8.

# Consent Agenda December 12, 2023 Regular Meeting

If you wish to separate an Item from the Consent Agenda please contact the Clerk prior to the meeting so a resolution can be prepared.

- 1. November 21, 2023: 2023 Federal Fall Economic Update
- 2. November 20, 2023: Ontario Associate of Sewage Industry Services
- 3. November 13, 2023: MPAC Farm Property Class Tax Rate
- 4.



# Highlights of the 2023 Federal Fall Economic Update

November 21, 2023 No. 2023-47

Finance Minister Chrystia Freeland delivered the government's 2023 Fall Economic Update on November 21, 2023. The Update anticipates a deficit of \$40.0 billion for 2023-24 and forecasts deficits of \$38.4 billion for 2024-25 and \$38.3 billion for 2025-26. Although the Update does not include any personal or corporate tax rate changes, it provides relieving changes for the Underused Housing Tax (UHT), enhances the Canadian Journalism Labour Tax Credit, provides additional design details on previously announced clean economy credits and proposes new rules for GST/HST joint venture elections.

Although Finance notes that it will provide more specific details on some of these announcements in the future, Finance did release draft legislation for consultation for GST/HST joint venture elections and proposed changes to the UHT.

# **Business tax changes**

# Dividend received deduction by financial institutions

The 2023 Fall Economic Update announces that Finance intends to amend the proposed rules to restrict the dividend received deduction to allow financial institutions that receive dividends on "taxable preferred shares" (as defined in the Income Tax Act) to continue to be eligible for this deduction. Previously, Finance stated in the 2023 federal budget that it would deny the dividend received deduction for all dividends received by financial institutions on shares that are mark-to-market property. This measure would apply to dividends received on or after January 1, 2024.

## Canadian Journalism Labour Tax Credit

The Update enhances the Canadian Journalism Labour Tax Credit, which provides a refundable tax credit on salary or wages paid to eligible newsroom employees of certain qualifying journalism organizations. Specifically, the Update increases the cap on labour expenditures per eligible newsroom employee to \$85,000 (from \$55,000) and temporarily increases the journalism labour tax credit rate to 35% (from 25%) for four years. The Update notes that these changes would apply to qualifying labour expenditures incurred on or after January 1, 2023, and that the credit rate would return to 25% for expenditures incurred on or after January 1, 2027. Finance further announced that transitional rules would apply where an organization's tax year does not follow a calendar year.

# Employee ownership trusts

The Update introduces a temporary tax exemption for certain capital gains realized on the sale of a business to an Employee Ownership Trust. This tax exemption would apply on the first \$10 million in capital gains realized on the sale, subject to certain conditions. Finance advises that it will provide more details on this measure in the coming months, which is intended to be effective for the 2024, 2025, and 2026 tax years.

### Concessional loans

The Update notes that, in response to a recent court decision, bona fide concessional loans with reasonable repayment terms from public authorities will generally not be considered government assistance, effective November 21, 2023.

### Short-term rentals

The Update advises that taxpayers will no longer be able to claim certain income tax deductions related to expenses for short-term rental income. Specifically, taxpayers will not be able to claim deductions:

- For expenses incurred to earn short-term rental income, including interest expenses, in provinces and municipalities that have prohibited short-term rentals
- Where short-term rental operators are not compliant with the applicable provincial or municipal licensing, permitting, or registration requirements.

This measure applies for expenses incurred on or after January 1, 2024.

### Clean economy changes

The Update provides new details on the Clean Hydrogen Investment Tax Credit and the Clean Electricity Investment Tax Credit announced in the 2023 federal budget, and the Clean Technology Investment Tax Credit announced in the 2022 Fall Economic Update. Finance notes that it intends to introduce legislation for the Clean Hydrogen Investment Tax Credit in early 2024. Finance also notes that it intends to launch consultations on draft

legislation for the Clean Technology and Clean Electricity Investment Tax Credits in summer 2024 with the hope that it can release related legislation in fall 2024.

## Clean Hydrogen Investment Tax Credit

In the Update, Finance provides new details related to the Clean Hydrogen Investment Tax Credit. In particular, Finance notes that property that is required to convert clean hydrogen into ammonia will be eligible for the Clean Hydrogen Investment Tax Credit at a 15% rate, subject to certain conditions concerning hydrogen feedstock, production capacity and transportation of the hydrogen. The Update also announces other specific eligibility and compliance details including that:

- Eligible projects can use Power Purchase Agreements and other similar
  instruments to calculate a project's carbon intensity instead of using the electricity
  grid's carbon intensity, where the purchased electricity is sourced from hydro-,
  solar-, or wind-powered generation that meets certain conditions
- The use of renewable natural gas would be eligible for the purpose of calculating an eligible project's carbon intensity, subject to certain conditions
- Projects must undergo an initial carbon intensity assessment that is validated by a third party, which must be submitted along with any required documentation to Natural Resources Canada
- Projects will have to report each year on the effective carbon intensity of the hydrogen produced, to determine whether projects could be subject to a recovery
- Projects with a verified carbon intensity of no more than 0.25 kilogram of carbon dioxide equivalent per kilogram of hydrogen above their original validated carbon intensity would not be subject to recovery.

The Clean Hydrogen Investment Tax Credit would be available from March 28, 2023.

Finance advises that it will continue to review eligibility for other low-carbon hydrogen production pathways in the leadup to the 2024 federal budget.

# Clean Technology and Clean Electricity Investment Tax Credits

The Update expands eligibility for the Clean Technology and Clean Electricity Investment Tax Credits to include systems that use specified waste materials solely to generate electricity, heat or both electricity and heat. Eligible property would include, among others, electrical generating equipment, heat generating equipment, and heat recovery equipment, that are generally compliant with environmental laws, by-laws and regulations at the time the property first becomes available for use and meet certain other conditions.

The expansion of eligibility for the Clean Technology Investment Tax Credit would apply in respect of property that is acquired and becomes available for use on or after November 21, 2023, provided it has not been used for any purpose before its acquisition. The

expansion of the eligibility for the Clean Electricity Investment Tax Credit would be available as of the day of the 2024 federal budget and to projects that did not begin construction before March 28, 2023, consistent with the general proposed application of this credit.

# Timeline for clean economy credits

The Update also includes a timeline for the implementation of other proposed clean economy credits. In particular, Finance says it intends to introduce legislation this fall for the following:

- Carbon Capture, Utilization, and Storage (CCUS) investment tax credit (available from January 1, 2022)
- Clean Technology investment tax credit (available from March 28, 2023)
- Labour requirements related to the Clean Technology, Clean Hydrogen, Clean Electricity, and CCUS investment tax credit (effective as of the date a Notice of Ways and Means Motion for enabling legislation is first tabled).

Finance also says it intends to hold consultations on draft legislation this fall and is targeting to introduce legislation in early 2024 for Clean Technology Manufacturing investment tax credit (available from January 1, 2024).

Finance further advises that it will publish design and implementation details for the Clean Electricity investment tax credit (except for publicly owned utilities) in early 2024, with consultations on draft legislation expected to launch in summer 2024. Finance also notes it intends to hold consultations with provinces and territories on the Clean Electricity investment tax credit (for publicly owned utilities) in 2024, and to introduce related legislation in fall 2024. These credits will be available from the day of Budget 2024 for projects that did not begin construction before March 28, 2023.

## Personal tax changes

# Canadian Dental Care Plan — Information sharing

The Update proposes changes to allow the CRA to share taxpayer information with an official of Public Services and Procurement Canada solely to help administer and enforce the Canadian Dental Care Plan. These amendments would come into force upon royal assent.

# International tax changes

### International shipping

The Update proposes to make the exemption for international shipping income in the Income Tax Act generally available to Canadian resident companies. This measure, which is intended to align the Income Tax Act with the international shipping exclusion in the

proposed new Global Minimum Tax Act, applies to taxation years that begin on or after December 31, 2023.

## Indirect tax changes

### Joint venture election

The Update announces changes to the joint venture election rules, which allow taxpayers to choose simplified GST/HST accounting under certain circumstances. Finance notes that it has now released draft legislative proposals for these changes and will accept comments on these changes by March 15, 2024. Currently, these changes are proposed to come into force on the day on which the Act enacting the new rules receives royal assent.

Among other changes, these measures generally:

- Introduce an "all or substantially all commercial activities" condition (within the
  meaning of the GST/HST legislation) that will replace the condition that the joint
  venture activities must be eligible activities set out in the legislation or regulations
- Require all electing participants to be registered for GST/HST purposes
- Introduce revised deeming measures that are more precisely focused on tax accounting to replace the existing deeming measures.

### Underused Housing Tax

The Update provides additional relief for certain property owners under the UHT rules. In particular, Finance states that "specified Canadian corporations", partners of "specified Canadian partnerships" and trustees of "specified Canadian trusts" will not have a reporting obligation under these rules (i.e., they will be considered "excluded owners" for UHT purposes). In addition, Finance proposes to provide relief to certain other Canadian ownership structures. These changes would apply for 2023 and subsequent calendar years.

The Update also includes measures to:

- Introduce a new UHT exemption for residential properties in certain lower population areas that are held as a place of residence or lodging for employees, effective for 2023 and subsequent calendar years
- Provide that unitized ("condominiumized") apartment buildings are not "residential property" for UHT purposes, effective for 2022 and subsequent calendar years
- Reduce minimum non-compliance penalties to \$1,000 for individuals (from \$5,000) and \$2,000 for corporations (from \$10,000) per failure, for 2022 and subsequent calendar years

 Provide that an individual or spousal unit can claim the UHT "vacation property" exemption for only one residential property for a calendar year, effective for 2024 and subsequent calendar years.

Finance released draft legislation and regulations for these measures alongside the Update, and has requested stakeholder feedback by January 3, 2024. For further details of the current rules before these proposed changes, see *TaxNewsFlash-Canada* 2023-39, "UHT — CRA Extends Penalty & Interest Relief to 2024".

### Psychotherapists' and counselling therapists' services

The Update proposes to exempt professional services rendered to individuals by psychotherapists and counselling therapists from the GST/HST. This measure would apply on royal assent of the enacting legislation.

## New co-op rental housing

The Update expands the previously announced removal of the GST on qualifying new rental housing construction to co-operative housing corporations that provide long-term rental accommodation, provided other conditions are met. This measure applies only to projects that begin construction between September 14, 2023, and the end of 2030, and that complete construction before 2036.

### Digital Services Tax

Finance reaffirms its commitment to move ahead with its longstanding plan for legislation to enact a Digital Services Tax in Canada. For details, see *TaxNewsFlash-Canada* 2023-33, "Businesses — Canada Revises Digital Tax Proposals".

### **Outstanding measures**

In the Update, Finance confirms its intention to proceed with a broad range of other previously announced tax measures including notable changes or new rules related to:

- Modernizing the general anti-avoidance rule (GAAR)
- Interest deductibility limits (EIFEL rules)
- Substantive Canadian-controlled Private Corporations
- Strengthening the intergenerational business transfer framework
- Changes to the alternative minimum tax (AMT)
- Employee Ownership Trusts
- Global minimum tax (Pillar Two)

· Hybrid mismatch arrangements.

Finance also signals that it will proceed with other previously announced tax measures including:

- Enhancing the reduced tax rates for zero-emission technology manufacturers
- Flow-through shares and the Critical Mineral Exploration Tax Credit lithium from brines
- The income tax and GST/HST treatment of credit unions
- Registered compensation arrangements
- Tax on repurchases of equity by publicly listed entities
- Technical amendments to GST/HST rules for financial institutions
- · Enhancements to the vaping product taxation framework
- Tax-exempt sales of motive fuels for export
- Transfer pricing consultation changes
- Amateur athletes trusts
- Extending the quarterly duty remittance option to all licensed cannabis producers
- Other technical amendments, including those proposed on August 9, 2022 and August 4, 2023
- Revised Luxury Tax draft regulations to provide greater clarity on the tax treatment of luxury items
- Legislative proposals released in the 2021 federal budget with respect to the Rebate of Excise Tax for Goods Purchased by Provinces
- Regulatory proposals released in the 2021 federal budget related to information requirements to support input tax credit claims under the GST/HST.

### We can help

Your KPMG adviser can help you assess the effect of the tax changes in this year's Fall Economic Update on your personal finances and business affairs. We can also keep you abreast of the progress of these proposals as they make their way into law.

November 21, 2023 No. 2023-47

kpmg.ca









Contact Us | KPMG in Canada Privacy Policy | KPMG On-Line Privacy Policy | Legal

Information is current to November 21, 2023. The information contained in this *TaxNewsFlash-Canada* is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavour to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act upon such information without appropriate professional advice after a thorough examination of the particular situation.

© 2023 KPMG LLP, an Ontario limited liability partnership and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.



