infrastructure, the requirement related to development charges and other taxes noted above will not apply to this fund.
    - Direct Delivery Stream – $6B over 10 years, starting in 2026/27, to support regionally significant projects, large building retrofits, climate adaptation, and community infrastructure. Projects would be required to seek private sector investment, including private investment leveraged through Canada Infrastructure Bank financing, for eligibility for funding under this stream.
    - Community Stream – the Canada Community-Building Fund will be **rebranded** to the Community Stream. $27.8B over 10 years, starting in 2026/27, and $3B per year ongoing to support local infrastructure projects.
    - Funding for the Build Communities Strong Fund includes repurposed resources from the Canada Housing Infrastructure Fund (pp. 102-103).
- $2.3B over three years, starting in 2026/27, to renew the First Nations Water and Wastewater Enhanced Program (p. 159).
- Increasing Canada Infrastructure Bank's target for investment in Indigenous infrastructure from at least $1B to at least $3B (p. 159).

HOUSING

- $13B over 5 years on a cash basis, starting in 2025-26, Build Canada Homes will deploy capital to mobilize the affordable housing industry (p. 155-156). Initiatives will include:
    - Developing public land sites for factory-built housing,
    - Launching a $1.5B Canada Rental Protection Fund,
    - Providing $1B to build transitional and supportive housing for people who are homeless or at risk of homelessness
- Eliminating GST for first-time home buyers on new homes up to $1M and reducing the GST for first-time home buyers on new homes between $1M and $1.5M (p. 157).
- $75M over three years, starting in 2026/27, to Employment and Social Development Canada to expand the Union Training and Innovation Program (p. 157).
- Increase the Canada Mortgage Bond annual issuance limit from $60B to $80B starting in 2026. The increase will apply exclusively to multi-unit housing (p. 158).
- Announces the government's intention to eliminate the Underused Housing Tax as of the 2025 calendar year (p. 220)

EMPLOYMENT AND BENEFITS

- $97.5M over five years, starting in 2026/27, to establish the Foreign Credential Recognition Action Fund to work with provinces and territories to improve the

fairness, transparency, timeliness, and consistency of foreign credential recognition, with a focus on health and construction sectors (p. 98).
- $1.7B as part of the International Talent Attraction Strategy and Action Plan's targeted one-time initiative to recruit over a thousand highly qualified international researchers to Canada (p. 99).
- Introduce a temporary Personal Support Workers Tax Credit, under which eligible personal support workers employed in the remaining provinces (including Ontario) and territories could claim a refundable tax credit equal to 5 per cent of their eligible earnings, providing support of up to $1,100 per year (p. 166).
- $594.7M over two years, starting in 2026/27 for Canada Summer Jobs to support around 100,000 summer jobs in summer 2026 (p. 166).
- $307.9M over two years starting in 2026/27 for the horizontal Youth Employment and Skills Strategy to provide employment, training and wrap-around supports to around 20,000 youth facing employment barriers annually (pp. 166-167).
- $635.2M over three years, starting in 2026/27, to Employment and Social Development Canada for the Student Work Placement Program to support around 55,000 work-integrated learning opportunities for post-secondary students in 2026/27 (p. 167).
- $40M over two years, starting in 2026/27, to Employment and Social Development Canada, to create a Youth Climate Corps to provide paid skills training for young Canadians (p. 167).
- $115.7M over four years, beginning in 2026/27, and $10.1M per year ongoing, including administrative costs, for a one-time supplemental Canada Disability Benefit payment of $150 in respect of each Disability Tax Credit certification, or re-certification, giving rise to a Canada Disability Benefit entitlement (p. 175).

CULTURE AND COMMUNITIES

- $21M over three years, starting in 2026/27, to Canadian Heritage for the Building Communities through Arts and Heritage Program to support local festivals, community anniversaries, and community-initiated capital projects (pp. 170-171).
- $46.5M over three years, starting in 2026/27, to Canadian Heritage for the Canada Arts Presentation Fund to support professionally presented arts festivals or performing arts series (p. 171).
- $20M over four years, starting in 2026/27, to Canadian Heritage for the Celebration and Commemoration Program to support Canada Day celebrations (p. 171).
- $4M over four years, starting in 2026/27, to Canadian Heritage for the Celebration and Commemoration Program to support National Acadian Day (p. 171).
- $48M over three years, starting in 2026/27, to Canadian Heritage for the Canada Music Fund to enhance the careers of Canadian artists while strengthening the competitiveness and stability of the Canadian music sector (p. 171).

- $6M over three years, starting in 2026/27, to Canadian Heritage to support the purchase of Canadian content for the TV5MONDEplus platform (p. 171).
- $150M over three years, starting in 2026/27, to Telefilm Canada to support Canada's vibrant film industry (p. 171).
- $127.5M over three years, starting in 2026/27, to Canadian Heritage for the Canada Media Fund to support Canada's audio-visual content creators (p. 171).
- $26.1M over three years, starting in 2026/27, to the National Film Board to produce and share Canadian content with the world (pp. 171-172).
- $38.4M over three years, starting in 2026/27, to Canadian Heritage for the Special Measures for Journalism component of the Canada Periodical Fund to help small and community news outlets continue producing quality Canadian editorial and journalistic content (p. 172).
- $6M over three years, starting in 2026/27 for the Canada Council for the Arts to support professional artists and arts organisations (p. 172).
- $150M in 2025/26 for CBC/Radio-Canada to strengthen its mandate to serve the public and to better reflect the needs of Canadians. The government will explore modernising CBC/Radio-Canada's mandate to strengthen independence and is working with CBC/Radio Canada to explore participation in Eurovision (p. 172).
- $116.3 million over two years, starting in 2025-26, to renew the Canada Strong Pass for the holiday season, from December 12, 2025 to January 15, 2026, and then again for summer 2026. Reduced-cost access over this holiday season is already in place through several Canada Strong Pass partners, including for eligible VIA Rail travel (p. 173).
- $4M over four years, starting in 2026/27, and $1M ongoing to the Royal Canadian Geographical Society (p. 173).

IMMIGRATION

- $168.2M over four years, starting in 2026/27, and $35.7M to implement measures in the 2026-2028 Immigration Levels Plan, which includes new targets for immigration:
  - Permanent resident admission targets at 380,000 per year for three years, down from 395,000 in 2025;
  - Increasing the share of economic migrants from 59% to 64%;
  - Reduced target for new temporary resident admissions from 673,650 in 2025 to 385,000 in 2026, and 370,000 in 2027 and 2028; and,
  - The plan will consider the need for temporary foreign workers for industries and sectors impacted by tariffs and the unique needs of rural and remote communities (p. 96).
- $120.4M over four years, starting in 2026/27, for a one-time measure to recognize eligible Protected Persons in Canada as permanent residents over the next two years (p. 96).

- $19.4M over four years, starting in 2026/27, for a one-time measure to accelerate the transition of up to 33,000 work permit holders to permanent residency in 2026 and 2027 (p. 97).

OTHER

- $71M over five years, starting in 2025/26 and $8.3M ongoing to the CRA to implement automated tax filing for lower income individuals who do not owe tax and do not file themselves (p. 162).
- The government will consider new ways to unlock the economic potential of Canada's airports and consider new ways to attract private sector investment. The government will also consider options for the privatisation of airports (p. 100).
- $55.2M over four years, starting in 2026/27, with $72.5M in remaining amortisation, and $15.7M onwards to support safety-related infrastructure projects and upgrades at local and regional airports. Funding will be delivered through the Airports Capital Assistance Program (p. 101).
- $98.2M over five years, starting in 2026/27, and $9.8M ongoing to Public Services and Procurement Canada and $7.7M over three years, starting in 2026/27, to the Treasury Board Secretariat to support the implementation of a new Buy Canadian Policy (p. 135).

