Therefore be it further resolved that:* Home builders and/or developers receive a credit towards parkland dedication for lands ceded to Conservation Authorities and/or municipalities for public purposes and passive recreational lands surrounding storm water management ponds. Local residents often use natural areas within Conservation Authority protected lands for passive recreational purposes without detracting significantly from its environmental purpose. Furthermore storm-water drainage easements (where drains may be underground or an open channel) should be included in the dedication as a natural corridor for passive public pathways, fauna and wildlife. OHBA recommends that the *Planning Act* include a provision to allow a credit towards parkland dedication for 'passive parks' in lands ceded to Conservation Authorities, and storm water drainage easements, SWMPs; and

*Therefore be it further resolved that:* The province encourage pedestrian and bicycle connections through policy changes to parkland dedication policy. The 5% of land for park dedication could, as an option to builders, be split with 4% of lands allocated to parkland and 1% allocated towards trails. Most municipalities currently only accept parkland dedication as flat table land in a park block. If communities are to be more walkable, connected and encourage alternative transportation, then trails should be accepted as part of parkland dedication.

MOVED: D. Tarry

SECONDED: J. Bazely

CARRIED

## RESOLUTION # 6 (External)

Submitted to: Ministry of Municipal Affairs and Housing  
Ministry of Energy and Infrastructure  
Association of Municipalities of Ontario  
Canadian Home Builders' Association  
Federal Minister of Transport, Infrastructure and Communities

Submitted by: OHBA Land Development Committee

Date: September 21, 2009

Subject: Infrastructure that Supports Housing

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*Whereas:* The most important infrastructure for both the future economic well-being and the quality of life of Canadians is “basic urban infrastructure”, also called “core infrastructure”. It includes: roads and bridges; public transit; water supply and sewerage collection and treatment systems; and

*Whereas:* Other types of facilities are often lumped into the “infrastructure” category, such recreational and cultural centres. These are more appropriately called “amenities”. They are important, but can and should be financed differently when it comes to sources and applications of government funding; and

*Whereas:* Contrary to conventional wisdom, municipal property tax payers, who are the main beneficiaries of core infrastructure, actually cover only a small proportion of the total annual investment, in the order of 11 percent. The private sector currently covers 36 percent. The federal and provincial governments together cover 43 percent. Daily users pay the remaining 10 percent; and

*Whereas:* A gap in core infrastructure funding across Canada arose during the 1980s, and has resulted in deterioration of a significant proportion of the facilities that people rely on daily. Throughout the 1990s, public investment did not keep up with the demands of a growing population; and

*Therefore be it resolved that:* To ensure adequate levels of infrastructure investment while increasing housing affordability and choice, both users and property tax payers will need to pay more of the real costs of the infrastructure that they are benefiting from in so many ways. This increased share of the burden can be made manageable through a combination of:

- Long-term financing techniques;
- Increased emphasis on user-pay principles; and
- Concentrated efforts to improve the efficiency of infrastructure.

*Therefore be it further resolved that:* The OHBA supports the Provincial Government in its efforts to upload social services. The Provincial Government and Federal Government should take a stronger role in the funding of affordable/supportive housing from municipalities. As this happens, then local property tax revenues should be able to cover much more of the cost of building and maintaining services to property, including basic urban infrastructure; and

*Therefore be it further resolved that:* Infrastructure stimulus funding that is currently being rolled out to support economic growth should place a strong emphasis on expanding, upgrading and enhancing “core infrastructure” that supports housing intensification.

MOVED: F. MacPhee

SECONDED: S. Harris

CARRIED

## RESOLUTION # 7 (External)

Submitted to: Ministry of Municipal Affairs and Housing  
Ministry of Culture  
Ministry of Economic Development and Trade  
Premier's Office

Submitted by: OHBA Land Development Committee

Date: September 21, 2009

Subject: Archeological Clearances

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*Whereas:* over the last few years, the Ministry of Culture has been working to update the standards and guidelines that licensed consultant archaeologists operating in Ontario must follow when conducting and reporting on archaeological fieldwork; and

*Whereas:* after a period of analysis and consultation, the ministry recently released draft *Standards and Guidelines for Consultant Archaeologists (2009)* for voluntary piloting and field testing during the 2009 fieldwork season (June – September 30). The ministry will review the results of the pilot in the fall of 2009 and release a final version of the *Standards and Guidelines* for implementation in early 2010; and