Phone: 289-795-2528
E-mail: numair.uppal@oasisontario.on.ca
Website: www.oasisontario.on.ca



# **Summary of Content**

<u>Summary of Concerns:</u> Lack of Proper Hauled Sewage Disposal locations, privately owned or Municipal Wastewater Plants

- 2.1 Definition of Municipal Waste as per Ontario Regulation 347 of the Environmental Protection Act
- 2.2 Zoning Issues and Concerns
- 2.3 Challenges Faced by Homeowners in Municipalities during Plant Upgrades and Maintenance
- 2.4 OASIS's Efforts to Promote Awareness and Proper Waste Disposal
- 2.5 Establishing an Open and Transparent Dialogue on the Issue
- 2.6 Providing Solutions and Recommendations to Municipalities
- 2.7 About Us

# Summary of Concerns: Lack of Proper Hauled Sewage Disposal locations, privately owned or Municipal Wastewater Plants

The primary focus of our letter should not solely revolve around the lack of disposal capacity at wastewater treatment facilities. It is important to exercise caution in order to avoid potentially upsetting individuals. It should be noted that wastewater treatment facilities are not the exclusive or definitive method of approved disposal at present. We have members who have made substantial investments in their own lagoons, field sites, and alternative technologies. Additionally, many of our members have fostered positive relationships with their respective municipalities and have access to disposal options at wastewater plants. In order to provide a comprehensive perspective, we may consider including examples of other approved options for proper disposal, such as MECP licensed lagoon and field spreading sites. However, due to varying perceptions, a lack of understanding, and differences in requirements among municipalities, obtaining the necessary approvals can be challenging at times. It is important to emphasize that we are not suggesting wastewater treatment as the sole solution. We must explore and support all available options at this juncture.

We should acknowledge that certain municipalities have historically accepted hauled sewage from outside their boundaries for disposal at wastewater facilities or at lagoons and field spreading sites operated by licensed haulers. Haulers were able to enter into agreements with municipal wastewater facilities and paid a fee for the privilege of disposing at those sites. The operation and management of lagoon and field sites are the responsibility of the haulers, with an annual reporting requirement to the MECP. With the anticipated significant increase in residential construction, wastewater facilities will undoubtedly face capacity constraints, potentially limiting their ability to accept waste generated from outside their municipalities. Once again, it is crucial to avoid causing any discontent among municipalities or haulers.

The call to escalate residential construction has raised significant concerns, particularly regarding waste management. It is impossible to intensify home construction without considering how the resulting waste will be effectively handled. This includes not only domestic garbage waste, which may be directed to landfills, but also septic waste, whether through sewers or hauled sewage. The

interplay between residential growth and waste management must be addressed comprehensively to ensure sustainable and efficient practices.

In Ontario, the lack of proper disposal of sewage and septic waste to approved municipal wastewater plants poses significant challenges and concerns. This issue encompasses a range of environmental, public health, and regulatory factors that need to be addressed for the well-being of communities across the province.

Proper disposal of sewage and septic waste is essential to ensure public health and protect the environment. When sewage is not disposed of correctly, it can contaminate water sources, posing risks to human health and ecosystems. Approved municipal wastewater plants play a crucial role in treating and managing sewage to mitigate these risks. However, the failure to adhere to proper disposal guidelines leads to a variety of challenges.

One of the primary challenges arising from the lack of proper disposal is the contamination of water sources. Improperly disposed sewage and septic waste can seep into groundwater, lakes, rivers, and other water bodies, polluting them with harmful bacteria, viruses, and other pathogens. This contamination not only endangers the health of those who rely on these water sources for drinking, swimming, or recreational purposes but also harms aquatic life and ecosystems.

Furthermore, the inadequate disposal of sewage and septic waste can lead to ecological damage. The excess nutrients present in wastewater, such as nitrogen and phosphorus, can cause eutrophication in bodies of water. This excessive nutrient enrichment leads to the growth of harmful algal blooms, which deplete oxygen levels in water, harming fish and other aquatic organisms. The resulting imbalance in ecosystems can have far-reaching consequences for biodiversity and the overall health of ecosystems.

From a regulatory perspective, the improper disposal of sewage and septic waste violates Ontario's environmental protection laws and regulations. Ontario Regulation 347 of the Environmental Protection Act defines municipal waste, including sewage and septic waste, and outlines the proper procedures for its disposal. Non-compliance with these regulations not only undermines environmental protection efforts but can also lead to legal consequences for individuals or organizations responsible for the improper disposal.

Moreover, the lack of proper disposal infrastructure and facilities poses challenges for municipalities and homeowners. When municipalities decide to upgrade or perform maintenance on their wastewater treatment plants, the limited availability of approved disposal sites can hinder proper waste management. This limitation creates logistical difficulties for homeowners who need to find alternative disposal options. Homeowners may face delays and disruptions in their sewage management systems, which can be both inconvenient and costly.

Addressing the issues surrounding the lack of proper disposal of sewage and septic waste requires a multi-faceted approach. Collaboration among stakeholders, including municipalities, regulatory bodies, industry professionals, and homeowners, is crucial. It is essential to raise awareness among homeowners about the importance of proper waste disposal and educate them about available options. Additionally, expanding the capacity of approved disposal sites, promoting advanced treatment technologies, and establishing transparent dialogue between stakeholders can help overcome these challenges.

In conclusion, the lack of proper disposal of sewage and septic waste to approved municipal wastewater plants in Ontario poses significant challenges for public health, the environment, and regulatory compliance. Addressing these issues requires a comprehensive approach that involves

raising awareness, expanding disposal infrastructure, and fostering collaboration among stakeholders. By prioritizing responsible sewage management, Ontario can protect its water resources, preserve ecosystems, and ensure the well-being of its communities.

# 2.1 Definition of Municipal Waste as per Ontario Regulation 347 of the Environmental Protection Act:

According to Ontario Regulation 347 of the Environmental Protection Act, municipal waste refers to waste generated by households, commercial establishments, and institutions within a municipality. It includes both solid and liquid waste, such as sewage, septic waste, and other forms of non-hazardous waste.

To put into perspective – OASIS Members service a wide range of areas and manage a total estimated volume of over 210 million gallons on a yearly basis servicing only Ontario residents.

Based on location septic haulers manage the following estimated amounts:

Northern Ontario: 25-45 million gallons Central Ontario: 45-75 million gallons Eastern Ontario: 35-55 million gallons Western Ontario: 30-35 million gallons

# 2.2 Zoning Issues and Concerns:

It is imperative for municipalities to understand that operators within their townships who have acquired or already possess property do not always require rezoning. A key example of this lies in agriculturally zoned properties that can be effectively utilized for spreading purposes. Rezoning such properties to a "Commercial/Industrial" zoning category not only diminishes the value of the land but also proves to be unnecessary. This message carries significant importance as we aim to convey it to municipalities across various regions.

First and foremost, the practice that agriculturally zoned properties can be utilized for spreading purposes is crucial. These properties, which have been designated for agricultural use, often possess characteristics that make them suitable for activities such as manure spreading, composting, or other forms of land treatment. Such practices can contribute to soil fertility, promote sustainability, and ensure the efficient utilization of resources. By recognizing the inherent compatibility between agricultural zoning and spreading activities, municipalities can support operators in making the most of their land without resorting to rezoning.

Moreover, it is important to highlight refraining from unnecessary rezoning, municipalities can contribute to the preservation of the property's value and economic viability.

Furthermore, existing agricultural zoning designation already takes into account the specific characteristics and requirements of farming activities. These designations are typically established based on extensive research, land suitability assessments, and community development plans. Agricultural land also requires and uses many of the much needed nutrients provided by the septage being spread. MECP monitors these sites very closely with quarterly and annual reports from the operators of these sites. By recognizing the multifunctionality of agriculturally zoned land and its ability to accommodate spreading activities, municipalities can ensure that land-use regulations align with the intended purposes while minimizing the need for rezoning.

In conclusion, municipalities must comprehend the fact that operators within their townships who possess or acquire property do not always require rezoning. Agriculturally zoned properties can serve as effective spaces for spreading activities, enhancing soil fertility and resource utilization. By conveying this crucial message, we can encourage municipalities to support operators in making the most of their agriculturally zoned land while preserving its economic viability and minimizing unnecessary rezoning.

# 2.3 Challenges Faced by Homeowners in Municipalities during Plant Upgrades and Maintenance:

When municipalities decide to upgrade or perform maintenance on their wastewater treatment plants, the limited availability of disposal sites poses significant challenges for homeowners. Proper disposal becomes even more critical during these periods, as the capacity of approved facilities may be temporarily reduced. Homeowners and Haulers may face difficulties finding suitable disposal options, resulting in added costs, potential delays and disruptions in their sewage management systems.

# 2.4 OASIS's Efforts to Promote Awareness and Proper Waste Disposal:

As a proactive organization, OASIS is committed to creating awareness and encouraging proper waste disposal practices. The association aims to foster an open and transparent dialogue among stakeholders, including homeowners, municipalities, regulatory bodies, and industry professionals, to address the challenges associated with sewage and septic waste disposal.

# 2.5 Establishing an Open and Transparent Dialogue on the Issue:

OASIS actively engages with municipalities, conducting workshops, seminars, and public awareness campaigns to educate policy makers about the importance of proper waste disposal. By fostering open communication channels, OASIS encourages dialogue between all stakeholders, facilitating the sharing of knowledge, best practices, and innovative solutions.

# 2.6 Providing Solutions and Recommendations to Municipalities:

To address the limitations in disposal sites and support municipalities in managing sewage and septic waste effectively, OASIS offers solutions and recommendations. These may include advocating for the development of additional approved disposal sites, promoting advanced treatment technologies, and collaborating with relevant authorities to streamline waste management processes. OASIS strives to provide municipalities with the necessary tools and guidance to ensure responsible sewage management within their jurisdictions.

# 2.7 About Us:

The Ontario Association of Sewage Industry Services (OASIS) plays a vital role in the promotion and advancement of sewage management practices in Ontario. With the objective of fostering responsible and sustainable approaches to sewage disposal, OASIS brings together industry professionals who are passionate about protecting public health, preserving the environment, and complying with regulatory requirements.

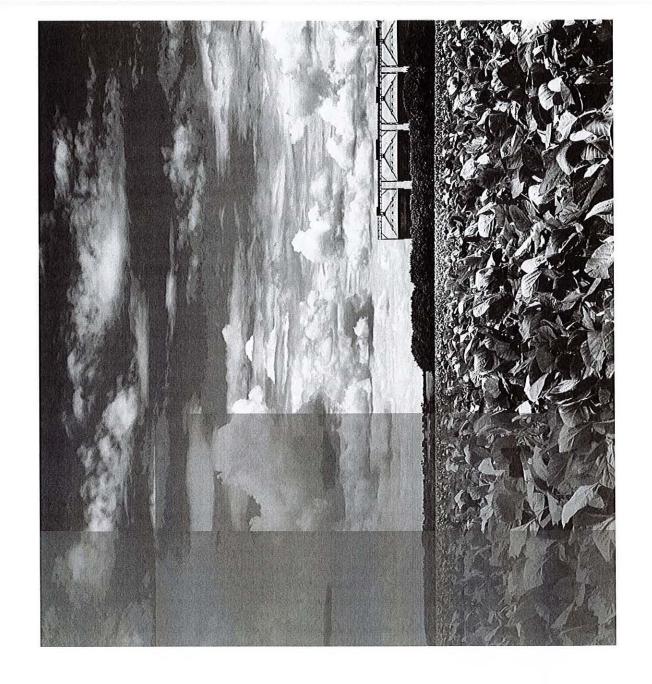
As a non-profit organization, OASIS operates as a collective voice for its members, representing their interests and advocating for environmentally friendly practices within the sewage industry. By collaborating with stakeholders from various sectors, including homeowners, municipalities, regulatory bodies, and experts in the field, OASIS strives to address challenges, share knowledge, and develop effective solutions that benefit the entire community.

OASIS recognizes the significance of proper waste disposal in safeguarding public health and minimizing the environmental impact of sewage management. The association actively engages in initiatives that raise awareness among homeowners and communities about the importance of responsible sewage practices. Through workshops, seminars, public awareness campaigns, and educational programs, OASIS aims to empower individuals and organizations with the necessary knowledge to make informed decisions regarding sewage disposal.

Moreover, OASIS fosters an open and transparent dialogue among stakeholders to address the issues and concerns associated with sewage management. By facilitating discussions, sharing best practices, and collaborating with regulatory bodies, OASIS works towards finding practical and innovative solutions for the industry. The association strives to create a supportive network where stakeholders can exchange ideas, seek guidance, and collaborate on initiatives that enhance sewage management practices across Ontario.

Recognizing the challenges faced by municipalities during plant upgrades and maintenance, OASIS actively supports the development of sustainable solutions. By providing recommendations, advocating for the expansion of approved disposal sites, and promoting the adoption of advanced treatment technologies, OASIS seeks to assist municipalities in managing sewage and septic waste effectively.