4. OTHER INITIATIVES

COMPREHENSIVE EXPENDITURE REVIEW (CER)

- The Comprehensive Expenditure Review (CER) will achieve savings of $9B in 2026/27, $10B in 2027/28 and $13B in 2028/29. Combined with other savings and revenues in Budget 2025, this will total $60B over five years, starting in 2025/26 (p. 208).
- By the end of 2028/29—the federal civil service will see a decline to roughly 330,000 or a reduction of about 40,000 positions or 10% from its 2023/2024 peak. (p. 206).
  - This reflects normal attrition through retirements, voluntary departures, and previous savings exercises, as well as further action the government is taking to slow spending and return the public service to a sustainable size.
  - There have already been estimated reduction of 16,000 full-time equivalents, or roughly 4.5 per cent of the workforce as of March 2025 (p. 212).
- The government will also reduce expenses on management and other consulting services by 20% in three years' time (p. 213).

TRADE

- $5B over seven years, starting in 2025/26, to create the Trade Diversification Corridors Fund. This fund will support projects to move products to global markets, including digital infrastructure and improving the ability of our imports and exports to travel efficiently across the country and globally (p. 137).
- $1B over four years, starting in 2025/26, to create the Arctic Infrastructure Fund, which will invest in major transportation projects in the North with dual-use applications for civilian and military use (p. 137).
- Intention for Export Development Canada to increase total business facilitated by $25B by 2030, expanding exports and trade development activities in sectors of strategic importance in Canada (p. 139).
- $8M over four years, starting in 2026/27, and $2M ongoing, to deepen trade relations with European partners by undertaking new trade missions (p. 143).
- $20M over four years, starting in 2026/27, and $4.8M ongoing, to enhance Global Affair Canada's capacity to negotiate and implement trade and investment-related agreements (p. 144).
- $2B concessional trade finance envelope to encourage international partners to buy Canadian (p. 144).
- $68.5M over four years, starting in 2026/27, with $19.9M ongoing to enhance CanExport, which encourages small- and medium-sized enterprises (SME), national industry associations, and innovators to diversify their exports to new markets abroad (p. 145).
- $7.6M over four years, starting in 2026/27, with $2.1M ongoing to support Canadian companies through the Innovation Partnership Program and Canadian Technology Accelerator (p. 145).
- $46.5M over four years, starting in 2026/27, for the SME Export Readiness Initiative to support training for SMEs (p. 145).
- $4.2M over three years, starting in 2027/28, and $1.4M ongoing to maintain capacity to promote nuclear energy exports and strategic engagement in key export markets (p. 145).
- $39.9M over four years, starting in 2026/27, and $11.1M ongoing to expand the Clean Technology Demonstration Initiative to global markets (p. 146).
- $76M over five years, starting in 2026/27, with $31.3M in remaining amortisation, to the Canadian Food Inspection Agency (CFIA) to support modernised digital trade tools and service and integrate AI into internal processes (p. 146).
- $32.8M over four years, starting in 2026/27, and $9.6M ongoing to the CFIA to secure, expand, and restore market access for Canadian agriculture and agri-food, fish, and seafood sectors (p. 146).

INFRASTRUCTURE

- As previously announced, the Major Projects Office will help to identify projects that are in Canada's national interest and work to fast track their development (p. 77).

  - $213.8M over five years, starting in 2025/26, for the Major Projects Office. Funding will also support the Indigenous Advisory Council (p. 81).
  - The Major Protects Office will help structure and co-ordinate financing from the private sector, provincial and territorial partners, and the federal government, including through the Canada Infrastructure Bank, Canada Growth Fund, and the Canada Indigenous Loan Guarantee Corporation (p. 83).
- $10.1M over three years, starting in 2025/26, to Crown-Indigenous Relations and Northern Affairs Canada to continue leading the Federal Initiative on Consultation to support the meaningful participation of Indigenous rightsholders in consultation processes throughout the review cycle of projects listed under the *Building Canada Act* (p. 81).
- Amend the *Canada Infrastructure Bank Act* to increase the Canada Infrastructure Bank's statutory capital envelope from $35B to $45B (p. 84).
- Intention to enable the Canada Infrastructure Bank to invest in AI infrastructure projects (p. 92).

AGRICULTURE

- $109.2M in 2025/26 for the AgriStability program to increase the compensation rate for agricultural producers from 80% to 90%, along with raising the payment cap per farm from $3M to $6M (p. 131).
- $75M over five years, starting in 2026/27, for the AgriMarketing Program to enhance the diversification and promotion of Canada's agriculture, agri-food, fish, and seafood products into new markets (p. 131).
- $97.5M over two years, starting in 2025/26, to temporarily increase the Advance Payments Program's interest-free limit to $500,000 for canola advances for the 2025 and 2026 program years (p. 131).
- $372M over two years, starting in 2026/27, to establish a Biofuels Production Incentive to support domestic producers of biodiesel and renewable diesel (p. 131).

BANKING

- Review fees charge by banks, including Interac e-Transfer fees and ATM fees (p. 163).
- Raise the first amount of immediately available deposited cheque funds from $100 to $150 and to remove the timing distinctions between funds deposited in person and via other means (p. 163).
- Make regulations to reduce the number of days banks may hold deposited cheque funds before releasing them to their customers, and raise the current value threshold of $1,500 below which shorter cheque hold periods apply (p. 164).

PUBLIC SAFETY

- $1.7B over four years, starting in 2026/27 and $500.3M ongoing for the RCMP to strengthen the organization's capacity and fulfill the government's commitment to hire 1,000 RCMP personnel (p. 192).
- $90.1M over four years, starting in 226/27 and $22M ongoing to the RCMP to increase the cadet recruitment allowance to $1,000 per week (p. 192).
- Th Government will establish a new Financial Crimes Agency by Spring 2026 (p. 193).
- $617.7M over five years, starting in 2025/26 with $198.3M ongoing for the Canada Border Services Agency (CBSA) to increase its capacity to detect and intercept illicit goods (p. 193).
- $216.8M over five years, starting in 2025/26, and $10.8M ongoing to extend operational service early retirement program to frontline CBSA officers and other eligible frontline employee groups in the Public Service Pension Plan (p. 193).
- $55.4M over four years starting in 2026/27 and $13.4M ongoing to support the development of a new National Public Alerting System model (p. 194).
- $14.8M over four years, starting in 2026/27 to develop and implement a new preclearance access regime (p. 195).
- $257.6M over four years, starting in 2026/27 to Natural Resources Canada to lease four aircraft to bolster provincial and territorial aerial firefighting capacity (p. 195).
- Announces government's intention to develop a whole-of-government National Anti-Fraud Strategy (p. 196).

INCENTIVES FOR BUSINESSES

- Introducing the Productivity Super-Deduction – a set of enhanced tax incentives covering all new capital investment that allows businesses to write off a larger share of the cost of investments right away (p. 84).
- The government will move forward with all previously announced measures that would allow businesses to write off the cost of their investments more quickly:
    - Reinstatement of the Accelerated Investment Incentive to provide an enhanced first-year write off for most capital assets;
    - Immediate expensing of manufacturing or processing machinery and equipment;
    - Immediate expensing of clean energy generation and energy conservation equipment, and zero-emission vehicles;
    - Immediate expensing of productivity-enhancing assets, including patents, data network infrastructure, and computers; and,
    - Immediate expensing of capital expenditures for scientific research and experimental development (p. 85).
- Immediate expensing for manufacturing or processing buildings that are acquired on or after Budget Day and that are used for manufacturing or processing before

2030. This measure would be phased out over a four-year period between 2030-2033 (p. 85).

- Reinstate accelerated capital cost allowances for liquefied natural gas equipment and related buildings, but only for low-carbon facilities that meet new standards of emissions performance (p. 85).
- Increase the annual expenditure limit on which the Scientific Research and Experimental Development program's enhanced credit can be earned from $4.5M to $6.M, effective for taxation years that begin on or after December 16, 2024 (p. 89).
- $1B over three years, starting in 2026/27, to launch the new Venture and Growth Capital Catalyst Initiative, a fund-of-funds that would leverage more private venture capital by incentivising pension funds and other institutional investor participation. This will also support new and emerging fund managers and important sectors (p. 95).
- The government will develop a strategy to support Canadian firms facing early growth-stage funding gaps. Details on the strategy will be announced in 2026 and will include a $750M fund to support these firms (p. 95).
- $79.9M over five years, starting in 2026/27, to support the new Small and Medium Business Procurement Program (p. 135).