*Whereas:* the residential construction industry has expressed concern in the past regarding timelines, costs and an existing back-log of archeological reports at the Ministry of Culture; and

*Whereas:* archeological Clearances are required in many municipalities as part of a complete application under revisions to the Planning Act (Bill 51). The lengthy timelines associated with obtaining archeological clearances can significantly delays the submission of a complete application and therefore add costly delays to projects and increase uncertainty;

*Whereas:* The provincial government has commenced a three year initiative “Open for Business” to create faster, smarter and streamlined government-to-business services that make Ontario more attractive for business development while protecting the public interest. A primary objective of the Open for Business initiative is to reduce red tape and OHBA is concerned that the draft *Standards and Guidelines for Consultant Archaeologists* will significantly increase red tape;

*Therefore be it resolved that:* municipalities should only request archeological clearances as part of a complete application when there is clear evidence that a site contains archeological or heritage issues; and

*Therefore be it further resolved that:* the Government of Ontario should undertake a full economic impact analysis of the implications of this regulatory package (Draft *Standards and Guidelines for Consultant Archaeologists*), including but not limited to an assessment of the impact on land valuations, general land supply, regulatory drag and costs created through implementation of new standards, cost impact on public sector projects and assets;

MOVED: B. Bunting

SECONDED: S. Spicer

CARRIED

## RESOLUTION # 8 (External)

Submitted to: Chair WSIB  
Ministry of Labour

Submitted by: OHBA Health and Safety Committee

Date: September 21, 2009

Subject: Mandatory Coverage, WSIB

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*Whereas:* OHBA has consistently stated its objections regarding mandatory coverage of WSIB for those currently exempted; and

*Whereas:* this legislation will only increase underground activity in the renovation industry as it adds a significant cost to operate legitimately; and

*Whereas:* OHBA supports the principle that all workers on a construction site should have a minimum level of insurance coverage, be it WSIB or private insurance. OHBA supports a 'named insured' regulatory system where all workers would be required to carry some form of insurance coverage; and

*Whereas:* many OHBA members prefer to keep their private insurance as it covers them 24 hours a day, 7 days a week at more competitive pricing; and

*Whereas:* moving to a named-insured system would provide the constructor with an accurate list of all workers on the construction site with WSIB coverage; and

*Whereas:* Bill 119, Workplace Safety and Insurance Amendment Act, 2008, proposes to make workers' compensation coverage mandatory for independent operators, sole proprietors, partners in partnership and executive officers of corporations working in construction; and

*Whereas:* the exemptions created under the act for Executive Officers, currently defined under *Ontario Regulation 47/09* as "One partner in a partnership carrying on business in construction or one executive officer of a corporation carrying on business in construction is exempt from compulsory coverage if the partner or EO does not perform any construction work" is completely inadequate and represents a cash grab for white collar workers that encounter a significantly less risk of injury than those on-site;

*Therefore be it resolved that:* the Ministry of Labour withdraw the new regulations as established in Bill 119, Workplace Safety and Insurance Amendment Act, 2008 which are to go into effect January 1, 2012 and institute a more flexible 'named insured' system of regulating the construction industry.

MOVED: J. Westgate

SECONDED: M. Pryce

CARRIED



## RESOLUTION # 9 (Internal)

Submitted to: Ontario Home Builders' Association  
Submitted by: Accessible Housing Council  
Date: September 21, 2009  
Subject: Accessible Housing – DRAFT Report

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*Whereas:* demographics indicate that the population in Ontario is aging and most people to prefer to 'age-in-place' in their own homes; and

*Whereas:* more builders are beginning to recognize the potential market for building housing that meet the needs of an aging-in-place population as well as for those with mobility issues; and

*Whereas:* the Provincial government, through the Accessibility for Ontarians with Disabilities Act (AODA) has stipulated that Ontario will be accessible by 2025; and

*Whereas:* the home building and renovation industry would be considered progressive if OHBA were to take a proactive approach in developing accessible standards the industry could generally agree with; and