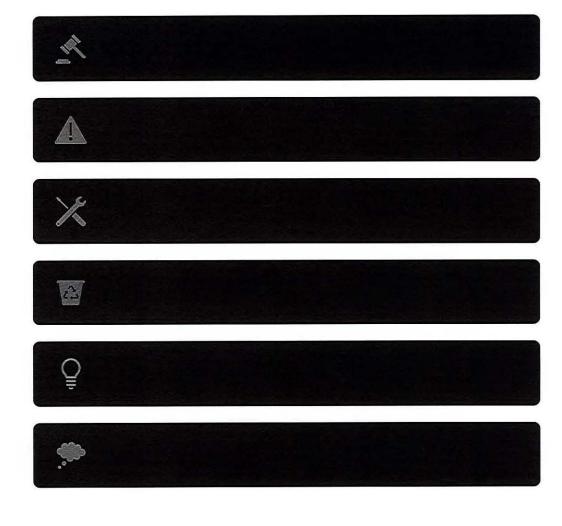
In summary, the Ontario Association of Sewage Industry Services (OASIS) serves as a leading advocate for responsible sewage management in Ontario. Through its collective efforts, OASIS aims to promote awareness, foster dialogue, and provide recommendations to stakeholders, ensuring that sewage disposal practices prioritize public health, environmental preservation, and regulatory compliance.



Understanding the Limitations on Hauled Septage Disposal Sites in Ontario



# Summary of Discussion



# About OASIS

OASIS was established in 1991 to support and represent businesses in the septic, portable toilet and biosolid land application industry. We are dedicated to working with various levels of government, associations and those in related fields to improve and conform to regulations and guidelines pertaining to the sustainability of the environment in the Province of Ontario.



# **OASIS Strives**



To maintain and promote the highest standards of safety, environmental responsibility, regulatory compliance and environmental due diligence.



To institute open forum discussions regarding operational challenges, implementation of maintenance protocols, employee development, administrative practices, and operator safety programs.



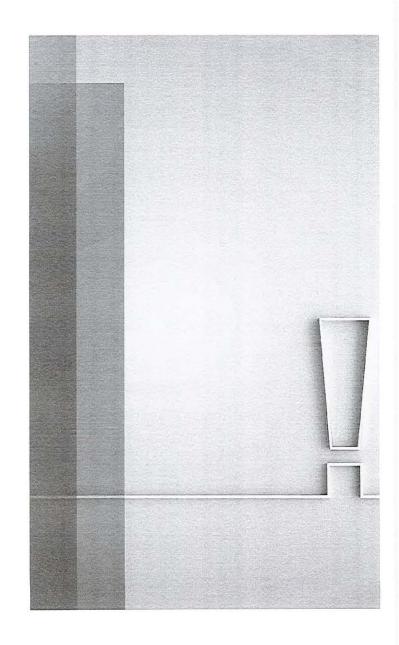
To act as a liaison between several tiers of government and Ministries while representing the interests of the industry with legislative recommendations.



To promote uniformity and consistency throughout the industry.

# **Overall Concern**

In Ontario, the lack of proper disposal of septage and septic waste to approved municipal wastewater plants including Ministry of Environment approved wastewater lagoons and field spreading sites poses significant challenges and concerns. This issue encompasses a range of environmental, public health, and regulatory factors that need to be addressed for the well-being of communities across the province.



# Lack of Hauled Septage Disposal Sites in Ontario

Proper disposal of septage and septic waste is essential to ensure public health and protect the environment. When septage is not disposed of correctly, it can contaminate water sources, posing risks to human health and ecosystems. Approved municipal wastewater plants play a crucial role in treating and managing septage to mitigate these risks.

 One of the primary challenges arising from the lack of proper disposal is the contamination of water sources. Improperly disposed septage and septic waste can seep into groundwater, lakes, rivers, and other water bodies, polluting them with harmful bacteria, viruses, and other pathogens. This contamination not only endangers the health of those who rely on these water sources for drinking, swimming, or recreational purposes but also harms aquatic life and ecosystems.

Municipal Concern: The call to escalate residential construction has raised significant concerns, particularly regarding waste management. It is impossible to intensify home construction without considering how the resulting waste will be effectively handled. This includes not only domestic garbage waste, which may be directed to landfills, but also septic waste, whether through sewers or hauled septage.

# Misconception and Concerns

Ministry of Environment driven studies in partnership with OASIS have shown that application of hauled septage on agricultural properties is a safe and beneficial when completed in accordance with Ministry guidelines. This practice provides effective use of important nutrients. This practise also has been utilized for centuries with the application of manure as a common agricultural practise.

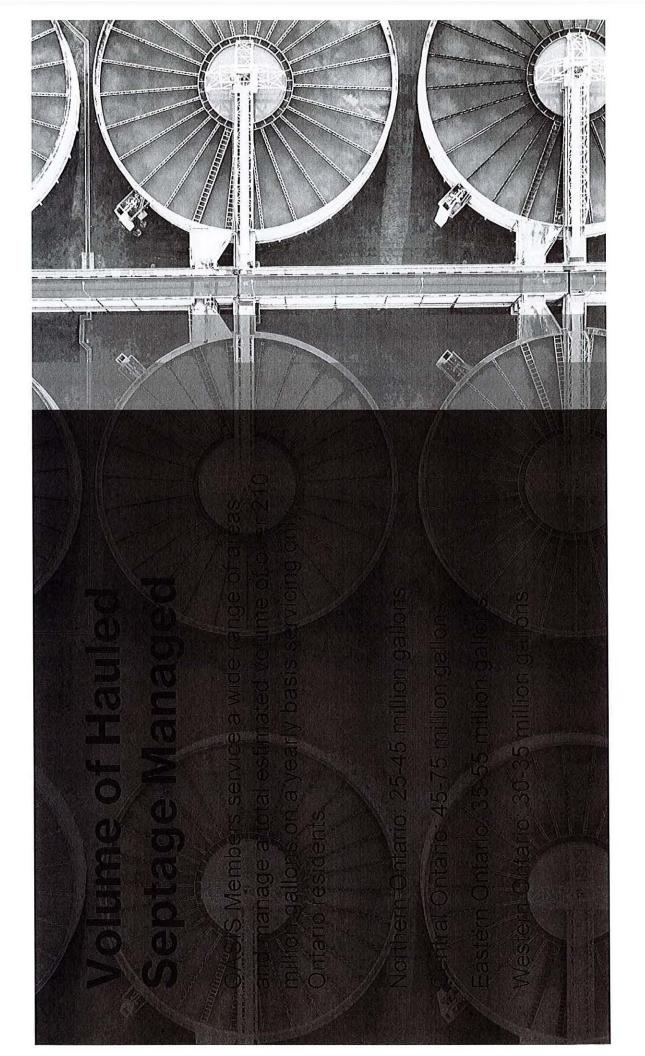
Lack of disposal sites for septic systems poses concerns for the Environment causing homeowners to "take matters into their own hands" if proper disposal facilities are not available.

# **Definition of "Municipal Waste"**

Under Ontario Regulation 347 of the Environmental Protection Act:

Municipal Waste: Refers to waste generated by households, commercial establishments, and institutions within a municipality. It includes both solid and liquid waste, such as septage, septic waste, and other forms of non-hazardous waste.

 Point of Consideration: Household garbage generated in the municipality is the responsibility of the municipality to dispose and manage.



# **Municipal Zoning**

- Existing agricultural zoning designation already takes into account the specific characteristics and requirements of farming activities. These designations are typically established based on extensive research, land suitability assessments, and community development plans. Agricultural land also requires and uses many of the required nutrients provided by the septage being spread.
- MECP monitors these sites very closely with quarterly and annual reports from the
  operators of these sites to ensure compliance and no regulatory limits are breached. By
  recognizing the multifunctionality of agriculturally zoned land and its ability to
  accommodate spreading activities, municipalities can ensure that land-use regulations
  align with the intended purposes while minimizing the need for rezoning.
- Municipalities must comprehend the fact that operators within their townships who
  possess or acquire property do not always require rezoning. Agriculturally zoned
  properties can serve as effective spaces for spreading activities, enhancing soil fertility
  and resource utilization. Rezoning such properties to a "Commercial/Industrial" zoning
  category needlessly decreases the land's value and is often unwarranted.

# **Municipal Challenges**

- Many rural housing, community centers, municipal buildings are on septic systems and do not have a common municipal wastewater treatment plant to manage the septage produced in the respective municipality
- When municipalities decide to upgrade or perform maintenance on their wastewater treatment plants, the limited availability of disposal sites poses significant challenges for homeowners.
- Proper disposal becomes even more critical during these periods, as the capacity of approved facilities may be temporarily reduced or eliminated
- Septic Haulers are providing a service to homeowners to help effectively and safely manage the septage produced in their residence or facility
- <u>Misconception</u>: When a homeowner requires a septic to be emptied the
  responsibility does NOT fall entirely on the septic operator to dispose the waste.
  Municipalities need to provide the infrastructure/resources to dispose of the
  waste produced in their municipality properly and safely.

# **Raising Awareness**

As a proactive organization, OASIS is committed to creating awareness and encouraging proper waste disposal practices. The association aims to foster an open and transparent dialogue among various stakeholders, including homeowners, municipalities, regulatory bodies, and industry professionals, to address the challenges associated with septage and septic waste disposal.

Municipal Approval: Providing companies the ability to apply and provide Ministry approved and monitored disposal sites is a viable and effective option in the event municipal wastewater infrastructures are not available or provide the capacity required to manage the waste produced in their respective municipalities.

These include but not limited to:

- Ministry of Environment approved wastewater lagoons with the option of introducing alternative wastewater management technologies
- · Field Spreading sites

# Offering Solutions and Resources

OASIS actively engages with municipalities, conducting workshops, seminars, and public awareness campaigns to educate policy makers about the importance of proper waste disposal. By fostering open communication channels, OASIS encourages dialogue between all stakeholders, facilitating the sharing of knowledge, best practices, and innovative solutions.

To address the limitations in disposal sites and support municipalities in managing septage and septic waste effectively, OASIS offers solutions and recommendations. These may include advocating for the development of additional approved disposal sites, promoting advanced treatment technologies, and collaborating with relevant authorities to streamline waste management processes. OASIS strives to provide municipalities with the necessary tools and guidance to ensure responsible septage management within their jurisdictions.

# **Action Items**

# OASIS would like to propose the following action items:

- A copy of this presentation along with the formal letter submitted by OASIS to be sent to all levels of Municipal Governments across the Province including but not limited to the various Provincial Ministries including the Ministry of Municipal Affairs and Housing, Ministry of Environment Conservation and Parks and The Ministry of Agriculture, Food and Rural Affairs and all other relevant parties.
- OASIS be involved in discussions and communications pertaining to the discussed issue to help provide recommendations and solutions to help mitigate the issues surrounding approved disposal sites
- 3. Allow OASIS to communicate directly with other Municipalities in the Province of Ontario to allow for a open, transparent and collaborative dialogue with other stakeholders



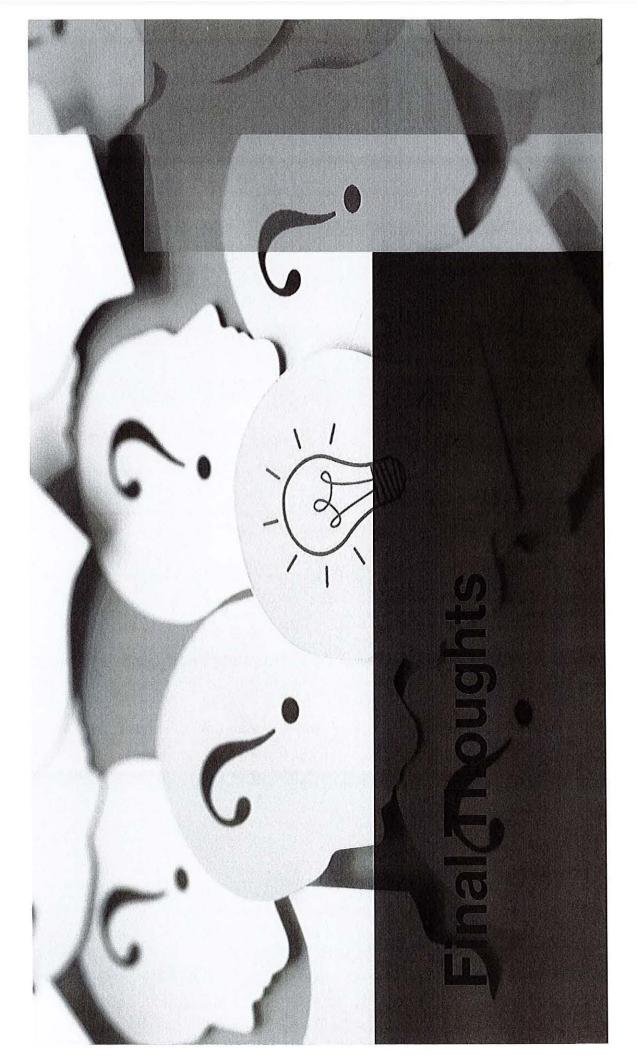






EMAIL: NUMAIR.UPPAL@OASISONTARIO.ON.CA

PHONE: (289) 795 – 2528 WEBSITE: WWW.OASISONTARIO.ON.CA





# Municipality of South Bruce

MUNICIPAL OFFICE

P.O. Box 540, 21 GORDON ST E. TEESWATER, ONTARIO NOG 2S0 Phone (519) 392-6623x229 | Fax (519) 392-6266 | Email vkennedy@southbruce.ca

September 25, 2023

Via Email

Prime Minister of Canada House of Commons Ottawa, ON K1A 0A6 pm@pm.gc.ca

Premier of Ontario Legislative Building Queen's Park Toronto ON M7A 1A1 premier@ontario.ca

Lisa Thompson, Huron-Bruce MPP 408 Queen Street, Box 426 Blyth, ON N0M 1H0 lisa.thompsonco@pc.ola.org

Benn Lobb, Huron-Bruce MP 30 Victoria Stret North Goderich, ON N7A 2R6 ben.lobb@parl.gc.ca

Dear Sir and Madams,

Minister of Municipal Affairs and Housing College Park 17th FIr, 777 Bay St, Toronto, ON M7A 2J3 minister.mah@ontario.ca

Ministry of Agriculture, Food and Rural Affairs (OMAFRA) 1 Stone Road West Guelph, ON N1G 4Y2 minister.omafra@ontario.ca

Minister of the Environment, Conservation and Parks
P.O. Box 8097, Station T CSC
Ottawa, ON K1G 3H6
minister.mecp@ontario.ca

AMO resolutions@amo.on.ca

Re: Ontario Association of Sewage Industry Services (OASIS)

Please be advised that the Municipality of South Bruce Council met at their regular session of Council on September 12, 2023, at which time it heard from the Ontario Association of Sewage Industry Services (OASIS) as a delegate.