CLIMATE CHANGE

- The government will develop a post-2030 carbon pricing trajectory, setting a multi-decade industrial carbon price trajectory that targets net-zero by 2050 (p. 107).
- The government will improve its application of the benchmark used to ensure all provincial-territorial industrial pricing systems are harmonised across Canada in providing a common, strong price signal (p. 107).
- The government will proceed with the implementation of the Clean Electricity investment tax credit and proposes to remove the conditions imposed on provincial and territorial governments for their Crown corporations to be eligible. The tax credit will also be available to corporations owned by municipalities (pp. 111, 349).
- Extend the availability of the full credit rates for the Carbon Capture, Utilization, and Storage investment tax credit, that would apply from 2031 to 2035. Credits rates would remain unchanged from 2036 to 2040 (p. 111).
- Expand the list of critical minerals eligible for the Clean Technology Manufacturing investment tax credit (p. 111).
- $2B over five years, starting in 2026/27, to create the Critical Minerals Sovereign Fund, which will make strategic investments in critical minerals projects and companies (pp. 111-112).
- $371.8M over four years, starting 2026/27, to create the First and Last Mile Fund, which would support the development of critical minerals projects and supply chains, with a focus on getting near-term projects into production (p. 112).

- Expand eligibility for the Critical Mineral Exploration Tax Credit to include an additional 12 critical minerals (p. 112).
- Reconfirm the government's support for the arm's length development of made-in-Canada sustainable investment guidelines (taxonomy) by the end of 2026, which will identify "green" and "transition" investments (p. 112).
- Explore the development of a Sustainable Bond Framework that would allow for the issuance of both green and transition bonds to be aligned with a Canadian taxonomy, and to expand the Framework to incorporate economic sectors as the taxonomy is being developed (p. 113).
- The government will work with provinces and territories to improve climate disclosure across the economy. This work will seek alignment with international standards and harmonised rules across federal-provincial-territorial jurisdictions (p. 113).

NATIONAL DEFENCE

- $81.8B over five years on a cash basis, starting in 2025/26 to rebuild, rearm, and reinvest in the Canadian Armed Forces (CAF) (pp. 185-186), including:
  - $20.4B to recruit and retain CAF personnel,
  - $19B to repair and sustain CAF infrastructure,
  - $10.9B for upgrades to defence digital infrastructure, such as cyber defence,
  - $17.9B to expand military capabilities, including vehicles, ammo production, counter-drone and long-range precision strike capabilities,
  - $6.6B through the implementation of a Defense Industrial Strategy, to enhance Canadian sourced military capability supply chains,
  - $6.2B to expand defence partnerships,
  - $805M to the Canadian Coast Guard, the Canadian Security Intelligence Servies and Public Services and Procurement Canada for complementary initiatives.

INCREASING BUSINESS COMPETITION

- The government intends to boost competition in the telecom sector, including measures such as:
  - Pursuing a new "dig once" policy approach to nation-building projects to encourage coordinated installation of fibre optic lines as part of the development of major projects of national significance;
  - Reducing regulatory burden to deploy telecommunications infrastructure across the country, and more (pp. 114-115).
- The government will publish draft regulations by spring 2026 to prohibit investment and registered account transfer fees from financial institutions (p. 117).

- The government will explore improving the transparency of cross-border transfer fees (p. 117).
- The government intends to work with banks on ways to simplify the process of switching primary chequing accounts to other Canadian financial institutions (p. 117).
- The government has requested the Financial Consumer Agency of Canada to prepare a report on the structure, level, and transparency of fees charged by Canadian banks (p. 117).
- Amendments to the *Bank Act* and the *Canada Deposit Insurance Corporations Act* to make it easier for federal credit unions to achieve scale and for provincial credit unions to enter the federal framework (p. 117).
- Amendments to the *Canada Labour Code* to restrict the use of non-compete agreements in employment contracts for federally regulated businesses. Consultations will begin in early 2026 (p. 121).

DIVERSITY, EQUITY AND, INCLUSION

- $382.5M over five years, starting in 2026/27, with $76.5M ongoing, to revitalise and stabilise efforts to advance women's equality in Canada (p. 169).
- $54.6M over five years, starting in 2026/27, with $10.9M ongoing, to support the 2SLGBTQI+ community sector. This includes $7.5M over five years, with $1.5M ongoing, for Pride Security (p. 169).
- $223.4M over five years, starting in 2026/27, with $44.7M ongoing, to strengthen federal action on gender-based violence (p. 169).

ARTIFICIAL INTELLIGENCE

- Announces an Office of Digital Transformation which will proactively identify, implement, and scale technology solutions across the federal government—a generational opportunity for domestic innovators. The Office will identify and eliminate redundant and counterproductive procurement rules as well as leverage expertise from internal sources and the private sector to hasten AI adoption (p. 214).
- Develop a made-in-Canada AI tool that can be deployed across the federal government. Shared Services Canada will partner with leading Canadian AI companies to develop this internal tool. (p. 215)
- The Minister of Artificial Intelligence and Digital Innovation will engage with industry to identify new promising AI infrastructure projects and enter into MOU with those projects (p. 92).
- $25M over six years, starting in 2025/26, and $4.5M ongoing for Statistics Canada to implement the Artificial Intelligence and Technology Measurement Program, which will use data and insights to measure how AI is used by

organizations and understand its impact on society, labour force, and economy (p. 92).

- $925.6M over five years, starting in 2025/26, to support a large-scale sovereign public AI infrastructure that will boost AI compute availability and support access to sovereign AI compute capacity for public and private research (p. 92).

OTHER

- $84.4M over four years, starting in 2026/27, to extend the Elevate Intellectual Property program, as well as $22.5M over three years, starting in 2026/27, to renew support for the Innovation Asset Collective's Patent Collective (p. 94).
- $75M over three years, starting in 2026/27, to extend the Intellectual Property Assist Program (p. 94).
- $2.7B over nine years starting in 2025/26 to replace the Meteorological Service of Canada's High-Performance Computing solution and modernise operations (p. 194).
- $216.6M per year starting in 2029/30 to make the National School Food Program permanent (p. 163).
- $77M over four years staring in 2026/27 with ongoing funding of $19.2M annually for the CRA to implement a program to crack down on employers that misclassify employees (p. 165).
- Initiate consultations with key stakeholders to account for CPP and QPP enhancements and ensure that federal employees continue to receive the same pension benefits, without overcontributing. This will achieve fiscal savings of $1.1B over four years, starting in 2026/27, and $384M ongoing from lower pension expenses for the government (p. 215).

5. STATE OF THE ECONOMY

OVERVIEW

- A deficit of $78.3B, or 2.5% of GDP, is expected for 2025/26, falling 1.5% of GDP by 2029/30 (p. 231).
- After growing by more than 2% in the second half of 2024, real GDP in Canada rose at an annualised pace of 0.2%. Growth reached 2.0% in the first quarter but contracted by 1.6% in the second quarter, as trade activity brought forward in the two previous quarters unwound and new tariffs came into effect (p. 37).
- Private sector economists expect real GDP growth to resume in the second half of 2025, with annualised growth of 0.2% and 0.9% in the third and fourth quarter, respectively (p. 39).
- GDP inflation is expected to average 2.4% in 2025 and 1.8% in 2026 (p. 228).
- CPI inflation is projected to average 2.1% in 2025 and 2.0% thereafter (p. 50).
- The aggregate principal amount of money to be borrowed by the government in 2025/26 is projected to be $614B dropping to $594B 2026/27 (p.4).
- Public debt charges are expected to increase from $55.6B in 2025/26 to $76.1B in 2029/30 due to projected increases in the stock of debt and higher interest rates (p. 249).
- The effective interest rate on federal market debt is assumed, under the baseline scenario, to gradually increase from about 3.1% in 2029/30 to 3.5% by 2055/56 (p. 262).