*Whereas:* the OHBA Accessible Housing Council has drafted a report examining the concept of 'visitable homes' in Ontario (including wider main floor hallways, wider front entrance and powder room doorways, and minimum-sized main floor washroom to allow a scooter to enter and back out) recommending that the concept be further considered seriously by all builders as we approach the 2025 deadline; and

*Whereas:* the Provincial Built Environment Standards Development Committee working through the AODA has also considered the visitable home design concept in its preparation of recommendations to government;

*Therefore be it resolved that:* the OHBA membership endorse the DRAFT report from the OHBA Accessible Housing Council, made up of experienced builder member peers from across the province; and

*Therefore be it further resolved that:* that OHBA encourage the 29 provincial local associations to initiate a program to implement the concepts of visitable home design as laid out in the Accessible Housing Council's report in preparation for 2025.

MOVED: D. Tarry

SECONDED: G. Michaud

CARRIED

## RESOLUTION # 10 (Internal)

Submitted to: Ontario Home Builders' Association  
Submitted by: Accessible Housing Council  
Date: September 21, 2009  
Subject: Accessible Housing – Best Practices Guide

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*Whereas:* the Provincial government, through the Accessibility for Ontarians with Disabilities Act (AODA) has stipulated that Ontario will be accessible by 2025; and

*Whereas:* more builders are beginning to recognize the potential market for building housing that meet the needs of an aging-in-place population as well as for those with mobility issues; and

*Whereas:* many builders and sales staff are unsure of how to approach a potential customer with special needs, what questions to ask, how to adapt their designs and pricing to accommodate special needs; and

*Whereas:* those builders who take on the challenge often find themselves inundated by the vast array of resources available on the internet and various agencies; and

*Whereas:* the OHBA Accessible Housing Council has begun work and received an RFP from an accessibility consultant, Bob Topping of DesignABLE Environments Inc. to remove the guess-work, cut through the multitude of inappropriate references and compile a best practices document to assist builder members in knowing what to do, what questions to ask, how to recognize what upgrades are important and how to source appropriate resources when faced with a potential purchaser with special needs; and

*Whereas:* the consultant has prepared an RFP in the amount of approximately \$30,000 to produce the document;

*Therefore be it resolved that:* OHBA allocate the funds necessary to proceed with the Accessible Housing Best Practices Guide project.

MOVED: O. Gomes

SECONDED: V. Fiume

CARRIED

## RESOLUTION # 11 (External)

Submitted to: Ministry of Training, Colleges and Universities  
Ministry of Municipal Affairs and Housing  
Premier of Ontario

Submitted by: OHBA Training and Education Committee

Date: September 21, 2009

Subject: College of Trades

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*Whereas:* The Ministry of Training, Colleges and Universities has introduced legislation, Bill 183, The Ontario College of Trades and Apprenticeship Act, 2009; and

*Whereas:* The proposed College of Trades was a central recommendation of a consultation process led by Implementation Advisor, Kevin Whitaker. Where OHBA, along with other industry stakeholders participated and stated a number of key policy objectives and priorities; including respecting regional diversity and not creating a regulatory burden; and

*Whereas:* Bill 183, Ontario College of Trades and Apprenticeship Act, 2009 has now passed second reading and was referred to the Standing Committee on Justice Policy; and

*Whereas:* The key objectives addressed in Bill 183 according to the Ministry include:

- Modernizing the province's apprenticeship and skilled trades system;
- Raising the status of skilled tradespeople;
- Help make it easier for internationally trained workers to get certified and find work in the trades in Ontario;
- Set training and certification standards to serve the skilled trades sector and the public interest;
- Conduct research to help make sure Ontario trains the right workers for the future;
- Give the skilled trades sector ownership of critical decisions on issues such as compulsory certification and apprenticeship ratios; and

*Whereas:* Regional representation of interests and a diversity of actors is impossible to develop under such a small Board, which could result in a urban-centric viewpoint; and

*Whereas:* Compulsory certification of currently voluntary trades has been identified as a main policy aim of the College of Trades; and

*Whereas:* Addressing the journey person – to – apprenticeship ratio has been identified as a main policy aim of the College of Trades; and

*Whereas:* The OHBA fully supports educational awareness of skilled trades and professionalism in the workplace.

*Whereas:* The implementation of the proposed College of Trades, along with Compulsory Certification of additional trades are not necessary in order to address the mandate of promoting skilled trades and will only increase the cost of doing business in the province, which may compromise provincial goals and objectives such as housing affordability.