In response to the delegation, the following motion was passed:

Motion M23-570

Moved by: Ron Schnurr

Seconded by: Mike McDonagh

THAT Council instructs staff to forward a copy of this presentation along with the formal letter submitted by OASIS to be sent to all levels of Municipal Governments across the Province including but not limited to the various Provincial Ministries, including the Ministry of Municipal Affairs and Housing, Ministry of Environment Conservation and Parks and The Ministry of Agriculture, Food and Rural Affairs and all other relevant parties;

AND FURTHER THAT OASIS be involved in discussions and communications pertaining to the discussed issue to help provide recommendations and solutions to help mitigate the issues surrounding approved disposal sites;

AND FURTHER THAT Council encourage other Municipalities to communicate directly with OASIS to allow for an open, transparent and collaborative dialogue with other stakeholders. **Carried** 

Should you have any questions in regards to the above resolution please contact our office.

Sincerely,

Vivian Kennedy Deputy Clerk

UK-Sy

Municipality of South Bruce

From:

CAO

To:

Deputy Clerk

Subject: Date: Attachments: FW: MPAC: Farm Forestry Exemption Update Monday, November 13, 2023 2:36:10 PM ez5us52e4c99543f349de92b3bcd0ecf87a29

Fyi and next meeting - Consent Agenda items. Info only

# Donna Maitland CAO/Clerk

Municipality of Calvin

1355 Peddlers Dr., R.R.#2, Mattawa, ON. POH 1VO

Ph: 705-744-2700 | Fax: 705-744-0309

A Please consider the environment before printing this e-mail.

DISCLAIMER: This e-mail and any attachments may contain personal information or information that is otherwise confidential. If you are not the intended recipient, any use, disclosure or copying of any part of it is prohibited. The Municipality of Calvin accepts no liability for damage caused by any virus transmitted in this message. If this e-mail is received in error, please immediately reply and delete or destroy any copies of it. The transmission of e-mails between an employee or agent of the Municipality of Calvin and a third party does not constitute a binding contract without the express written consent of an authorized representative of The Corporation of the Municipality of Calvin.

From: Mary Dawson-Cole < Mary. Dawson-Cole@mpac.ca>

Sent: Monday, November 13, 2023 10:58 AM

To: CAO <CAO@calvintownship.ca>

Subject: MPAC: Farm Forestry Exemption Update



Good morning Donna,

I'm writing to provide two important updates affecting farm properties for the 2024 tax year.

# Farm Property Class Tax Rate Program

MPAC is responsible for maintaining the tax classification on properties that qualify for tax incentive programs including the Farm Property Class Tax Rate Program. Program eligibility is determined by Agricorp who provides MPAC with an inventory of qualifying properties for year-end. MPAC has processed the property approvals for inclusion in the farm tax class for the 2023 Assessment Roll for the 2024 taxation year but has paused the majority of property removals from the farm tax class until the revised inventory is received after roll close. The removals will be processed with the appropriate tax class updates through supplementary assessments issued in May 2024.

This is an improvement to MPAC's former practice of removing properties from the farm tax class based on the year-end inventory in advance of the Assessment Roll, only to reverse that change through a Tax Incentive Approval (TIA) once new information is provided through the revised inventory received after roll close.

This new approach increases roll stability and significantly reduces the processing of changes for both MPAC and the municipalities.

### Farm Forestry Exemption

MPAC's January 2022 email communication updated municipalities on our plans to modernize the entire Farm Forestry Exemption (FFE) process and increase transparency to municipalities and property owners.

This year, MPAC implemented a legislative change to the FFE and included the eligible FFE amount as an exempt tax partition on the Property Assessment Notice. This exemption will also be included on the Assessment Roll delivered to municipalities for the 2024 tax year.

In March, MPAC began issuing Special Amended Property Assessment Notices (SANs) for properties eligible for the (FFE) legislative change (up to 10 additional acres included in FFE).

As we approach the end of the year, we are processing year-end updates on properties that have 20 or less eligible acres to apply the new Unit Class of FF and Realty Tax Cass of E. These properties will receive a Notice to show the FFE partition for the 2024 tax year.

The Notice reflects the value of the property plus the assessed value of the FFE applied to the property. Before this change, the assessed value for the FFE was deducted from the total assessment and not provided on the Notice. A FFE information sheet will be enclosed with Notices for the affected properties, further explaining the update to property owners.

With the inclusion of FFE values on the Assessment Roll for 2024 taxation, municipalities with FFE will generally experience an increase to their assessment base attributed to their Exempt property class. Municipalities can view these changes in <u>Municipal Connect</u>.

For additional information on how the FFE is calculated, please go to mpac.ca/FFE.

If you have any questions, please contact your Municipal and Stakeholder Relations Account Manager, Laura Voltti at <a href="mailto:laura.voltti@mpac.ca">laura.voltti@mpac.ca</a>.

Thank you,

Mary Dawson-Cole Director, Municipal and Stakeholder Relations

### Copy

Carmelo Lipsi, Vice President, Valuation and Customer Relations and Chief Operating Officer

mpac.ca

Municipal Property Assessment Corporation



# Corporation of the Municipality of Calvin Council Resolution

Date: December 12, 2023

Resolution Number: 2023-327

Moved By: Councillor

Seconded By: Councillor

WHEREAS Canada has 90,000 volunteer firefighters who provide fire and all hazard emergency services to their communities; in addition, approximately 8,000 essential search and rescue volunteers respond to thousands of incidents every year; WHEREAS many of these individuals receive some form of pay on call, an honorarium, or are given some funding to cover expenses, but they do not draw a living wage from firefighting; and WHEREAS without volunteer firefighters and search and rescue volunteers, thousands of communities in Canada would have no fire an emergency response coverage; and WHEREAS in 2013, the federal government initiated a tax credit recognizing these individuals, and WHEREAS volunteer firefighters account for 70% of Canada's total firefighting essential first responders;

- The tax code of Canada currently allows volunteer firefighters and search and rescue volunteers to claim a \$3,000 tax credit if 200 hours of volunteer services were completed in a calendar year;
- This works out to a mere \$450 per year, which we allow these essential volunteers to keep of their own income from their regular jobs, \$2.25 an hour;
- If they volunteer more than 200 hours, which many do, this tax credit becomes even less;
- These essential volunteers not only put their lives on the line and give their time, training and efforts to Canadians, but they also allow cities and municipality to keep property taxes lower than if paid services were required;
- It would also help retain these volunteers in a time when volunteerism is decreasing.

THEREFORE BE IT RESOLVED THAT the Council of the Corporation of Calvin Township in Support of Bonfield Township Resolution No. 15 will do the same and call upon the Government of Canada to support BILL C-310 and enact amendments to subsections of 118.06 (2) and 118.07 (2) of the Income Tax Act in order to increase the amount of the tax credits for volunteer firefighting and search and rescue volunteer services from \$3,000 to \$10,000; and FURTHERMORE THAT a copy of the resolution be shared with the Association of Fire Chiefs of Ontario, Nipissing Mutual Aid Association, Association of Municipalities of Ontario and all Ontario Municipalities.

Results:		
Recorded Vote:		
Member of Council	<u>In Favour</u>	Opposed
Mayor Gould		
Councillor Moreton		
Councillor Latimer		
Councillor Grant		
Councillor Manson		



#### BONFIELD TOWNSHIP OFFICE OF THE DEPUTY CLERK

365 HIGHWAY 531 BONFIELD ON POH 1E0

Telephone: 705-776-2641 Fax: 705-776-1154

Website: http://www.bonfieldtownship.com Email: deputyclerk@bonfieldtownship.com

#### RESOLUTION OF COUNCIL November 14<sup>th</sup>, 2023

No. 15

Moved by Councillor Clark

WHEREAS Canada has 90,000 volunteer firefighters who provide fire and all hazard emergency services to their communities; in addition, approximately 8,000 essential search and rescue volunteers respond to thousands of incidents every year; and WHEREAS many of these individuals receive some form of pay on call, an honorarium, or are given some funding to cover expenses, but they do not draw a living wage from firefighting; and; WHEREAS without volunteer firefighters and search and rescue volunteers, thousands of communities in Canada would have no fire and emergency response coverage; and; WHEREAS in 2013, the federal government initiated a tax credit recognizing these individuals, and calling on the federal government to increase this tax credit from \$3,000 to \$10,000; and;

WHEREAS volunteer firefighters account for 71 % of Canada's total firefighting essential first responders;

- The tax code of Canada currently allows volunteer firefighters and search and rescue volunteers to claim a \$3,000 tax credit if 200 hours of volunteer services were completed in a calendar year;
- This works out to a mere \$450 per year, which we allow these essential volunteers to keep of their own income from their regular jobs, \$2.25 an hour;
- If they volunteer more than 200 hours, which many do, this tax credit becomes even less;
- These essential volunteers not only put their lives on the line and give their time, training and efforts to Canadians, but they also allow cities and municipalities to keep property taxes lower than if paid services were required;
- It would also help retain these volunteers in a time when volunteerism is decreasing. THEREFORE BE IT RESOLVED THAT the Council of the Corporation of the Township of Bonfield call upon the Government of Canada to support Bill C-310 and enact amendments to subsections 118.06 (2) and 118.07 (2) of the Income Tax Act in order to increase the amount of the tax credits for volunteer firefighting and search and rescue volunteer services from \$3,000 to \$10,000; and FURTHERMORE THAT a copy of the resolution be shared with the Association of Fire Chiefs of Ontario, Nipissing Mutual Aid Association, Association of Municipalities of Ontario and all Ontario municipalities.

Carried Jason Corbett

CERTIFIED to be a true copy of Resolution No. 15 of the Township of Bonfield's Regular Council Meeting of November 14<sup>th</sup>, 2023, and which Resolution is in full force and effect.

Andrée Gagné

Deputy Clerk-Treasurer

Under Maci



## Corporation of the Municipality of Calvin Council Resolution

Date: December 12,	2023
--------------------	------

Resolution Number: 2023-328

Moved By: Councillor

Seconded By: Councillor

#### Now Therefore Be it Resolved That:

The Council for the Corporation of the Municipality of Calvin has received the attached resolution from the Corporation of the Municipality of County of Prince Edward urging the Federal and Provincial Governments to establish a Guaranteed Livable Income Program. On November 23, 2021 Prince Edward County was certified as a "Living Wage" Employer at the "support level, through the Ontario Living Wage Network; and through their program in 2022 was determined to be \$19.05 which is \$3.55 more than the Provincial minimum wage rate at that time of \$15.50; and this rate is paid to all staff including students in 2023;

ANDWHEREAS the current Ontario Minimum wage rate, a person working 37.5 hours per week will earn approximately \$2,500 monthly (before tax); the consequences are severe per attached 2023 National Vital Statistics Report;

**THERFORE** The Council for the Corporation of the Municipality of Calvin is urging the Federal and Provincial Governments to establish a Guaranteed Livable Income Program to help residents who are living on low income (less than \$36K a year after taxes).

AND FURTHERMORE, THAT a copy of the resolution be forwarded to The Right Honorable Justin Trudeau, Prime Minister of Canada, The Honourable Doug Ford, Premier of Ontario, The Honourable Michael Parsa M.P.P, Minister of Children, Community and Social Services.