GLOBAL OUTLOOK

- Risks to growth and inflation have risen. In particular, average U.S. tariffs are at levels not seen in decades, making trade more expensive and unpredictable. These trade measures are reshaping global trade and straining global supply chains. Measures of global economic uncertainty have eased from their peak earlier in 2025 but remain high—well above pre-pandemic norms and at levels typically linked with major crises (p.34)
- Looking ahead, international organisations—including the IMF and the Organisation for Economic Co-operation and Development (OECD)—expect global growth to slow in the second half of 2025 and into 2026 (p.35).
- Oil prices—an important driver of Canada's economy and fiscal position—remain low and volatile. Soft global demand growth and continued OPEC+ production increases have weighed on markets (p. 35).
- The U.S. dollar has fallen by about 7% against other major currencies since the start of the year, as softer growth prospects and market concerns about its safe-haven status weigh on the currency. A weaker U.S. dollar lifts the Canadian

dollar—helping ease inflation but reducing support exporters might otherwise receive amid new U.S. trade barriers (p. 26)

6. STATE OF FEDERAL FINANCES

FEDERAL TRANSFERS

Transfer	Details
Canada Health Transfer (CHT)	The Canada Health Transfer (CHT) is projected to increase from $54.7B in 2025/26 to $65.0B in 2029/30, supported by the CHT growth guarantee of at least 5% for five years (in effect from 2023/24 to 2027/28), after which it will grow in line with a three-year moving average of nominal GDP growth, with funding guaranteed to grow by at least 3% per year.
Canada Social Transfer (CST)	The Canada Social Transfer will increase from $17.4B in 2025/26 to $19.6B in 2029/30, reflecting legislated growth of 3% per year.
Canada Community-Building Fund (formerly known as the Gas Tax Fund)	Canada Community-Building Fund payments, which are indexed at 2% per year with increases applied in $100M increments, are expected to grow from $2.5B in 2025/26 to $2.7B in 2029/30.
Equalization	Equalization payments are indexed to the three-year average of nominal GDP growth and are projected to grow 3.7% annually, on average, from $26.2B in 2025/26 to $30.3B in 2029/30.
Territorial Formula Financing	Territorial Formula Financing is projected to grow 5.6% annually, on average, from 2025/26 to 2029/30 due to growth in provincial/local expenditures, which are major components of the formula.
Health agreements with provinces and territories	Health agreements with provinces and territories are projected to remain at

	\$4.3B in 2025/26 and 2026/27, reflecting \$2.5B per year for tailored bilateral agreements, and \$1.2B per year in transfers supporting home and community care and mental health and addictions services that expire after 2026/27. Another \$600M per year in transfers for long-term care expires after 2027/28.

Adapted from: Budget 2025, pp. 247-248

Appendix A: Revenue Outlook (p. 240)

Table A1.8

The Revenue Outlook

billions of dollars

	Projection					
	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030
Income tax revenues						
Personal income tax	234.3	237.9	244.9	257.1	268.7	278.9
Corporate income tax	97.0	97.1	96.7	96.7	96.8	100.6
Non-resident income tax	13.5	13.7	14.0	14.2	14.4	14.7
Total	344.8	348.7	355.6	368.0	380.0	394.2
Excise tax and duty revenues						
Goods and Services Tax	52.5	54.4	56.5	58.3	60.2	62.7
Customs import duties	6.3	9.9	6.3	6.6	6.9	7.2
Other excise taxes/duties	13.1	13.2	13.3	13.4	13.5	13.6
Total	71.9	77.5	76.2	78.3	80.6	83.5
Other taxes	0.0	0.0	2.7	1.9	2.1	2.1
Total tax revenues	**416.7**	**426.2**	**434.4**	**448.2**	**462.6**	**479.8**
Pollution pricing proceeds to be returned to Canadians	13.6	0.0	0.0	0.0	0.0	0.0
Employment Insurance premium revenues	31.5	32.2	33.3	34.3	35.5	36.8
Other revenues						
Enterprise Crown corporations	8.0	11.3	14.8	16.9	19.1	21.1
Other programs	34.3	31.8	34.0	35.0	36.0	38.4
Net foreign exchange revenues and return on investments	6.8	6.0	6.7	6.8	7.0	7.2
Total	49.2	49.1	55.5	58.8	62.1	66.6
Total budgetary revenues	**511.0**	**507.5**	**523.2**	**541.3**	**560.2**	**583.3**
Per cent of GDP						
Total tax revenues	13.6	13.4	13.3	13.1	13.1	13.0
Employment Insurance premium revenues	1.0	1.0	1.0	1.0	1.0	1.0
Other revenues	1.6	1.5	1.7	1.7	1.8	1.8
Total budgetary revenues	16.6	16.0	16.0	15.9	15.8	15.8

Note: Totals may not add due to rounding.

Appendix B: Expense Outlook (pp. 245-246)

Table A1.9

The Expense Outlook

billions of dollars

	Projection					
	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030
Major transfers to persons						
Elderly benefits	80.3	83.1	88.8	94.5	99.4	104.3
Employment Insurance benefits	24.9	30.5	31.9	30.4	31.3	32.6
Canada Child Benefit	28.6	30.1	31.0	31.7	32.4	33.4
COVID-19 income support for workers	-2.2	0.0	0.0	0.0	0.0	0.0
Total	131.6	143.7	151.8	156.6	163.1	170.3
Major transfers to provinces, territories, and municipalities						
Canada Health Transfer[1]	52.1	54.7	57.4	60.3	62.5	65.0
Canada Social Transfer	16.9	17.4	17.9	18.5	19.0	19.6
Equalization[1]	25.3	26.2	27.2	28.1	29.1	30.3
Territorial Formula Financing[1]	5.2	5.5	5.8	6.3	6.6	6.8
Health agreements with provinces and territories	4.3	4.3	4.3	3.1	2.5	2.5
Canada-wide early learning and child care	6.6	7.9	7.9	8.0	8.2	8.5
Canada Community-Building Fund	2.4	2.5	2.5	2.6	2.6	2.7
Other fiscal arrangements[2]	-7.6	-7.6	-8.0	-8.3	-8.7	-9.1
Total	105.1	110.8	115.0	118.5	121.9	126.3
Pollution pricing proceeds returned to Canadians	15.6	5.0	0.2	0.1	0.1	0.0
Direct program expenses						
Other transfer payments	107.1	115.6	117.3	119.6	119.0	122.7
Other direct program expenses	130.5	150.2	144.0	143.2	145.7	148.9
Total	237.6	265.8	261.3	262.8	264.7	271.6
Total program expenses, excluding net actuarial losses	**489.9**	**525.2**	**528.4**	**537.9**	**549.7**	**568.3**
Public debt charges	53.4	55.6	60.0	66.2	71.4	76.1

	Projection					
	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030
Total expenses, excluding net actuarial losses	**543.3**	**580.9**	**588.3**	**604.1**	**621.2**	**644.4**
Net actuarial losses (gains)	4.0	5.0	0.2	0.7	-3.0	-4.5
Total expenses	**547.3**	**585.9**	**588.6**	**604.8**	**618.1**	**639.8**
Per cent of GDP						
Major transfers to persons	4.3	4.5	4.6	4.6	4.6	4.6
Major transfers to provinces, territories, and municipalities	3.4	3.5	3.5	3.5	3.4	3.4
Direct program expenses	7.7	8.4	8.0	7.7	7.5	7.4
Total program expenses, excluding net actuarial losses	15.9	16.5	16.1	15.8	15.5	15.4
Total expenses	17.8	18.4	18.0	17.7	17.4	17.4

Note: Totals may not add due to rounding.

[1] The Canada Health Transfer, Equalization and Territorial Formula Financing amounts for 2026-27 will be finalised in December 2025, in accordance with the Federal-Provincial Fiscal Arrangements Act.

[2] Other fiscal arrangements include the Quebec Abatement (offsetting amounts to reflect the historical transfer of tax points and resulting reduction in federal tax collected for the Youth Allowances Recovery and Alternative Payments for Standing Programs); statutory subsidies; and payments for the transfer of Hibernia Net Profits Interest and Incidental Net Profits Interest net revenues to Newfoundland and Labrador.