*Whereas:* The proposed College of Trades is completely inadequate in addressing the geographic diversity across Ontario in the residential construction industry. OHBA recommended taking a regional approach to the College of Trades structure; recognizing regional difference and geographic realities.

*Therefore be it resolved that:* The province recall or substantially amend Bill 183, The College of Trades Act, 2009

*Therefore be it further resolved that:* The province undertake a full economic impact analysis of the implications of this regulatory package, including but not limited to a trade-by-trade analysis which might result from compulsory certification.

*Therefore be it further resolved that:* A full review of journeyman to apprentice ratio for all trades to determine a 'fair' level of standards and to lessen the barriers to entry for new apprentices; and

*Therefore be it further resolved that:* The government should consult with the OHBA on an ongoing basis to determine the proper method of determining the institutional framework of any future "College of Trades" as it relates to residential construction.

MOVED: D. Brouwer

SECONDED: C. DiNardo

CARRIED

## RESOLUTION # 12 (Internal)

Submitted to: EnerQuality Corporation  
Submitted by: Executive Committee  
Date: September 21, 2009  
Subject: EnerQuality Corporation

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*Whereas:* the OHBA increased its ownership of the EnerQuality Corporation from 30% to 50% in 2009; and

*Whereas:* the success of EnerQuality Corporation is dependent on OHBA's 29 local associations and its membership.

*Therefore be it resolved that:* subsequent to the recovery of the direct investment and subject to OHBA Board of Directors review and approval an annual dividend payment be distributed to local associations proportionate to the number of member companies in each local association.

MOVED: G. Michaud

SECONDED: V. Molinaro

CARRIED

## RESOLUTION # 13 (Internal)

Submitted to: Canadian Home Builders' Association  
Provincial Home Builders' Associations

Submitted by: Executive Committee

Date: September 21, 2009

Subject: CHBA Meetings

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*Whereas:* the National Association meetings are of significant importance to all local associations; and

*Whereas:* OHBA desires to recruit the best possible representation; and

*Whereas:* OHBA representatives have limited opportunities to participate; and

*Whereas:* There are potential cost savings for CHBA, provincial associations and local associations.

*Therefore be it resolved that:* CHBA consider a streamlining of the current national meeting schedule with an objective of time consolidation, efficiency and cost savings.

<u>Meeting</u>	<u>Currently</u>	<u>Suggested Revision</u>
NETAC, Urban Council Management & TRC	Thursday	Leave as is
Sales & Marketing & NETAC	Friday	Leave as is
Technical	Friday	8:30 am – 4:30 pm (no time lost)
Urban Council	Friday	8:30 am – 2:30 pm (lose one hour)
Reception	Friday	Leave as is
ERC	Saturday	8:30 – 11:30 am (lose 3 hours)
Renovators	Friday & Saturday	4:00 pm – 7:00 pm & 8:30 am – 11:30 am
President's Forum	Saturday	Friday 3:00 pm – 6:00 pm (no time lost)
CHBA Board	Sunday	Saturday 12:00 pm – 6:00 pm - working lunch

MOVED: D. Lennon

SECONDED: B. Blackmere

CARRIED

## RESOLUTION # 14 (External)

Submitted to: Federal Ministry of Finance  
Ontario Ministry of Finance  
Canadian Bankers Association  
Presidents: BMO, CIBC, RBC, TD Canada Trust, Scotia Bank, HSBC

Submitted by: OHBA Executive Committee

Date: September 21, 2009

Subject: Availability of Credit for Home Builders and Developers

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*Whereas:* the Prime Minister and federal Minister of Finance have stated that Canada is on the path to economic recovery; and

*Whereas:* In the July Bank of Canada quarterly Monetary Policy Report the Bank of Canada indicated that the Canadian Economy will grow by an annualized rate of 1.3% in the current quarter ; and

*Whereas:* Following the release of the quarterly Monetary Policy report the Bank of Canada Governor stated “We are on track for the recovery both in Canada and globally”; and

*Whereas:* Canadian banks have strong balance sheets and have recently reported significant profits ; and

*Whereas:* New home sales are increasingly showing signs of recovery and a return to a healthier housing market; and

*Whereas:* The residential construction industry contributed over \$37 billion to Ontario's economy in 2008 and generated over 365,000 jobs; and

*Therefore be it resolved that:* the Canadian banks be encouraged to support the Ontario home building industry by making credit available, under reasonable terms and conditions, to home builders and developers to construct new homes and condominium where homes and units have been pre-sold to bona-fide purchasers.