Results:			
Recorded Vote:			
Member of Council	<u>In Favour</u>	<b>Opposed</b>	
Mayor Gould			
Councillor Moreton			
Councillor Latimer			
Councillor Grant			
Councillor Manson			



#### From the Office of the Clerk

The Corporation of the County of Prince Edward
T: 613.476.2148 x 1021 | F: 613.476.5727
clerks@pecounty.on.ca | www.thecounty.ca

**AND WHEREAS**, in accordance with the County Food Collective, Food bank use is up 26% in Prince Edward County and as many as 6,000 residents experience food insecurity over a year's time;

AND WHEREAS on July 25, 2023 Council expressed support for a more generous Canada Child Benefit targeting low-income families struggling with food insecurity and urged Federal government expedite its 2021 election promise to roll-out Canada's first national school food policy, and endorsed the Coalition for Healthy School Food mission to work with partners across Canada to advocate for a universal cost-shared healthy Canada-wide school food program on September 26, 2023;

**AND WHEREAS** the 2017 Business Retention and Expansion (BR+E) study/survey identified the general affordable workforce housing as a primary obstacle in our workforce attraction;

**AND WHEREAS** the collected data of housing and poverty statistics, and continuing to examine their pending economic vulnerability as a result is important in establishing a livable income;

THEREFORE BE IT RESOLVED THAT the Council of the Corporation of Prince Edward County join other municipalities across Ontario, including Belleville, Napanee to urge the Federal and Provincial governments to establish a Guaranteed Livable Income program; and

**THAT** this resolution be sent to The Right Honourable Justin Trudeau, Prime Minister of Canada, The Honourable Doug Ford, Premier of Ontario, The Honourable Michael Parsa, M.P.P., Minister of Children, Community and Social Services, Ryan Williams, Bay of Quinte M.P., Todd Smith, Bay of Quinte M.P.P, Marit Stiles, Leader of the Official Opposition of Ontario and Pierre Poilievre Leader of the Official Opposition of Canada requesting a response on this matter within 30 days of receipt; and

**THAT** this resolution be shared with all 444 municipalities in Ontario, The Federation of Canadian Municipalities (FCM), The Association of Municipalities Ontario (AMO), and The Eastern Ontario Wardens' Caucus (EOWC).

CARRIED

Yours truly,

Catalina Blumenberg, CLERK

cc: Mayor Steve Ferguson, Councillor Roberts, Councillor Maynard and Marcia Wallace, CAO



2023 NATIONAL VITAL SIGNS REPORT

## RECONNECTING COMMUNITIES



## TABLE OF CONTENTS

Introduction	4
About the Research	6
Acknowledgements	8
Reconnecting Communities Snapshot	10
Belonging	<u>15</u>
Engagement	27
Well-being	35
Coming Together	42

#### INTRODUCTION

When people belong, communities thrive. Across the country, people are reconnecting with one another and their communities as they move out of the pandemic. This National Vital Signs Report dives into a series of interrelated topics – belonging, engagement and well-being – vital to building communities where everyone belongs.

This report is based on findings from a survey that examined how people living in Canada felt, or didn't feel, connected to their communities. The data identifies some significant barriers to ensuring that as communities move out of the pandemic, no one is left behind.

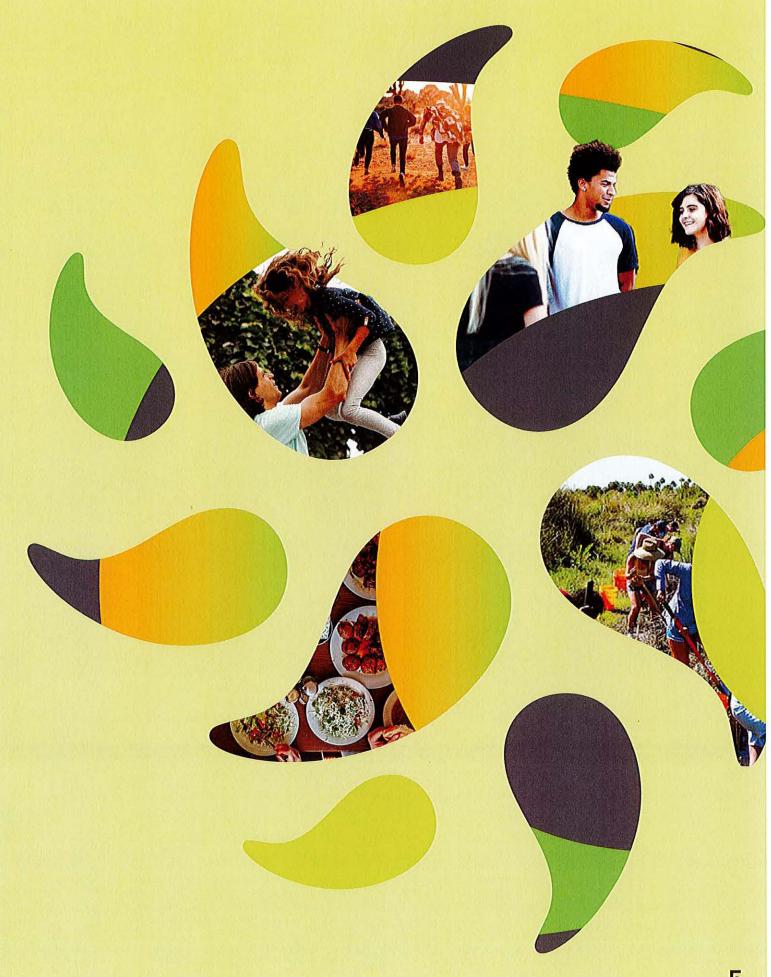
The findings are surprising in some ways and not at all surprising in others. In stark terms, it is shocking to see the number of people who feel more isolated and less engaged in their community and the worrying trends around well-being. But those in the philanthropic and charitable sector feel and see the pandemic's significant and long-term impacts in their day-to-day work. For many in the sector, the data will likely confirm what they already knew.

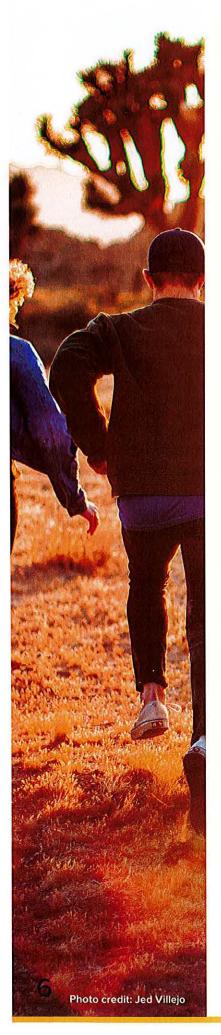
At Community Foundations of Canada (CFC), our intent with this data and analysis is to provide statistics to communicate what the sector is observing. We also hope it shows the underlying threads that connect belonging, engagement and well-being.

From coast to coast, in every community, connection is key. This research helps to ground the idea of connection and demonstrate how it is more than an amorphous concept. Connection is a crucial resource that impacts the well-being of individuals and, in turn, communities. The people most in need have the least access to support from family, friends and their community. This is true across the country, in every region, province, big city or small town, and has a real impact on their wellbeing. Funders need to ensure that communities have both the resources needed and the critical connections in place to enable people to thrive.

Community foundations are well-placed to foster connections that support the programming and services communities need. Community foundations are community connectors. They know the neighbours, the schools, the nonprofits and the local businesses.

Together, through these connections and as a network of over 200 community foundations, we are relentlessly pursuing a future where everyone belongs.





## ABOUT THE RESEARCH

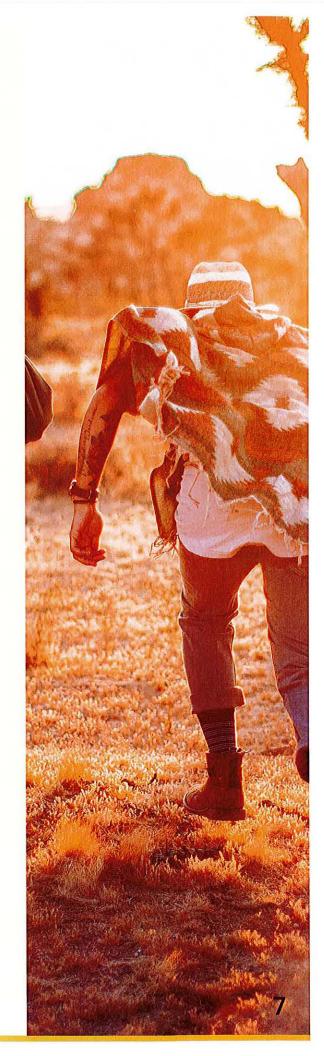
This 2023 National Vital Signs Report focuses on the extent to which people feel included in, connected to and supported by the communities in which they live.

Much of the analysis draws on the Social Capital in Canada Study results. CFC commissioned this survey, and the Environics Institute for Survey Research conducted it. It was a survey of a representative sample of 2,001 people in Canada aged 18 and over in all provinces, conducted online between June 15 and 27, 2022. The Environics Institute conducted the national survey in parallel with the <a href="2022">2022</a>. Toronto Social Capital Study.

View the full research findings, along with the results of additional survey questions and detailed data tables and technical notes in the Research Report here.

Throughout the report are some rankings between 0 and 10; these are indexes. These indexes summarize and simplify data from multiple questions into a single number between 0 and 10. These scores measure things like how much people trust each other, how connected they feel, and how involved they are in the community. The report also has scores for how satisfied people are with their lives, how well they're doing, and whether they've experienced discrimination. These indexes allow us to better compare people's experiences based on different groups. Each index uses a scale from 0 (the worst) to 10 (the best). For more information on the indexes used and how they are calculated, visit the <a href="Environics Institute for Survey Research">Environics Institute for Survey Research</a>.

For the team at CFC, this report does not answer all of our questions. It sparks more. Its scope, and therefore the data reported, has gaps and limitations. For example, the sample size for non-binary people was limited. As a result, we cannot detail, provide analysis or understand the intersectional impacts of non-binary gender identity on the data and findings. Another example is that the survey did not include participants from the territories, as it was out of scope for this study. We recognize that this omission represents an embedded colonialism that has under-researched remote and rural areas within Canada. Further research needs to include all regions of the country to reflect everyone's experiences. While it has limitations, this study provides insights and an opportunity to further explore areas where more data is needed to ensure everyone is included.



#### **ACKNOWLEDGEMENTS**

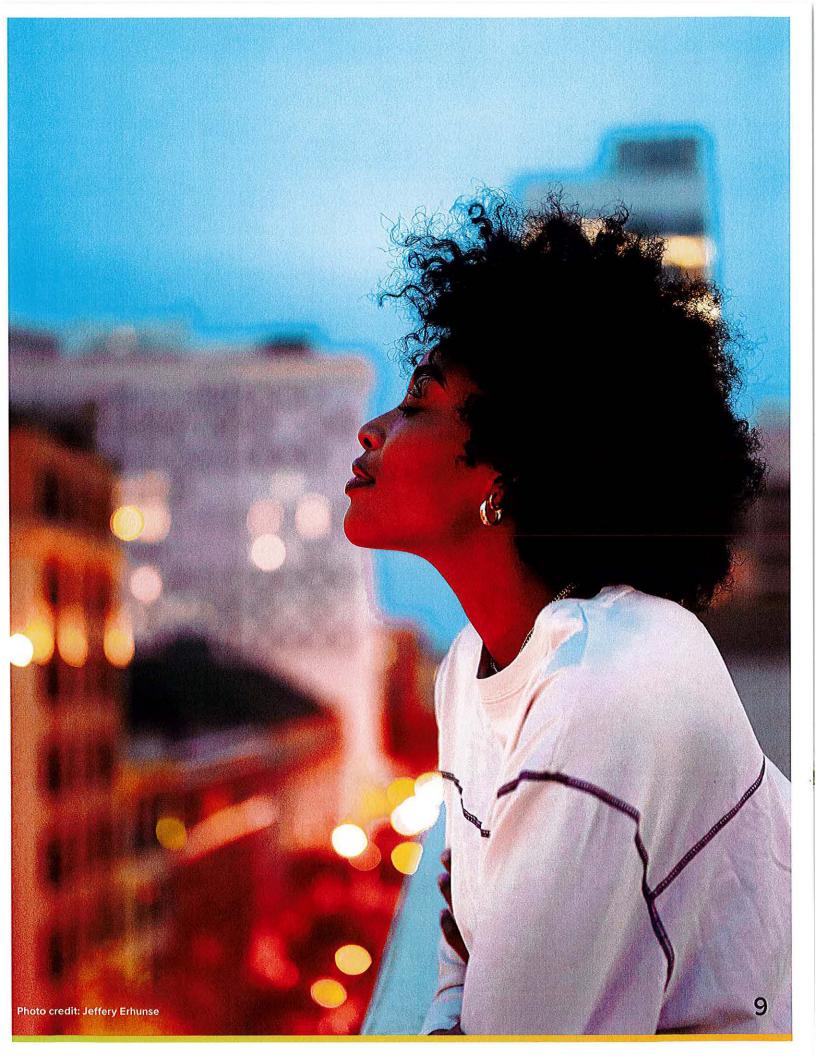
CFC thanks Andrew Parkin (Environics Institute for Survey Research) and Steven Ayer (Common Good Strategies) for their research and collaboration in creating this report.

CFC is also grateful to the Toronto
Foundation, a trailblazer of Vital Signs and
the importance of social capital. They were
also a gracious co-host of the RECONNECT
2023 conference, an opportunity to gather as
community foundations and unpack many of
the concepts explored in this report.

In addition, CFC is grateful for the support of Leith Wheeler Investment Counsel, the National Vital Signs Partner. Vital Signs is the largest community-driven data program in the country. Leith Wheeler's understanding of the value of data-driven and community-grounded research provides the resources and information to improve community well-being across the country.

CFC also thanks the over 200 community foundations that are part of the CFC network. Their dedication to the Vital Signs program and the research it produces helps to tell the stories of communities. It is just one way that community foundations consistently put people and belonging at the heart of their work.

Finally, thank you to the people who took the time to complete the survey and for sharing their perspectives and experiences. This time, effort and openness are the foundation of community data.



## RECONNECTING COM

DNUSING

In ten years, a strong sense of belonging has dropped



People who are financially insecure



People who are financially secure



don't have someone they can depend or



of people do not have close friends in their community 8%

of people have no close family



12%

of people have no close friends



50% of two-parent families feel like they live in a closeknit community...



but only 32% of single-parent families feel the same

People who have experienced high discrimination

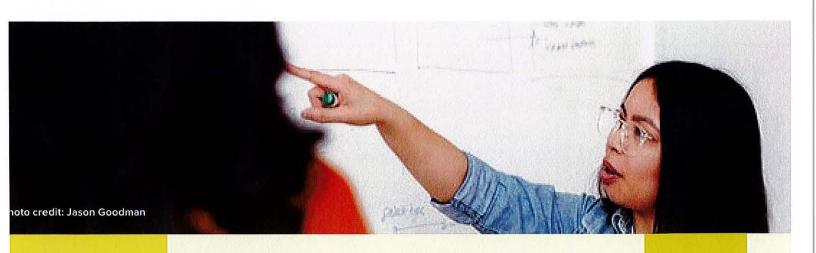
People who have experienced no discrimination



don't have someone they can depend on



## **MUNITIES SNAPSHOT**



# ト Z 山 Σ NGAG

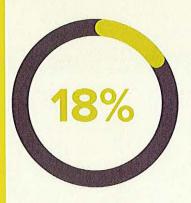
In ten years, the proportion of people engaging in community groups has declined by

19%

In ten years, the proportion of people volunteering has declined by

12%

There used to be a pattern of young people becoming more likely to donate as they got older



In 2021, only 18% of tax filers claimed donations on their income tax returns

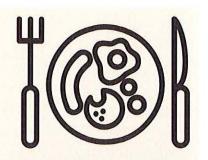
THIS IS THE LOWEST %
EVER RECORDED



THAT'S NO
LONGER THE
CASE 11

# O Z H 1 VELL-

In the last 12 months, 23% of people ate less than they should have because there wasn't enough money to buy food.



42%

of young people who identify as female have poor or fair mental health



This is 15% higher than those the same age who identify as male



of people are living with a disability and they are...

2 x more likely to feel financially insecure

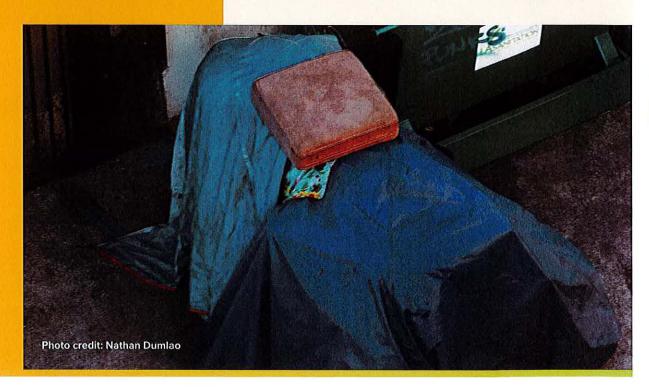
Despite years of the pandemic, people are resilient

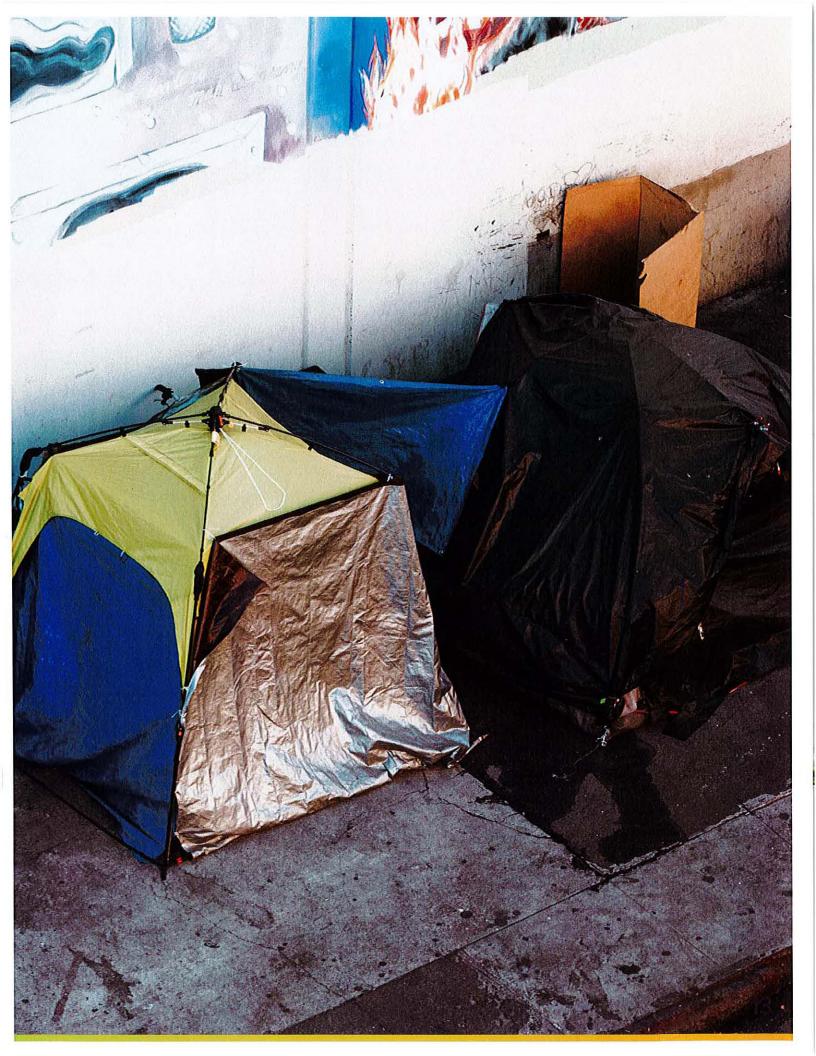


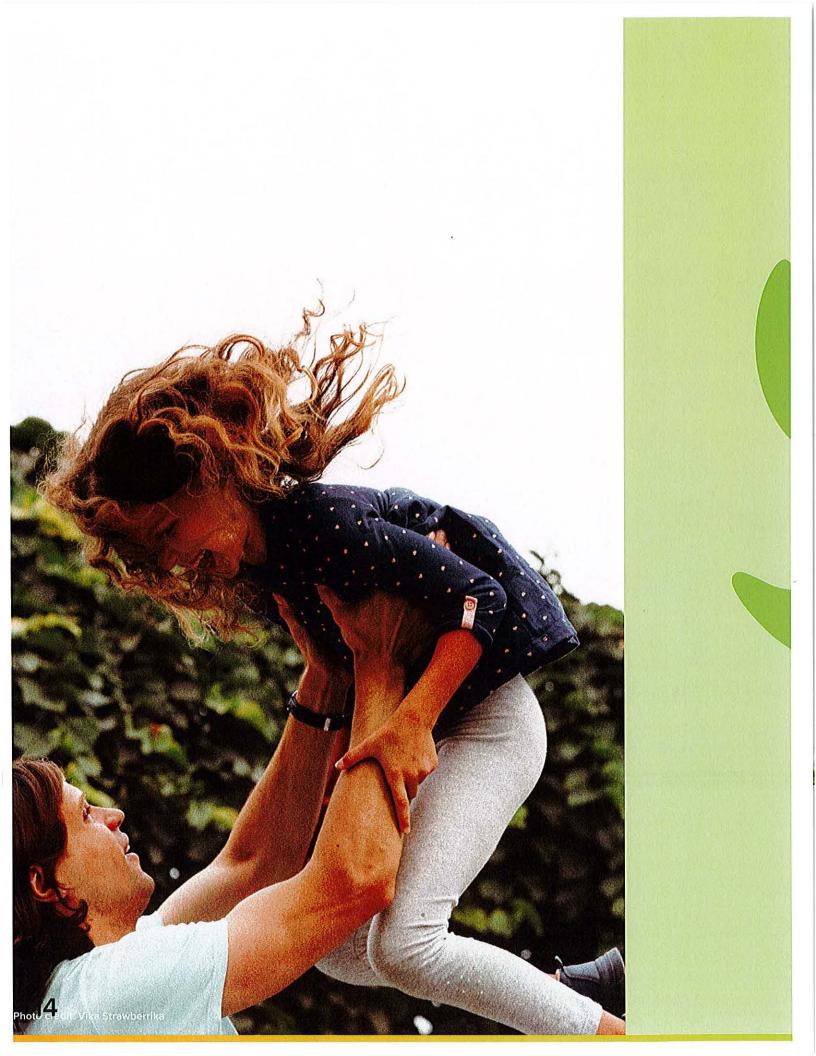
are satisfied with their lives



have a high well-being score







# BELONGING 15



What does it mean to 'belong'? When people feel like they belong in communities, in neighbourhoods, they feel accepted, safe and connected.

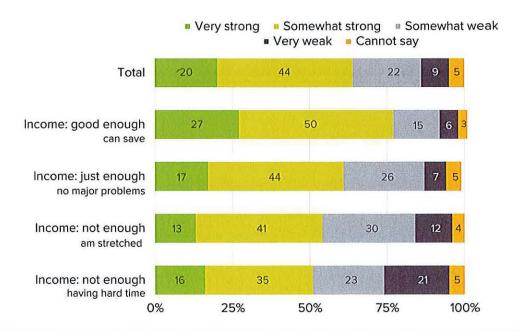
Belonging is in the connections people have with friends and family and in the neighbourhoods where people rely on each other. They are willing to ask a favour of their neighbours and develop reciprocal relationships of trust. But not everyone knows what it feels like to belong.

People with lower incomes are much less likely than those with higher incomes to feel a sense of belonging in their local geographic community or to feel their neighbours are helpful and can be trusted.

One of the main elements of community well-being is whether people feel connected to their neighbourhood and neighbours. One in five adults (20%) have a very strong sense of belonging to their local geographic community, and 44% have a somewhat strong sense of belonging. This sense of belonging varies a little across provinces, ranging from 61% to 68%.

But what is more significant is how the difference in people's income relates to a sense of belonging. 77% of people who feel they have enough income have a strong sense of belonging, but only 51% of people having a hard time financially have a strong sense of belonging. The more financially secure people feel, the more likely they feel like they belong.

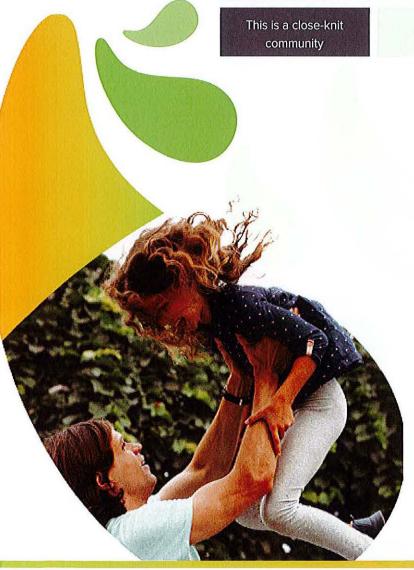
#### SENSE OF BELONGING TO LOCAL COMMUNITY, BY ADEQUACY OF HOUSEHOLD INCOME



Along with a sense of belonging, the research shows that how people trust and rely on their neighbours varies. 63% of people think their neighbours are willing to help each other, and 59% feel they can trust their neighbours. About 35% felt their community was close-knit. If people feel less financially secure – these numbers go down. But income is not the only thing significantly impacting feelings of belonging – so do age, family structure and more. All three of these metrics go down for those who are younger or in a single-parent household.

#### THE DIFFERENCE BETWEEN COUPLES WITH CHILDREN AND SINGLE PARENTS:

	Total	Couples with Children	Single Parents
Neighbours are willing to help each other out	63%	71%	58%
Neighbours can be trusted	59%	71%	56%
This is a close-knit community	35%	50%	32%



This data does not show how trust may differ between heterosexual and LGBTQ2S+ parents and more research would need to be done to see the intersectional relationship between family makeup and LGBTQ2S+ identity.

#### **FAMILY AND FRIENDS**

#### REFLECTIONS ON PUTTING DATA INTO ACTION

The lens of employment is an important dimension to belonging in community. Employment programs, such as skills training for employment, apprenticeship programs and others, both address employability and also support people to create broader connections within the community. For funders, how else might they support people seeking employment and also promote belonging?

Friends and family can lift us up on days when the world feels heavy and keep us connected. Many rely on these people, but not everyone has a network of family and friends. The data draws a connection between networks and employment income. More specifically, people with higher incomes and who are employed have larger networks of family and friends.

- 58% of people have between one and five family members they feel close to, and 8% have none.
- 63% of people have between one and five friends they feel close, and 12% have none.

People who are less financially secure are more likely to have zero close family or friends.

	People with a good enough income	People who are having a hard time financially
No close family	6%	15%
No close friends	7%	20%

#### WHAT'S IMPACTING THESE RELATIONSHIPS?

FINANCIAL SECURITY

UNEMPLOYMENT

MENTAL HEALTH

PHYSICAL HEALTH

2.5x 2x

more likely to have few close family or friends if you are having a financially hard time

more likely to have few close family or friends if you are unemployed

more likely to have few close family or friends if you have fair or poor mental health

more likely to have few close family or friends if you have fair or poor physical health

#### IMPACT ON MEASURES OF SATISFACTION AND WELL-BEING INCOME

Having fewer relationships with family and friends has a knock-on impact. People with few close family or friends have lower levels of satisfaction and wellbeing. They are half as likely as those with very many close family or friends to say they always or often feel they have something to look forward to in life or can bounce back quickly after hard times. They are also more likely to have low social trust and engagement levels. Therefore, people with fewer friends and family members are also less likely to participate in community activities.

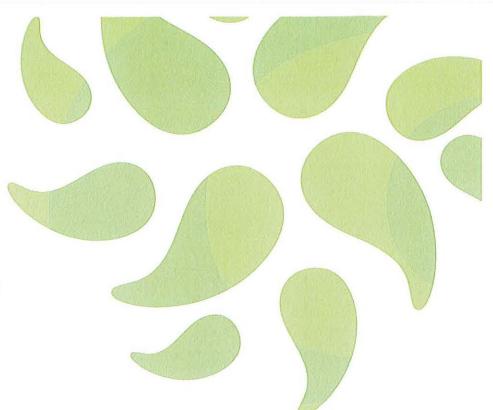
Most people thrive with greater circles centred on trust and connection. Those with less trusted people near them have lower life satisfaction, well-being, community engagement and trust.

#### REFLECTIONS ON PUTTING DATA INTO ACTION

Most community services often wait for people to come to them. If people with fewer friends and family are more likely to have poor mental health and less likely to participate in community activities, how can our engagement strategies adapt to better reach them?

	People with few close family or friends	People with very many family or friends
Have something to look forward to	30%	63%
Can bounce back quickly after hard times	35%	68%

A significant number of people also don't have close friends and family nearby. 32% of people do not have close family members in their community, and 29% do not have close friends in their community. This and other factors impact people's ability to connect with friends and family members, especially in person. About one in five people haven't seen or spoken on the phone to any of their close friends or family in the past month.



## TRUSTING AND SUPPORTING NEIGHBOURS

Social trust is faith in people. We have social trust when we expect people to have kind motivations, we assume people have integrity, we are willing to be vulnerable and rely on others, and we give people the benefit of the doubt when we interpret their actions. When communities build social trust, they build social connections.

Trust is lower if people don't feel financially secure, they are living with a disability, they have poor mental or physical health, they're a single parent, or they've experienced discrimination.

When people have faith in the reliability and integrity of those around them, they feel they have people they can depend on. But 13% of people rarely or never feel they have someone they can depend on to help them when they really need it. A lack of people they can depend on creates a lack of social trust.

#### WHAT'S IMPACTING FEELINGS OF SOCIAL SUPPORT?

#### **Financial Security**

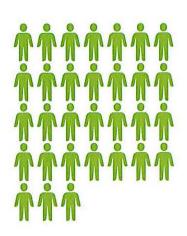
People with greater financial security feel more supported.

#### **ENOUGH INCOME**



8% of people with a good enough income don't have someone they can depend on

#### NOT ENOUGH INCOME



31% of people who are having a hard time financially don't have someone they can depend on

#### **Mental Health**

#### GOOD MENTAL HEALTH



5% of people with excellent or very good mental health don't have someone they can depend on

#### POOR MENTAL HEALTH



24% of people with fair or poor mental health don't have someone they can depend on

#### **Experiences of Discrimination**

Structural racism and unconscious bias are embedded in communities. The discrimination that people face has a direct impact on their social trust. Discrimination can be based on someone's race, religion, gender, age, abilities or sexual identity. People can experience discrimination based on several of these at the same time. For example, someone may experience racial discrimination and transphobia with compounding impacts.

#### **REFLECTIONS ON PUTTING DATA INTO ACTION**

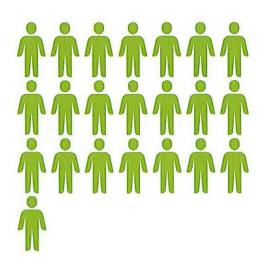
Mental health supports, such as counselling, support groups and other wellness activities like yoga are often seen as addressing individual challenges but poor mental health has a knock-on impact on social trust. What role can these and other mental health programs play in broader community building?

#### **NO DISCRIMINATION**



8% of people who have no experience of discrimination feel like they don't have someone they can depend on

## HIGH LEVELS OF DISCRIMINATION



22% of people who have experienced high levels of discrimination feel like they don't have someone they can depend on

#### LOCAL VITAL SIGNS REFLECTIONS

Community foundations know that belonging is intertwined with equity. In a 2021 Vital Signs report, the Saskatoon Community Foundation emphasized the systems change needed and the active role that community foundations can play in challenging discrimination. "Valuing diversity and inclusion does not truly change systems in society. When systems cause inequity, we need to work together to disrupt an challenge them. To achieve equity, we must actively address the ongoing effect of colonialism, racism, power and privilege in society." Read their full Vital Signs report.



#### **JOINING IN COMMUNITY**

When people feel disconnected from family and friends, they are less likely to access community spaces, such as libraries or community centres, or to join community organizations, such as sports clubs or cultural groups.

When people are physically isolated from close friends and family, it can be compounded with isolation from the broader community. Only 28% of people with few close family or friends participate in community groups like professional associations, sports organizations, cultural groups or political groups. This is less than half of the 64% of people with many close family or friends who participate in community groups.

Overall, people with few close family and friends are also less likely to volunteer. Only 15% of community members with few close family or friends have volunteered in the past 12 months. This is almost three times higher among community members with very many close family or friends, where 43% have volunteered.

People with fewer friends and family are less likely to be part of a community group or to volunteer. These people with fewer family and friends are also less likely to trust their neighbours.

#### LOCAL VITAL SIGNS REFLECTIONS

In a 2022 Vital Signs report, the Victoria Foundation asked community members, 'What does community mean to you?' The most common responses centred on being connected with friends and family. Networks of friends and family are at the heart of the community. Read their full Vital Signs report.

#### **SOCIAL CONNECTEDNESS: 10 YEARS ON**

The following shows responses to questions asked by Statistics Canada in 2013 and as part of the General Social Survey in 2022. Full information about both surveys is available in the Research Report.

- 2x the proportion of people reporting having no friends has doubled from 6% to 12%.
- Declined 11%: The proportion of people with 6+ close family members declined from 43% to 32%.
- Declined 14%: The proportion of people with 6+ close friends declined from 36% to 22%.
- Declined 10%: The proportion of people who know many or most of their neighbours declined from 42% to 32%.
- Declined 12%: The proportion of people with a very strong sense of belonging to their local geographic community dropped by 12 percentage points.

#### **TAKEAWAY**

Networks of family and friends are critical to creating a sense of belonging and connection. People feeling financially insecure, people who have experienced discrimination, and people with poor physical and mental health are less likely to have the social connections to get support. As the philanthropic and nonprofit sector is addressing a livability and housing crisis, a mental health crisis and embedded colonialism and racism, social connections and programs that strengthen the bonds of friends and family need to be part of how the sector supports communities.

People who are most in need are least likely to have support from friends, family and the community.



## ENGAGEMENT

When people engage in communities, they gather, share and work together to find collective solutions. People engage in communities through social connections but also through groups, volunteering, and financially supporting the charitable sector.

## ENGAGING IN COMMUNITY GROUPS

Community isn't only based on geographic location. A community can be cultural, religious, interest-driven and more. Community groups such as cultural and newcomer groups, sports associations, hobby clubs and religious organizations are important in community connection. But people across the country aren't joining these communities like they once were, and after the pandemic, there may be a long road ahead before they restore pre-pandemic engagement.

#### LOCAL VITAL SIGNS REFLECTIONS

The West Vancouver Foundation framed its 2021/22 Vital Signs Report around The Power of Connection and how themes such as reconciliation, belonging, housing and well-being are addressed. "One of the fundamental truths about humans is that we are driven to be part of something greater than we are—the simplest expression of this desire is our need to be connected to our families, friend groups, and community." Read their full Vital Signs report.

### Since 2013, there has been a 19% decrease in community group participation.

This trend is shown through the responses to questions asked by Statistics Canada in 2013 and as part of the General Social Survey in 2022. Full information about both surveys is available in the Research Report.

In 2022, only 42% of people participated in a community group within the last 12 months, down from 63% in 2013.

The decline is undoubtedly partly because of the pandemic, as many group activities were suspended, and people did not always feel safe participating.

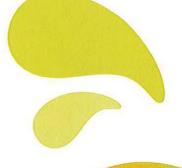


Participation in sports and recreation organizations, unions and professional associations, and cultural, education and hobby organizations declined by over 60% between 2013 and 2022. This decline is significant as participation in sports and recreation fosters inclusion.

Racialized people were more likely than those who identified as white to participate in at least one type of group (55% compared to 39%). The gap was particularly pronounced in immigrant/ethnic groups (9% compared to 1%), religious-affiliated groups (17% compared to 9%) and cultural organizations (12% compared to 7%).

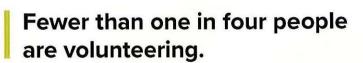
#### LOCAL VITAL SIGNS REFLECTIONS

The Edmonton Community Foundation's 2022 Vital Signs report on systemic racism found that sports can foster inclusion. 87% of newcomers said that watching their children play sports or volunteering for their children's teams made them feel more connected to the community. Read their full Vital Signs report.



#### **VOLUNTEERING**

Volunteering puts boots on the ground in the community to address social challenges. Through the pandemic, volunteering rates have declined, creating a crisis of community engagement.



Only 24% of community members volunteered for any organization in the past 12 months in 2022. Rates of volunteerism are higher among religiously active people (51%), those aged 18 to 24 (35%) and people who are racialized (31%).



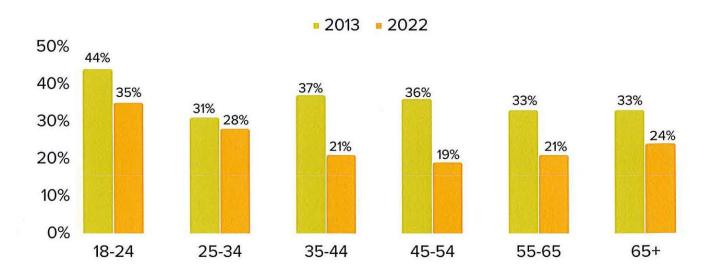
In 2013, 36% of people volunteered, which means volunteering rates have declined by 12% in the past 10 years.

Volunteerism has dropped among all age groups, but the youngest people continue to volunteer at the highest levels.

#### **VOLUNTEERED IN THE PAST YEAR BY AGE**

#### REFLECTIONS ON PUTTING DATA INTO ACTION

Volunteers are a critical part of the philanthropic and charitable sector. In 2018, almost 13 million Canadians volunteered, and more than half (58%) of charities were completely volunteermun. Declining volunteerism directly impacts charities and nonprofits' ability to survive and serve their communities. How do young people stay engaged in volunteerism as they move into other stages of their lives? Would we benefit from a volunteerism strategy that supports charities and nonprofits across the country?





#### **DONATIONS**

In 2021, only 18% of tax filers claimed donations on their income tax returns. This is the lowest percentage ever recorded.

Canadians can claim their charitable contributions on their tax returns and receive a tax credit from the government. Data from these tax files show that the donation rate has fallen almost yearly between 2013 and 2022. The decline in donation rates on tax returns accelerated from 2020 to 2021.

Self-reported donations are significantly higher than what is recorded in tax filings. In 2022, 56% of people said they donated in the past 12 months. This is still a 19 percentage point decline since 2013.

This drop in charitable donors stands as a warning signal for the charitable sector.

A 19 percentage point drop

reflecting 6M fewer donors

and an ongoing downward trend.

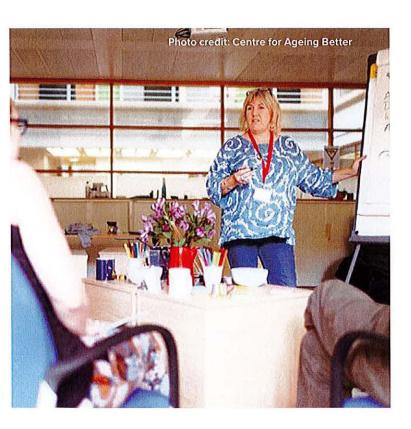


There is no pattern to suggest that youth will become more likely to donate as they age.

#### WHO IS MORE LIKELY TO DONATE?

- **People with higher income:** People with \$100,000 or more in household income are more likely to donate (63%) than those who have household incomes below \$30,000 (44%).
- Older people: More than three-quarters of those aged 65 and older are donating (76%) compared to fewer than half of those aged 25 to 34 (46%).
- Religiously active people: Donation rates are also higher for people who participate in religious activities at least once a month (72%) compared to those who are not religiously active (51%).

Donation rates are dropping among every age group, but for people aged 25 to 54, the donation rate dropped between 26% and 30%. Ten years ago, people aged 25 to 34 were considerably more likely to donate than people aged 18 to 24, but this isn't the case anymore.



#### REFLECTIONS ON PUTTING DATA INTO ACTION

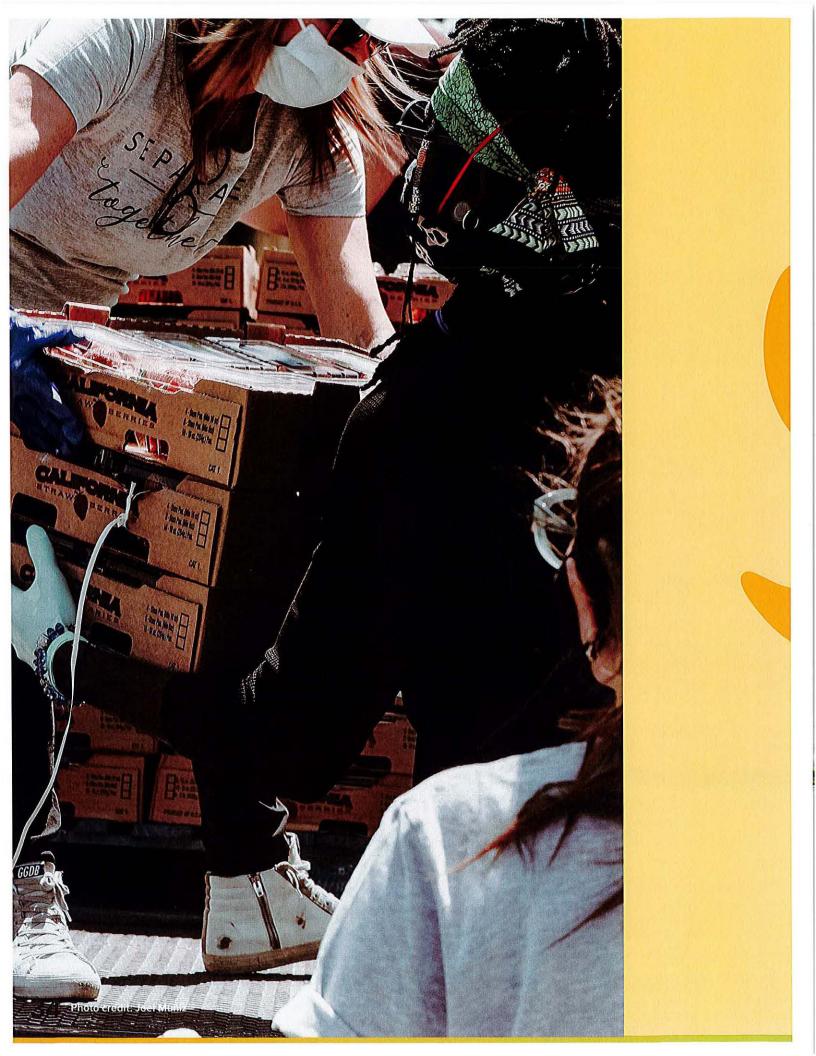
Declining donations impact charities across the board, and inflation is compounding the impact. It is also well known that the pandemic impacted different charities differently. In August 2021, 56% of charities were finding it challenging to meet the demands on their services, while 44% were meeting the demands. Post-pandemic, where do demands continue to increase while donations fall?

#### **TAKEAWAY**

People are less engaged in their community, which leads to a significant decline in support for the charitable sector through donations and volunteering.

Some of this is because people have still not returned to the activities interrupted by the pandemic. However, looking at earlier surveys suggests community engagement was declining before the pandemic. This lack of engagement, combined with the drop off in connections to friends and community outlined in the previous section, paints a picture of a society where it has become more difficult to develop and maintain social connections and where the charitable sector has fewer resources to support communities in managing the fallout.





## WELL-BEING



With fewer social connections to friends and family, people feel less like they belong and more isolated. With these fewer connections, people feel less engaged with their community. They are less likely to join a club or to volunteer. They are also less likely to donate to charity. As a result, communities have lower levels of belonging, and the charitable sector has fewer resources to address challenges.

How is this impacting the well-being of our communities? There is more research to do on any direct relationships between belonging and engagement and the metrics of community well-being. However, the trends on belonging and engagement mirror those in broader community well-being.

## LIFE SATISFACTION AND WELL-BEING INDEX

The pandemic impacted us all, but the research shows-people are resilient.

More than two years into the pandemic, people tended to express satisfaction with their lives. 59% of people indicated a relatively high satisfaction with their lives, compared to 12% who said they had a low satisfaction with their lives.

63% of people had a well-being score higher than 6, whereas only 9% had a low well-being score of 3 or lower.



**59%** 

of people are satisfied with their lives



63%

of people had a high well-being score



#### LOCAL VITAL SIGNS REFLECTIONS

The Guelph Community Foundation's 2023 Vital Signs Report showed how all the different themes explored came back to well-being, "Everyone in our community should have access to the right supports and resources to be resilient and maintain their well-being through difficult or stressful times. But challenges and inequities throughout our community mean that not everyone does. We all do better- when we all do better." Read their full Vital Signs report.

#### WHAT'S IMPACTING WELL-BEING?

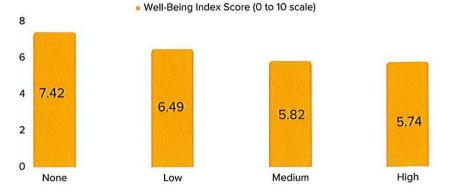
- Financial Security and Health: People with lower financial security and poorer physical and mental health have a lower well-being score.
- Family Structure: Couples with children have a higher well-being score (7.0) than single parents (5.8).
- Age: As people get older, well-being goes up.
   People aged 18 to 29 have a score of 6.1, and those 65 or older have a score of 7.0.
- Gender: People who identify as male have a higher well-being score (6.6) than people who identify as female (6.2). Young women have the lowest well-being score (5.9). The 2020 National Vital Signs Report on Gender Equality in Canada dives further into how well-being is gendered. The data did not have a sufficient sampling of people who are non-gender binary to provide a score, and this remains an area for further research.
- Experiences of Discrimination: The more people have experienced discrimination, the lower their well-being score.

Racialized people, people who identify as female, young people, people living with a disability, people who practice a non-Christian religion, and members of the LGBTQ2S+ community are more likely to experience discrimination.

In this national survey, people were asked about the type of discrimination they experienced. For the purposes of this survey, this was defined to include being treated with less courtesy and respect, receiving poorer customer service than others, being treated as if you are unintelligent, threatening or dishonest without reason, being insulted or called names and being threatened, harassed or abused.

The more a person has experienced discrimination, the lower the well-being score. Those who have experienced no discrimination have a higher than average well-being score (7.4), and those who have had the most frequent discrimination have a significantly lower score (5.7).

## WELL-BEING INDEX SCORES, BY EXPERIENCE OF DISCRIMINATION



degree of discrimination

#### REFLECTIONS ON PUTTING DATA INTO ACTION

How can the perspectives of philanthropy better reflect the intersectional experiences of communities? Are there ways to continue to push trust-based approaches forward to ensure processes and decision-making of funders reflect the diversity of life experiences, situations and identities that members of communities have?

There are multiple factors which have a clear impact on people's well-being. This shows the importance of taking an intersectional approach and the need to consider the compounding impacts of people's life experiences, situations and identities.

#### MENTAL HEALTH

The intersectional impacts of people's life experiences, situations and identities are also clear in mental health. Overall:



**31%** 



of people say their mental health is excellent or very good of people say their mental health is good of people say their mental health is fair or poor

People are more likely to have fair or poor mental if they:

- identify as female
- are younger
- are financially insecure
- · are a single parent
- are living with a disability
- have experienced frequent discrimination including for race, religion and LGBTQ2S+ identity

As before, the intersection of multiple factors has a compounding impact. For example, 42% of young people who identify as female have fair or poor mental health. This is 15% higher than those in the same age bracket who identify as male.

#### **WELL-BEING AND MENTAL HEALTH: 10 YEARS ON**

The following shows responses to questions asked by Statistics Canada in 2013 and as part of the General Social Survey in 2022. Full information about both surveys is available in the Research Report.

- Declined by 1.3: people's life satisfaction score was 7.9 in 2013 and has decreased to 6.6 in 2022
- 4x: The proportion of people with the lowest life satisfaction has increased x4. In 2013, 4% of people placed themselves in the 0-4 range, but in 2022, that number rose to 16%.
- 4x: The number of people with fair or poor mental health has increased more than 4x. In 2013, 6% of people had poor or fair mental health, but in 2022, that number rose to 24%.

#### FINANCIAL SECURITY

Research often looks at household income as a measure of financial security, and that's part of the picture. But as communities face livability challenges, people's needs vary depending on their circumstances, such as where they live and their stage of life. For this reason, it is important to look at not just household income but also how adequate people felt that their income was. This gets closer to understanding any financial strain they may be experiencing.

#### Overall:



of people say their mental of people say their income is good enough



of people say their income is just enough



of people say their income is not enough

	Income is not enough
No disability	18%
Living with a disability that occasionally limits their activity	35%
Living with a disability that often or always limits their activity	43%

38% of people are living with a disability and they are two times more likely to feel financially insecure than those people without a disability.

#### **FOOD SECURITY**

Almost one in four people have difficulty consistently affording food.

#### LOCAL VITAL SIGNS REFLECTIONS

The Muskoka Community
Foundation is one of
the many community
foundations that have been
exploring food security as
a Vital Signs report theme.
The 2021 report explored
how national trends that
showed increased use of
food banks were reflected
in their community. Read
their full Vital Signs report.

23% of people ate less than they should because there wasn't enough money to buy food. Food insecurity has been a significant and persistent problem in Canada. This survey did not include people from the territories where the <a href="Canadian Income Survey">Canadian Income Survey</a> from Statistics Canada shows it is even more of a challenge. In 2020, 30% of people living in the territories faced food insecurity, including 50% of people living in Nunavut.

Along with geographic impact, other aspects of people's life experiences, situations and identities impact food insecurity. The number of people who are facing food insecurity is higher among:

- people who say their income is not enough (51%);
- people living with a disability that always or often limits their daily activity (33%);
- single parents (39%), and;
- · young people (36%).

#### **TAKEAWAY**

People's well-being is strongly linked to the intersection of their life experiences, situations and identities. Charitable efforts to address well-being need an intersectional approach. There is also more to explore on how people's connections to family, friends and community are related to well-being.



## COMING TOGETHER: A NOTE FROM ANDREA DICKS

At Community Foundations of Canada, we are relentlessly pursuing a future where everyone belongs. This purpose is our north star; we know that belonging starts with us. We centre belonging in all that we do while responding and adapting to the changing needs of community foundations and communities. Tracking and measuring belonging is complex. We are keen to monitor and understand our own activities. and we also believe it is important to consider how the broader landscape within which we work is evolving. Initiatives like this survey and report help inform or challenge key assumptions and generate insights that instruct continuous improvement and adaptation.

The world around us has changed rapidly—and it continues to do so. As communities emerge from the pandemic and face significant social, economic and environmental shifts, philanthropy is at a watershed moment—one of opportunity and urgency. This data shows that the pandemic dealt a difficult blow

to belonging. It also makes clear that regardless of where you are in Canada, people have more in common than they think. Communities, as defined using a geographic description, often face similar challenges. Communities all see the impact of broken connections with friends and family. Communities all face the strains of financial insecurity and discrimination.

It's our opportunity and responsibility to take this data and use it to guide our efforts and activities.

At CFC, and within our network of over 200 community foundations, we know that when people feel like they belong, they are healthier, happier and more engaged. And when people belong, communities flourish.