Appendix C: Private Sector Forecasts (pp. 229-230)

Average Private Sector Forecasts

per cent, unless otherwise indicated

	2025	2026	2027	2028	2029	2025-2029
Real GDP growth[1]						
2024 Fall Economic Statement	1.9	2.1	2.1	2.0	2.0	2.0
Budget 2025	1.1	1.2	2.0	1.9	2.0	1.6
GDP inflation[1]						
2024 Fall Economic Statement	2.0	2.0	2.0	2.0	2.0	2.0
Budget 2025	2.4	1.8	2.0	2.0	2.0	2.0
Nominal GDP growth[1]						
2024 Fall Economic Statement	3.9	4.2	4.1	4.0	4.0	4.0
Budget 2025	3.5	3.0	4.1	4.0	4.0	3.7
Nominal GDP level (billions of dollars)[1]						
2024 Fall Economic Statement	3,188	3,321	3,457	3,595	3,738	
Budget 2025	3,180	3,276	3,409	3,545	3,686	
Difference between Budget 2025 and FES 2024	-8	-45	-48	-50	-52	-40
3-month treasury bill rate						
2024 Fall Economic Statement	2.9	2.6	2.8	2.8	2.8	2.8
Budget 2025	2.6	2.3	2.5	2.6	2.6	2.5
10-year government bond rate						
2024 Fall Economic Statement	3.1	3.2	3.3	3.4	3.5	3.3
Budget 2025	3.3	3.4	3.5	3.6	3.6	3.4
Exchange rate (US cents/C$)						
2024 Fall Economic Statement	74.2	75.6	76.1	76.4	76.5	75.8
Budget 2025	72.2	75.1	76.4	77.0	77.4	75.6
Unemployment rate						
2024 Fall Economic Statement	6.7	6.2	6.0	5.8	5.7	6.1
Budget 2025	7.0	6.8	6.4	6.1	6.0	6.4
Consumer Price Index inflation						
2024 Fall Economic Statement	2.0	2.0	2.0	2.0	2.0	2.0

MUNICIPAL FINANCE OFFICERS' ASSOCIATION OF ONTARIO

PREPARED BY:

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7.6

MUNICIPALITY OF CALVIN

1355 PEDDLERS DRIVE, MATTAWA ON, P0H 1V0
Tel: (705) 744-2700 • Fax: (705) 744-0309
building@calvintownhsip.ca • www.calvintownship.ca

BUILDING REPORT

MONTH: October, 2025

1. NUMBER OF PERMITS ISSUED	21
2. TOTAL MONTHLY VALUE	$600,144
3. TOTAL FEES COLLECTED	$3,375
4. TOTAL BUILDING VALUE TO DATE	$956,344
5. TOTAL FEES COLLECTED TO DATE	$7,135

COMMENTS:

Permit	Type	Value	Fee
14-2025	Single Family Dwelling	$360,000	$1,275
15-2025	Repair Sauna	$17,251	$105
16-2025	Repair Pumphouse	$30,780	$105
17-2025	Repair Cabin	$9,887	$105
18-2025	Repair Cabin	$10,598	$105
19-2025	Repair Cabin	$9887	$105
20-2025	Repair Cabin	$11,355	$105
21-2025	Repair Cabin	$10,598	$105
22-2025	Repair Cabin	$12,367	$105
23-2025	Repair Cabin	$9,887	$105
24-2025	Repair Cabin	$9,887	$105
25-2025	Repair Cabin	$13,834	$105
26-2025	Repair Cabin	$9,887	$105
27-2025	Repair Cabin	$13,046	$105
28-2025	Repair Cabin	$9,887	$105
29-2025	Repair Cabin	$15,840	$105
30-2025	Repair Cabin	$9,887	$105
31-2025	Repair Cabin	$9,887	$105
32-2025	Repair Cabin	$9,887	$105
33-2025	Repair Observation Building	$4,577	$105
34-2025	Repair Cabin	$ 10,815	$105

SHANE CONRAD
CHIEF BUILDING OFFICIAL

Building Report

October 2025

October 01: - Submitted September building report to MPAC, CMHC, StatsCan.
- Emails and phone calls.
- Entered files.
- Submitted September building report to council.

October 03: - Text from property owner at Galston Rd.

October 08: - Emails and phone calls.
- Met with property owner about converting shop to a residence
- Plan review of purposed repairs to buildings at the Ecology Centre
- Drafted letter to a property owner and sent it by registered mail.

October 09: - Travelled to 166 C Talon Lake Rd. for site visit.

October 10: - Call from person interested in a property in Calvin.

October 15: - Emails and phone calls.
- Plan review and issued a permit for a Single-Family Dwelling on Adams Rd.
- Travelled to 1124 Hwy 630 for a site visit.
- Met with a property owner, they had questions about an old building file.

October 22: - Emails & phone calls
- Plan review and issued permits 15-2025, 16-2025, 17-2025, 18-2025, 19-2025, 21-2025 and 22-2025 for repairs to buildings at the Ecology Centre.
- Travelled to 503 Galston Rd. for an inspection, then travelled to 246 Adams Rd. for an inspection.

October 27: - Call from contractor doing work at 1226 Peddlers Dr.

October 28: - Travelled to 166 C Talon Lake Rd. for an inspection.

October 29: - Emails and phone calls.
- Travelled to 1226 Peddlers Dr. for site visit with contractor.
- Issued permits 23-2025, 24-2025, 26-2025, 27-2025, 28-2025, 29-2025, 30-2025, 31-2025, 32-2025, 33-2025 and 34-2025 for repairs to buildings at the Ecology Centre.
- Chapters meeting in East Ferris.

Shane Conrad CBO

7.7

Deputy Clerk

From: Deputy Clerk
Sent: November 12, 2025 8:34 AM
To: Deputy Clerk
Subject: FW: Northern Ontario Women's Association (NOW Association) | Upholding Women's Rights, Leadership, and Environmental Health in the Implementation of Ontario Bill 5

Subject: Northern Ontario Women's Association (NOW Association) | Upholding Women's Rights, Leadership, and Environmental Health in the Implementation of Ontario Bill 5

Good Afternoon,

On behalf of Cheryl Fort, Chair of the Northern Ontario Women's (NOW) Association, please be advised that at the NOW Association's General Membership Meeting held on October 29, 2025, the below resolution concerning the implementation of Bill 5 and the need to protect women's rights, leadership, and environmental health was formally passed.

Resolution: Ensuring Women's Leadership, Safety, and Well-being in Development Under Ontario Bill 5

Subject: Upholding Women's Rights, Leadership, and Environmental Health in the Implementation of Ontario Bill 5

WHEREAS The Government of Ontario has passed Bill 5, Protect Ontario by Unleashing Our Economy Act, 2025, aiming to facilitate and accelerate resource development in Northern Ontario; and

WHEREAS Bill 5 presents far-reaching implications for municipalities, First Nations, and Indigenous communities across Northern Ontario—particularly affecting natural ecosystems and regions where women, Two-Spirit, and gender-diverse people have historically borne the brunt of unchecked development and continue to face systemic disparities and heightened risks tied to resource extraction; and

WHEREAS Women are too often included in economic and development decisions as an afterthought, rather than as proactive and central stakeholders, despite their increasing presence in leadership across municipalities, First Nations governments, community services, and economic development organizations; and

WHEREAS The Northern Ontario Women's Association (NOW Association) was founded to ensure that the voices of women—who increasingly occupy leadership roles in municipal councils, First Nations governance, and community planning—are respected, protected, and embedded in all regional development initiatives; and

WHEREAS First Nations of Ontario women continue to be underrepresented at decision-making tables, despite significant leadership: as of recent reports, women hold over 35% of elected Chief positions in First Nations of Ontario, and significantly more leadership positions within community organizations, health, and education boards - positions that bring deep experience in balancing development with community well-being; and

WHEREAS The legacy of natural resource development in Northern Ontario has contributed to environmental degradation and social disruption, including clear links to the ongoing crisis of Missing and Murdered Indigenous Women, Girls, and Two-Spirit People (MMIWG2S); and

BE IT FURTHER RESOLVED THAT This resolution be forwarded to the Premier of Ontario, the Minister of Energy and Mines, the Minister of Indigenous Affairs and First Nations Economic Reconciliation, the Associate Minister of Women's Social and Economic Opportunity, Minister of Municipal Affairs and Housing, and the Minister of the Environment, Conservation and Parks, FONOM, NOMA, as well as all Northern Ontario municipalities and First Nations governments.

Motion: Sally Hagman

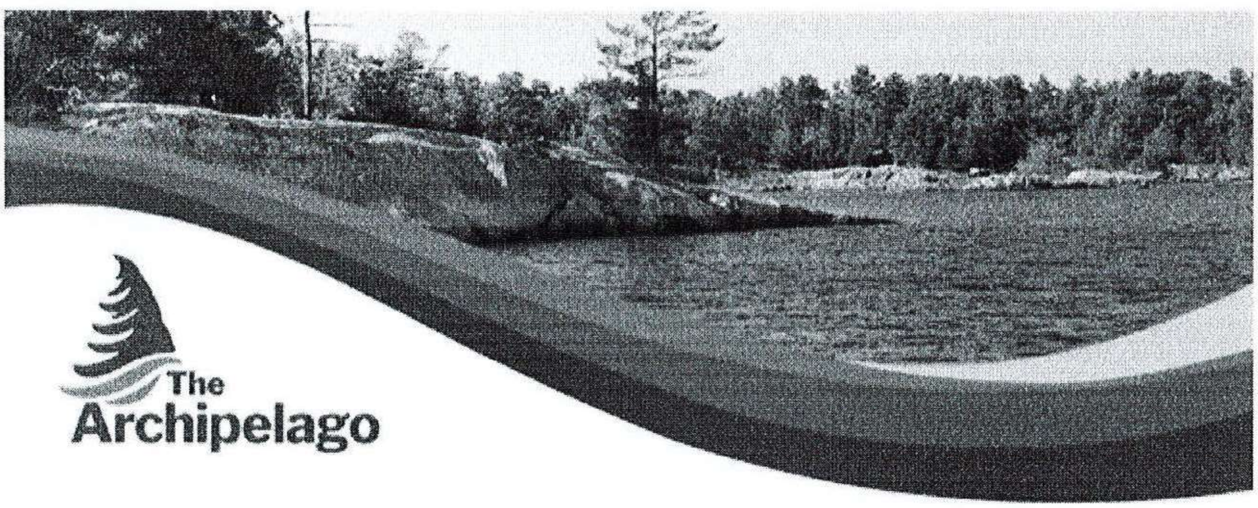
Second: Melanie Pilon

CARRIED

The Northern Ontario Women's Association (NOW) is a group of local elected officials in Northern Ontario who identify as women, and who want to lead the conversation on priorities and issues that are directly affecting women in the northern region. NOW's membership includes women with diverse professional backgrounds in economic development, locomotive engineering, skilled trades training, health care, employment services, marketing, business management, and more. Many have multi-year experience on municipal council.

Alana Torresan (she/her)
Deputy Clerk

Township of The Archipelago
9 James Street, Parry Sound, Ontario, P2A 1T4
705-746-4243 x 315 | atorresan@thearchipelago.ca



Please take into account the environment before printing this email.

7.8

Ministry of Municipal Affairs and Housing

Office of the Minister

777 Bay Street, 17th Floor
Toronto ON M7A 2J3
Tel.: 416 585-7000

Ministère des Affaires municipales et du Logement

Bureau du ministre

777, rue Bay, 17e étage
Toronto (Ontario) M7A 2J3
Tél. : 416 585-7000

Ontario

234-2025-4857

November 12, 2025

Dear Head of Council,

On October 23, 2025, our government introduced the *Fighting Delays, Building Faster Act, 2025* (Bill 60). Through this legislation and other changes, we are protecting Ontario's economy and keeping workers on the job by cutting red tape, getting shovels in the ground faster and supporting the construction of homes, roads and infrastructure.

The bill contains bold actions, creating the conditions for building housing and transportation infrastructure faster to support families, attract investments, create good jobs and keep Ontario competitive.

You are invited to review the Environmental Registry of Ontario and Regulatory Registry of Ontario posting links provided with this letter and share any feedback you may have.

If you have any questions, please reach out to my Director of Stakeholder and Caucus Relations, Tanner Zelenko, at Tanner.Zelenko@ontario.ca.

In the face of economic uncertainty, we must protect Ontario. I look forward to continued collaboration with you, our municipal partners, to build the more prosperous, resilient and competitive economy that Ontario needs today, tomorrow, and in the decades to come.

Sincerely,

Robert J. Flack

Hon. Robert J. Flack
Minister of Municipal Affairs and Housing

c. Prabmeet Sarkaria, Minister of Transportation
Doug Downey, Attorney General of Ontario
Todd McCarthy, Minister of the Environment, Conservation and Parks & Acting Minister of Infrastructure
Graydon Smith, Associate Minister of Municipal Affairs and Housing
Robert Dodd, Chief of Staff, Minister's Office
Matthew Rae, Parliamentary Assistant, Municipal Affairs and Housing
Laura Smith, Parliamentary Assistant, Municipal Affairs and Housing
Brian Saunderson, Parliamentary Assistant, Municipal Affairs and Housing
Martha Greenberg, Deputy Minister, Municipal Affairs and Housing
David McLean, Assistant Deputy Minister, Municipal Affairs and Housing
Caspar Hall, Assistant Deputy Minister, Municipal Affairs and Housing
Sean Fraser, Assistant Deputy Minister, Municipal Affairs and Housing
Municipal Chief Administrative Officers

.../2

Development Charges Act – Ministry of Municipal Affairs and Housing

Schedule 3 of the Bill would make amendments to the *Development Charges Act, 1997*.

Land Acquisition Costs

A new subsection 7 (3.1) of the *Development Charges Act, 1997* would require development charge-eligible land acquisition costs to be part of a class in a development charge by-law consisting only of those costs. Land acquisition costs would, pursuant to a new section 5.3, be exempted from the historic service level cap, and these costs, for certain services, would be limited to those that relate to the ten-year period after the background study.

A new subsection 35 (1.1) of the Act would provide that money in an existing reserve fund established to pay for growth-related capital costs of eligible services can continue to be used for growth-related land acquisition costs of the applicable service, so long as those costs are not being paid from the reserve fund for the land acquisition class.

Requiring Local Service Policies

A new subsection 59 (2.2) of the Act would require municipalities that levy development charges to establish local service policies for each service to which the by-law relates and for which a part of the service would be provided as a local service.

The local service policy must identify the works or classes of works that are intended to be for the provision of local services. It could also identify works or classes of works that are not intended to be for the provision of local services (e.g. works that would be funded through development charges) or works or classes of works that would only partially be intended to be for the provision of local services.

A municipality could not require a work for the provision of local service to be paid for or constructed as a condition of land division if it is not identified as being intended to be so provided in the local service policy. This rule applies on the earlier of 18 months after Royal Assent or the day on which the local service policy is established.

The municipality would need to send a copy of the local service policy to the Minister of Municipal Affairs and Housing on request, by the date specified in the request.

If a local service policy has been established, it must be reviewed and a resolution passed by council at the same time as a development charge by-law is passed, indicating whether revisions would be needed.

Requiring Treasurer's Statements to be Submitted by a Specific Date

Subsection 43 (1) of the Act is amended to require the municipal treasurer to give council a development charges financial statement (commonly referred to as the treasurer's statement) on or before June 30 annually. Subsection 43 (3) of the Act is amended to require the treasurer to give a copy of the financial statement to the Minister of Municipal Affairs and Housing no later than July 15 of the year in which the statement is provided to council.

.../3

Requiring Municipal Documents to be Submitted to the Ministry on Request
A new subsection 10 (5) of the Act would require municipal councils to give a copy of the development charge background study to the Minister of Municipal Affairs and Housing on request, by the deadline specified in the request

A new subsection 13 (5) of the Act, requires municipal councils to give a copy of the development charge by-law passed by the municipality to the Minister on request, by the deadline specified in the request.

You may provide your comments on the proposed changes to the *Development Charges Act, 1997* through the Ontario Regulatory Registry (25-MMAH018) from October 23, 2025 to November 22, 2025.

Municipal Act – Ministry of Municipal Affairs and Housing

Schedule 7 of the Bill propose changes to the *Municipal Act, 2001*, to transfer jurisdiction over water and wastewater (sewage) services from Peel Region to the lower-tier municipalities of Mississauga and Brampton, and Caledon, effective January 1, 2029, or a different date as prescribed by the Minister. The proposed amendments prevent the transfer of jurisdiction over water and wastewater back from the lower-tier municipalities to Peel Region using existing authority to transfer services in the *Municipal Act, 2001*.

You may provide your comments on the proposed changes to the *Municipal Act, 2001*. through the Environmental Registry of Ontario (ERO) notice and the Ontario Regulatory Registry (025-1098) from October 23, 2025 to November 22, 2025.

Planning Act – Ministry of Municipal Affairs and Housing

Schedule 10 of the Bill proposes the following amendments to the *Planning Act* that would help create the conditions necessary to support housing and community development. If passed, the proposed changes would:

- Provide authority for the Minister to make regulations that would remove the need for certain minor variances,
- Allow certain official plan amendments modifying the authorized uses of land within a Protected Major Transit Station Areas (PMTSA) to be exempt from Minister's approval,
- Make provincial policy statements inapplicable with respect to all Minister's decisions under the *Planning Act* outside the Greenbelt Area. A transparent and accountable oversight framework would be developed to support implementation,
- Enable all upper-tier municipalities to establish regional Community Improvement Plans (CIPs) without being prescribed, allow municipalities to fund the CIPs of their respective upper- or lower-tier municipalities, and, for upper-tier municipalities without planning responsibilities, to revive CIPs that were in effect on the day before the municipality lost its planning responsibilities, and
- Enable Minister's zoning orders (MZO) to be made by non-regulatory orders and require them to be published on a Government of Ontario website.

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We are interested in receiving your comments on these proposed measures. Comments can be made through the Environmental Registry of Ontario and the Ontario Regulatory Registry from October 23, 2025, to November 22, 2025:

- ERO 025-1097 Proposed Planning Act Changes (Schedule 10 of Bill 60 - *Fighting Delays, Building Faster Act, 2025*).

We are also interested in receiving any comments you may have on associated consultation postings:

- ERO 025-1099: Consultation on simplifying and standardizing official plans.
- ERO 025-1100: Consultation to better understand the linkage between minimum lot sizes on urban residential lands and increased housing options and affordability.
- ERO 025-1101: Consultation to understand current municipal practices with respect to green development standards at the lot level (outside of building) in order to assess whether future changes are needed to prohibit mandatory green development standards in order to improve consistency and clarity across Ontario.

The Environmental Registry postings provide additional details regarding the proposed changes.

City of Toronto Act, 2006 – Ministry of Municipal Affairs and Housing

The proposed change would, through a proclamation order, remove the City of Toronto's authority, under the *City of Toronto Act, 2006*, to require green roofs or other alternative roof surfaces on buildings, effective November 3, 2025.

Residential Tenancies Act – Ministry of Municipal Affairs and Housing / Ministry of the Attorney General

Schedule 12 of the Bill amends the *Residential Tenancies Act, 2006* (RTA) to help address delays and support backlog reduction efforts at the Landlord and Tenant Board (LTB) and adjust the balance of landlord and tenant rights and responsibilities. If passed, the proposed changes would:

- Remove the requirement for a landlord to provide compensation to a tenant when evicting for personal use of the rental unit, if the landlord gives at least 120 days' notice of termination, instead of the required 60 days' notice;
- Shorten the notice period a landlord must provide to a fixed-term or month-to-month tenant to evict them for rent arrears from 14 days to 7 days;
- Remove a tenant's ability to raise issues that could otherwise be the subject of a tenant application to the LTB as part of a rent arrears hearing, if the tenant has not paid at least half of the rent arrears claimed in the application filed by the landlord;
- Remove a tenant's ability to raise issues that could otherwise be the subject of a tenant application to the LTB on the day of a rent arrears hearing, if the tenant has not given prior notice in accordance with LTB timelines;
- Specify a 15-day period for a landlord or tenant to request internal review of a final order or decision of the LTB; and

…/5

- Create new regulation-making authorities for the government to prescribe:
  - The form of a notice given by a landlord or tenant to terminate a tenancy.
  - Rules and guidelines for determining what qualifies as a "persistent" failure to pay rent / monthly housing charges, when they are due, by a tenant / member of non-profit housing co-operative.
  - Limitations on the LTB's ability to postpone the enforcement of an eviction order and/or factors the LTB must consider before postponing enforcement.
  - Limitations, conditions, or tests related to a tenant / member of non-profit housing co-operative making a motion to set aside an eviction order that has been issued, without a hearing, when the tenant/member has given notice of termination to a landlord/co-op, or the parties have entered into an agreement to end a tenancy.
  - Limits or conditions on the power of the LTB to review its final decisions and orders.

The proposed amendments would come into force on a day to be named by order of the Lieutenant Governor in Council.

You may provide your comments on the proposed change through the Ontario Regulatory Registry rom October 23, 2025, to November 22, 2025 at the links below:
- RR 25-MMAH019: Seeking Feedback on Proposed Amendments to the Rules Related to Tenants Raising New Issues at a Landlord and Tenant Board (LTB) Rent Arrears Hearing
- RR 25-MMAH024: Seeking Feedback on Proposed Amendments to Shorten the Rent Arrears Eviction Notice Period
- RR 25-MMAH025: Seeking Feedback on Proposed Amendments to the Compensation Requirements for Landlord's Own Use Evictions
- RR 25-MAG017: Seeking Feedback on Proposed Amendment to the Residential Tenancies Act, 2006 (RTA) to Shorten the Period of Time Available to Request a Review of an LTB order

Water and Wastewater Public Corporations Act – Ministry of Municipal Affairs and Housing

Schedule 16 of the Bill proposes a new Act which sets out a framework for a new delivery model for water and wastewater services. The new framework will include legislative authority for the Minister to:
- Designate corporations as water and wastewater public corporations by regulation.
- Require prescribed municipalities to deliver water and wastewater exclusively through a water and wastewater public corporation beginning on a date as prescribed.

Under the new framework, the Minister will have regulation-making authority, including the ability to:

- Prescribe duties and responsibilities for the water and wastewater public corporation.
- Govern the transfer, issuance, redemption and purchase of shares and dividends of a water and wastewater public corporation.
- Govern requirements related to the nomination, appointment, election, resignation or removal of members of the board of directors of the corporation.
- Govern powers for the water and wastewater public corporation to impose and collect fees and charges. If required by LGIC regulation, the Minister of Municipal Affairs and Housing would have oversight powers over rate plans (and additional plans that may be prescribed in regulations).
- Provide for additional transitional matters.

Subject to future regulations setting out the share allocation, the first corporation would provide water and wastewater services in Peel Region and would be jointly owned by Mississauga, Brampton and Caledon. A corporation would be incorporated under the *Ontario Business Corporations Ac*t at the direction of the Minister that the Minister would designate as a water and wastewater public corporation.

The council of a municipality prescribed by the regulations shall, by the date specified in the regulations, make by-laws transferring employees, assets, liabilities, rights and obligations of the municipality to a water and wastewater public corporation for the purpose of providing water and wastewater services.

You may provide your comments on the proposed changes to the *Municipal Act, 2001*. through the Environmental Registry of Ontario (ERO) notice and the Ontario Regulatory Registry (025-1098) from October 23, 2025 to November 22, 2025.

GO Transit Station Funding Act – Ministry of Infrastructure

Schedule 4 of the Bill proposes changes the *GO Transit Station Funding Act, 2023*, to enable Municipalities the flexibility to specify payment of a transit station charge, in respect of any part of a development that consists of residential development, upon occupancy and require financial security to secure the payment of any transit station charge that is required to be paid upon occupancy of residential development.

Additional amendments will provide for the determination of a transit station charge that is payable upon occupancy of residential development.

You may provide your comments on the proposed change to the *GO Transit Station Funding Act, 2023* through the Environmental Registry of Ontario (ERO) notice 025-1182 from October 23, 2025 to November 22, 2025.

Toronto Waterfront Revitalization Corporation Act – Ministry of Infrastructure

The proposed amendments to the *Toronto Waterfront Revitalization Corporation Act, 2002* would extend the mandate of Waterfront Toronto from 2028 to 2035, and allow for a further extension up to 2040.

The amendments also include provisions relating to a strategic review of Waterfront Toronto in 2031-32 that may inform the extension, a provision requiring the provincial government to consult with the federal government and City of Toronto prior to winding-up the corporation, and the repeal of provisions in the Act that are no longer applicable.

You may provide your comments on the proposed change to the *Toronto Waterfront Revitalization Corporation Act, 2002* through the Environmental Registry of Ontario (ERO) notice 025-1182 from October 23, 2025 to November 22, 2025.

Transit-Oriented Communities Act – Ministry of Infrastructure

Schedule 15 of the Bill proposes to amend the *Transit-Oriented Communities Act, 2020*, which may allow the Minister to establish a Transit-Oriented Communities Advisory Panel. The Minister may appoint up to four individuals to this Advisory Panel and appoint a Chair from among them.

The Transit-Oriented Communities Advisory Panel would advise and make recommendations to the Minister, in respect of such matters as the Minister directs, related to infrastructure, transit-oriented community projects, land designated as transit-oriented community land under the Act, and other related matters.

The amendments will also enable the Minister to make an order requiring an owner of land designated as transit-oriented community land to enter into an agreement with a municipality addressing any matters that the Minister considers necessary for the appropriate development of the transit-oriented community land.

Municipalities will also be required to designate a municipal officer or employee to give to the Minister such information as the Minister requests with respect to the implementation of transit-oriented community projects that are located within that municipality.

You may provide your comments on the proposed change to the *Transit-Oriented Communities Act, 2020* through the Environmental Registry of Ontario (ERO) notice 025-1182 from October 23, 2025 to November 22, 2025.

Construction Act - Ministry of the Attorney General

Schedule 2 of the bill proposes the following amendments to the *Construction Act* that would, if passed, refine the new annual release of holdback system that was enacted in 2024 but that is not yet in force:

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Section 30 is re-enacted in order to apply with respect to the abandonment or termination of a contract or subcontract, rather than to a circumstance in which a contractor or subcontractor defaults in the performance of a contract or subcontract.

Not-yet-in-force amendments to section 31 that would have been made by section 27 of Schedule 4 to the *Building Ontario For You Act (Budget Measures), 2024* – providing for annual lien expiry – are repealed. Section 31 is amended to retain the provisions of those amendments dealing with notice of termination and its effects. The not-yet-in-force re-enacted version of section 26 (payment of basic holdback) is consequently amended to require the annual release of holdback without the expiry of liens.

Section 87.4 is amended by adding a separate transition rule for alternative financing and procurement arrangements (otherwise known as "public-private partnerships") and to adjust the transition rules respecting amendments made to section 31.

Transitional regulation-making authority in section 88 is made more generally applicable and is transferred from the Lieutenant Governor in Council to the Minister.

The amendments are to come into force at the same time as related amendments to the Act made by the *Building Ontario For You Act (Budget Measures), 2024,* except for the transitional regulation-making authority which comes into force on Royal Assent.

Ontario Water Resources Act - Ministry of the Environment, Conservation and Parks

Schedule 8 of the bill proposes amendments to the *Ontario Water Resources Act (OWRA)* that would, if enacted, would reduce the time and costs with providing on-site sewage treatment to on-farm worker housing by allowing larger systems (comprised of multiple systems with design capacities no greater than 10,000 L/d each and up to 50,000 L/d total per lot or parcel of land) to be regulated under the Ontario's Building Code and exempting these systems from existing *Ontario Water Resources Act* requirements for environmental compliance approvals.

You may provide your comments on the proposed change to the *Ontario Water Resources Act* through the Environmental Registry of Ontario (ERO) notice ERO 025-0900 from October 23, 2025 to November 22, 2025. In parallel, the government is also consulting on a policy proposal on how the Ontario Building Code will continue to provide protection to human health, the environment, and neighbouring properties in relation to these on-farm systems. You may provide comments on this supporting policy proposal to the Ontario Building Code through Environmental Registry of Ontario notice ERO 025-0899 from October 24, 2025 to December 7, 2025.

***Building Transit Faster Act, 2020* – Ministry of Transportation**

Schedule 1 of the bill proposes amendments to the *Building Transit Faster Act, 2020* (BTFA) that, if passed, would remove barriers and streamline processes that may otherwise result in delays to the timely completion of provincial transit projects by:

- Reducing the notice period to property owners from 30 to 15 days for Metrolinx to conduct due diligence work (e.g., carrying out inspections, removing obstructions), extending access to municipal right-of-way and third-party lands to the operation and maintenance of projects, and expanding the application of Minister's access orders to additional infrastructure (e.g., tunnels, life safety systems, buildings, bridges). Amendments will also create Minister's regulation-making authorities to name additional infrastructure and to delegate powers for access orders to Metrolinx or to an MTO official.

You may provide your comments on the proposed change to the BTFA through the Environmental Registry of Ontario notice ERO 025-1035.

***Highway Traffic Act* – Ministry of Transportation**

Schedule 5 of the bill amends the *Highway Traffic Act* (HTA) to require applicants for a Driver's Licence, Photo Card and Registrant Identification Number demonstrate that the person is a resident of Ontario, that the person has legal status in Canada and, with respect to an application for a commercial class driver's licence, that the person is lawfully able to work in Canada.

The Schedule also makes amendments to Part II.1 of the HTA to address concerns about the impact of vehicle lane reductions on traffic flow, congestion, and transportation efficiency. Amendments to s.195.3 would prohibit all municipalities from reducing the number of motor vehicle lanes when installing new bicycle lanes. Regulation-making authority is also proposed that would allow the Minister to expand the prohibition to include other municipal activities or provide exemptions to the prohibition altogether.

Finally, amendments to s. 195.9 would streamline the process for reimbursement regarding the existing bicycle lane provisions.

You may provide your comments on the proposed changes through Environmental Registry of Ontario notice ERO 025-1071 and Regulatory Registry notice RR 25-MTO019.

***Local Roads Boards Act* – Ministry of Transportation**

Schedule 6 of the bill amends the *Local Roads Boards Act* to allow owners of certain tax-exempt lands to make voluntary payments to their local roads boards. If approved by the Minister, the voluntary payments would be eligible for matching provincial government funding. The Minister is provided regulation-making authority to prescribe lands for this purpose, as well as to establish an approvals process for such payments. Other related amendments are made regarding record-keeping.

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***Photo Card Act, 2008* – Ministry of Transportation**

Schedule 9 of the bill amends the *Photo Card Act, 2008,* to require that an applicant for a photo card establish that they are a resident of Ontario, and that they are in Canada lawfully.

***Public Transportation and Highway Improvement Act* – Ministry of Transportation**

Schedule 11 of the bill adds a new section to the *Public Transportation and Highway Improvement Act* (PTHIA), stating that various things under the Act do not constitute an expropriation or injurious affection.

This Schedule also repeals and replaces s. 117 of the Act. The Minister of Transportation has existing authority under this section to set mandatory standards for highways, including for municipal roads; however, there is no such regulation currently in place. Proposed amendments would support implementation of common road construction standards across the province by creating new regulation-making authorities to allow the province to prescribe requirements for road construction contracts, establish an exemption process, and set reporting requirements pertaining to road standards. Amendments also allow the Minister to require input from stakeholders regarding standards upon request.

You may provide your comments on the proposed change to the PTHIA related to road construction standards through the Environmental Registry of Ontario notice ERO 025-1140.

***Towing and Storage Safety and Enforcement Act, 2021* – Ministry of Transportation**

Schedule 14 of the bill amends the *Towing and Storage Safety and Enforcement Act, 2021,* such that tow operators and vehicle storage operators are not required to submit their rates to the ministry for a service where a maximum amount for that service has been set by regulation.

You may provide your comments on the proposed changes through Regulatory Registry notice RR 25-MTO017.