MOVED: W. Hissa

SECONDED: S. Harris

CARRIED

## RESOLUTION # 15 (External)

Submitted to: Canada Mortgage and Housing Corporation  
Federal Ministry of Finance  
Ontario Ministry of Finance  
Canadian Home Builders' Association  
Ministry of Municipal Affairs and Housing

Submitted by: OHBA Executive Committee

Date: September 21, 2009

Subject: Provision of Credit for Home Builders and Developers

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*Whereas:* Canadian banks have in some cases not provided adequate credit facilities and construction financing on a conventional basis to home builders in Ontario and other Canadian provinces; and

Whereas: there are a number of significant pre-sold projects by reputable builders/developers that are unable to secure project financing, thus compromising the ability through no fault of their own for purchasers to move into their new home; and

Whereas: the lack of credit available for pre-sold projects has a significant impact on the labour market as the new home starts are down 42% (January – August) this year. In 2008 the residential construction industry in Ontario generate over 365,000 jobs; and

Whereas: there are Canadian banks that are prepared to finance these pre-sold projects with CMHC insured construction loans; and

Whereas: CMHC's Vision on Finance states, "CMHC ensures availability, accessibility and choice of housing funding to Canadians by being creative, competitive and effective";

Therefore be it resolved that: CMHC review its vision and review its guidelines and underwriting criteria and make available financing options for Ontario Home Builders' to deliver these pre-sold homes to their purchasers.

MOVED: S. Ewen

SECONDED: J. Bazely

CARRIED



## RESOLUTION # 16 (Internal)

Submitted to: Board of Directors  
Submitted by: Executive Committee  
Date: September 21, 2009  
Subject: Development Charges

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*Whereas:* the Ontario Home Builders' Association (the "OHBA") is the voice of the residential construction industry in Ontario; and

*Whereas:* the OHBA's primary goal is to positively impact legislative, regulatory and tax policies that affect the industry; and

*Whereas:* the OHBA is committed to representing the interests of its 4,200 member companies and network of 29 local associations throughout the province of Ontario; and

*Whereas:* the OHBA supports the growth of residential development in Ontario; and

*Whereas:* the OHBA is dedicated to the principle that the residential construction industry of Ontario should bear its fair share of infrastructure and capital development costs associated with growth of residential development in Ontario; and

*Whereas:* the pursuit of this principle is properly addressed by the legislative process for establishment of development charge by-laws set out in *Development Charges Act 1997*, S.O. 1997, c. 27 (the "DCA"); and

*Whereas:* on July 15, 2009, the Regional Municipality of Halton passed CS-49-09/PW-20-09/LPS 80-09 – Financial and Implementation Program which approves Allocation Agreements that include development charges improperly levied on Ontario home builders, setting a precedent for such action across the province of Ontario; and

*Therefore be it resolved:* that the OHBA authorizes its President and those delegated by the President, from time to time, to enter into agreements, retain outside professionals, and otherwise take reasonable steps in order to participate in legal challenges against any action by an Ontario municipality (or regional municipality) to exact charges for infrastructure and capital development costs that are properly governed by the *DCA* by any instrument (municipal by-laws, Allocation Agreements) that does not adhere to the process for establishment of development charges by-laws set out in the *DCA* (an "improper levy"); and

*Therefore be it further resolved:* that before taking any of the reasonable steps authorized by the OHBA in Resolution (16), above, the President will consult with and confirm the support of the local association affected by a contemplated or actual improper levy; and

*Therefore be it further resolved:* that before taking any of the reasonable steps authorized by the OHBA in Resolution (16), above, the President will ensure that proper mechanisms have been put in place to ensure the financial support of the local association affected and/or a local member (s) affected by a contemplated or actual improper levy in order to ensure that such local association and/or local member(s) will bear any negotiated costs of the OHBA's participation in a relevant legal challenge.

Moved: D. Brouwer

Seconded: F. MacPhee

Carried: