
The Corporation of Norfolk County
Mayor's Affordability Roundtable

February 27, 2024

6:00 p.m.

Council Chambers

Norfolk County Administration Building
50 Colborne St. S., Simcoe ON

Live Stream: www.norfolkcounty.ca/watch-norfolk-county-meetings

Accessibility of documents: Documents are available in alternate formats upon request.

If you require an accessible format or communication support contact the Clerk's Department by email at clerks@norfolkcounty.ca or 226-667-3655 ext 6269 to discuss how we can meet your needs.

	Pages
1. Call to Order	
2. Disclosure of Pecuniary Interest	
3. Approval of Agenda	
4. Reports and Discussion Items	
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5. Adjournment	



Working together with our community

Memo

Mayor's Affordability Roundtable

To: Mayor's Affordability Roundtable
Date: February 27, 2024
Subject: Introductory Meeting

Recommendation(s):

That the committee receive the package as information.

Background

Norfolk County is not alone in experiencing a noteworthy increase in the cost of living for our residents. The soaring cost of housing driven, by a demand and limited supply, among a variety of other factors like inflation impacts from COVID-19 and unique municipal factors have created a significant barrier for individuals across Canada, but certainly here at home. Additional rising utility costs, healthcare costs, municipal property taxes and water rates have all been on the uptick, lending itself to an overall increased cost of living that has placed a strain on resident's budgets. Income inequity and stagnant wage growth in many sectors have further exacerbated financial challenges for some. As a result, many residents of Ontario and Norfolk County have experienced difficulties in meeting their basic needs.

This committee was endorsed by Norfolk County Council with terms of reference to address affordability, where possible for all residents of Norfolk. The Roundtable shall function as an advisory body to support the development of the project by recommending strategies and actions designed to achieve greater affordability for the County. **It is important to note, that the role of the committee is not to make recommendations to Council that will further impact the levy, as it would undermine the purpose of the committee, to make life more affordable for all.**

Instead, we are looking for creative solutions, suggestions and partnerships to come out of the public discussions that will allow for new opportunities to develop in Norfolk. We will encourage finding efficiencies within the municipality that may assist in the development of new housing, or creation of new policy, as well as the identification of strategies and items to lobby upper levels of government. The committee may also, identify barriers, send recommendations, set goals, and invite calls for submission on partnerships and more.

To ensure an equitable approach, a diverse group of interested parties including non-profits, industry, developers, and those experiencing significant challenges with affordability shall be invited to participate. The Roundtable shall operate in the first

phase of the process and be tasked with developing recommendations to Council that can form the basis of the purpose. **Attachment A** has been provided as a refresher on the terms of reference for your review.

Our meetings are web streamed to remain transparent about our work and to ensure we get the highest amount of public participation. We encourage public participation by registering to give the committee a deputation as it relates to the appropriate subject matter for the meeting. The meeting schedule is as follows:

- **February 27, 2024-** Inaugural/Introductory Meeting
- **March 25, 2024-** Identifying ways that the County can provide in-kind services to residents. "Making life more affordable".
- **April 30, 2024-** Development and Housing.
- **May 28, 2024-** Partnership opportunities with local businesses, not-for-profits, developers, and other organizations.
- **June 25, 2024-** Lobbying to upper levels of Government.
- **September 24, 2024-** Final Meeting/Summary of Information gathered/finalize motions to be brought to Council.

The committee can take meetings offline and host working groups amongst themselves at their discretion prior to the September 24th date. This is to foster more dialogue and collaboration and not be overly restricted by the 6-8pm meeting dates and times.

In an effort to supply all committee members with the same foundational information about a variety of subjects in Norfolk, so the committee can hit the ground running on our first meeting, the following attachments have been compiled:

Attachment B- includes a financial overview demonstrating Norfolk County's sizeable budgets, reserve contributions, debt issuance, annual debt repayment limits, Infrastructure needs, the municipal burden compared to other communities and funding pressures in general.

This information is included to demonstrate that Norfolk County has made significant strides towards closing the financial gap yet there is much more work to do. The recommendations of this committee cannot add to the municipal burden resulting in substantial increases to the levy.

Reserve contributions have improved yet they remain insufficient to fund identified needs. The property tax and water/wastewater rate increases are done in an effort to close the financial gap and address the municipal capital needs. They are slated to continue to rise in the coming years.

The municipality is taking on a significant amount of debt to maintain the day-to-day business and make improvements to critical infrastructure. The debt will both impact our credit rating moving forward and commit the municipality to additional property tax increases for years to come as that debt will need to be paid back, with interest. The

debt isn't being acquired to provide new services levels; this is to maintain the status quo.

Attachment C- is the Haldimand and Norfolk Health and Social Services Community Needs Assessment Report from 2022. This document is used to describe the current health and social status of the local community with the purpose of contributing to future decision-making processes.

Attachment D- 2021 Census data for Norfolk County.

Attachment E- Includes isolated information about the Haldimand Norfolk Housing Corporation Annual Report. Information includes a background on the value of owned assets, the types of housing, the primary income of tenants, the monthly average rent, revenue and expenditures of the housing corporation and some Norfolk specific data as the housing corporation is shared with our neighbours in Haldimand County. Norfolk County cost-shares 60% and Haldimand County covers 40%.

Attachment F- Outlines the provincial growth target for municipalities across Ontario including Norfolk County. This demonstrates the continued growth and merging of our communities, plus our upcoming development needs. The province expects communities to hit their development targets to be eligible to receive funds from the Build Faster Fund that can be used towards infrastructure requirements.

Attachment G- includes pooled comments by each committee member as it relates to the subjects for each meeting. My comments are attached in the right-hand column.

Attachment H- Living wage data.

Conclusion:

As the Affordability Roundtable prepared to commence its crucial work to start the discussion on making lives more affordable for Norfolk's residents, the collaboration and insight of each member cannot be understated. We will address multifaceted challenges across a variety of sectors that you will all be able to contribute to in a different way. By fostering dialogue among stakeholders, policymakers, and community representatives, the roundtable is poised to generate innovative solutions and policies that can enhance the accessibility and sustainability of life for all residents.

The collective effort to tackle these issues reflects a dedication to creating a more inclusive and affordable future, emphasizing the significance of collaboration and informed decision-making in shaping the well-being of Norfolk's community.

Prepared By:
Amy Martin, Mayor

Attachment A: Terms of Reference

1. Background

Norfolk County (the County) is committed to removing barriers and developing welcoming, inclusive, equitable and safe policies for the County's diverse populations. Roundtables bring together community members to leverage their collective capacity to improve neighbourhood conditions for all its residents. A Roundtable consists of constituents, community groups, municipal government, schools, local businesses and social enterprises, elected officials and politicians, non-profit associations, health and social services.

2. Role / Purpose

The purpose of the County's Affordability Roundtable is to give suggestions and ideas on how we shall move forward to achieve greater affordability to accommodate a broad range of community needs now and into the future, including housing supply.

3. Roundtable Mandate / Who's Invited

The Roundtable shall function as an advisory body to support the development of the project by recommending strategies and actions designed to achieve greater affordability for the County. To ensure an equitable approach, a diverse group of interested parties including non-profits, industry, developers, and those experiencing significant challenges with affordability shall be invited to participate.

The Roundtable shall operate in the first phase of the process and be tasked with developing recommendations to Council that shall form the basis of the purpose.

4. General Terms and Codes of Conduct

- a) Roundtable members are expected to prepare for meetings by reading through their agenda materials ahead of time, arriving at the meeting on time and being respectful of others' thoughts and opinions;
- b) Members are not permitted to designate alternate representation at meetings. Notice is given to members at the beginning of the meeting if a guest is attending a meeting;
- c) Contribute time, knowledge, skill and expertise to the fulfillment of the Roundtable's roles and responsibilities;
- d) Understand, respect and follow the mandate, roles and responsibilities of the Roundtable;
- e) Communication with the County is through the Mayor;
- f) Abide by and subject to Federal, Provincial and Municipal laws and policies, including the County's Respectful Workplace Policy and Freedom of Information;

g) All media or public communication requests must be directed to County staff to be passed on to the County's Communications Department for approval. Members of the Roundtable are not permitted to speak on behalf of the County;

h) A consensus decision-making model shall be used to determine the recommendations of the Roundtable. Consensus shall be defined as a process whereby members participate in making a decision together in alignment with the purpose of the Roundtable. A consensus decision does not necessarily reflect complete unanimity. However, decisions reached by consensus do reflect the thoughts and feelings of the group as a whole, rather than just the majority. Effective consensus building results in decisions that have been thoughtfully deliberated, incorporate diverse experience and views, and may produce the best possible decision given the configuration of interests that have come together for a given purpose. The Roundtable and administration shall work together to document recommendations, ideas with some support, and the thought behind all Roundtable decisions.

i) Roundtable members shall be the primary point of contact for their respective agencies and shall manage questions, consultation, and requests for information. As described above, the Mayor shall be the primary spokesperson for the Roundtable.

j) Attend and actively participate in the Roundtable meetings and any working group meetings as required. Without reasonable cause or leave of absence, you may be dismissed from membership to the Roundtable and only eligible for re-appointment by authority of Roundtable consensus.

k) Roundtable members are expected to provide objective perspectives and perform functions that shall not place or be seen to place them in real or perceived conflict with the mandate and scope of the Roundtable. Members must declare any private interests they have and recuse themselves from making recommendations or decisions that would impact those private interests.

5. Roundtable Membership

Volunteer members are appointed by the Mayor for a term of one (1) year with the possibility of reappointment for additional terms.

Appointments to the Roundtable shall be based upon the following criteria:

- Members represent under-served and equity seeking groups such as, but not limited to:
 - Black, Indigenous, People of Colour (BIPOC)
 - Immigrants and newcomers
 - Seniors
 - Youth
 - Women
 - People living in poverty
 - People with disabilities
 - 2SLGBTQI+

- It is strongly preferred that members are from the County, and/or attend school and/or work in the County;
- Distribution of residency: while not all Wards may be represented, the membership should be fairly well balanced in terms of place of residency throughout the County;
- Be available and able to conduct site inspections on subject properties;
- Members demonstrate personal and professional experience such as:
 - Up to two (2) Citizens with experience or knowledge of affordability issues/matters;
 - Up to two (2) Citizens with experience working in academia and currently involved in research in affordability;
 - Up to two (2) Citizens-at-large with experience working with organizations relating to housing and homelessness;
 - Up to two (2) Citizens with lived experiences of homelessness and/or social housing;
 - Up to two (2) Citizens with experience working with or for social serving agencies;
 - Up to two (2) Council members as appointed by Mayor;
 - Up to two (2) Citizens with experience working in the housing development industry;
 - Up to two (2) Citizens with experience working in teams, with community groups, boards or organizations;
 - Or any mix thereof.
- Interested Parties – shall be supplemented as the detailed plan scope / topics of discussion are finalized and engagement is initiated. Identified interested party groups include but are not limited to:
 - Government organizations;
 - Educational institutions;
 - Health institutions and social agencies;
 - Economic development agencies and business;
 - Building development industry;
 - Non-profit developers;
 - Community members.
- Two (2) of the County’s administrative support staff members as follows:
 - Communications Assistance (as required)
 - Recording Staff for 4 to 6 meetings

With a full Roundtable meeting consisting of nine (9) people maximum.

Each Council member is invited to provide a deputation on Ward affordability information and may help recruit community members from their Wards to attend or apply.

External members shall be recruited through an open process in an online application form appointed by the Mayor. Email: officeofthemayor@norfolkcounty.ca

6. Meetings: Location, Calendar Date, Time, Meeting Schedule and Procedures

Rules of Procedure/Order

Quorum shall be considered to be a majority of the total number of Roundtable Members.

In the event that a quorum is not present within fifteen (15) minutes after the appointed time of the meeting, the meeting shall stand adjourned.

If quorum is not met, then the meeting may be rescheduled, cancelled, or continue for information sharing only. If delegation occurs but there is no quorum, then the eligible information should be considered as part of future decisions.

In an instance where quorum is not met, but there are external guests present to provide a presentation, the presentation may be recorded and provided for the subsequent agenda.

In the absence of Mayor, the meeting shall be cancelled.

Motions shall require a Mover and Secunder and the majority vote shall be sent to Council.

Once the Roundtable has completed its 4 to 6 meetings, a working group will be formed, with less staff resources, to continue with the process of affordability for the County and the minutes will be presented to Council.

Schedule/Location of Meetings

The Roundtable shall meet as required at the call of the Mayor Roundtable meetings shall generally be held in public, with citizens welcome to attend and observe. These Roundtable meetings will happen over the course of every week for 4 to 6 weeks, where all seven (7) Wards will be recognized throughout the meetings. On occasion, the Roundtable may decide that it is appropriate to meet in-camera/closed and shall give reasons for doing so in accordance with the *Municipal Act, 2001*, as amended. All information presented to Council will happen in a closed meeting.

All meetings of the Roundtable shall be held in Council Chambers, unless alternate public meeting room arrangements have been made, for accessibility and recording purposes. Roundtable working groups can travel to wards if necessary.

All meetings shall be scheduled on the _____ of _____. The meetings shall begin at _____ AM/PM and close no later than _____ AM/PM, unless a time extension is approved by the Roundtable. (The date and time are to be publicized, that is still TBD). Meetings will be held on weekdays outside of traditional working hours.

The scheduling of applications shall be at the discretion of the Mayor and/or one of the County's staff members.

- The Roundtable Terms of Reference shall be reviewed, at minimum, every two years by County staff representatives, the Mayor and Roundtable members.
- The Council members are encouraged to attend each meeting.
- Records are the custody and control of the County and are subject to the *Municipal Freedom of Information and Protection of Privacy Act*.
- Minutes shall be circulated after each meeting by a County staff member.
- Working groups and sub-committees, established on a project-by-project basis, shall meet as required.

Norfolk County Council shall be kept informed of special meetings. There will be 4 to 6 Roundtable meetings. The Roundtable will dissolve at the Mayor's discretion and will only continue as a working group once there has been 4 to 6 meetings.

Minutes of the meeting shall be taken by the designated Recording Staff. These minutes shall be accessible to the public and shared on social media.

These meetings will be recorded for future use; however, the working group will not be recorded after the fact.

Public Meetings Structure

Agendas and Minutes for Roundtable meetings may include any or all the following components:

- Call to Order
- Date, time, location of meeting
- Members present (include office i.e., Chair, Recording Secretary)
- Members absent/regrets
- Disclosure of Pecuniary Interest
- Approval of previous minutes
- Presentations/Deputations
- General Business/Discussion and Reports
- Correspondence
- Closed session (if applicable)
- Next meeting
- Adjournment

Additional Meeting Components

Meeting minutes shall be made available to the public.

All meetings shall be open to the public except as allowed through section 239 of the *Municipal Act, 2001*.

The Mayor invite or receive deputations from individuals or organizations about any agenda item or matter under consideration at the Roundtable meeting.

7. Disclosure of Pecuniary Interest

If a Roundtable member has a pecuniary interest, direct or indirect, in any matter in which the Committee is concerned and is, or shall be present at a meeting at any time at which the matter is the subject of consideration, the member:

- a) Shall, before any consideration of the matter, at the meeting verbally disclose the interest and its general nature;
- b) Shall not, at any time take part in the discussion of, or vote on, any question in respect to the matter; and
- c) Shall leave the meeting and remain absent from it at any time during the consideration of the matter.

If a Member is not present and has any pecuniary interest, they shall disclose their interest at the next meeting in attendance.

8. Voting of Members

Every Roundtable member, including the Mayor, who is present at a Roundtable meeting when a question is put shall vote thereon, except where they are disqualified to vote by reason of a pecuniary interest or is absent from the meeting when the question is put.

Every Roundtable member who is not disqualified from voting by reasons of a declared pecuniary interest shall be deemed to be voting against the motion if they decline or abstains from voting.

9. Reappointment

- Members will have the option to put their name forward to be considered for re-appointment by the Mayor as part of the annual recruitment process for membership. To provide continuity, a minimum of twenty (20) per cent of the total number of members will be considered for reappointment after being in term for 2 consecutive years (only if the Roundtable will be on for 2 years);
- Members in their second term of appointment will have the option to put their name forward at the time of their re-appointment. Positions will be appointed by the Mayor;
- A working group of members will be assembled near the end of the one-year term to provide input on Roundtable composition and numbers based on the community issues and what lived experiences will be of value to ensure a broad range of diversity at the Roundtable. All members can encourage individuals who would be a good fit for the Roundtable to apply.

10. Scope / Discussion Topic Areas

These are some of the responsibilities, but not limited to, the scope of what the Roundtable shall discuss:

- **Identity Barriers**
- **Send Recommendations**
- **Set Goals**
- **Invite Calls for Submission on Partnerships**

11. Roles and Responsibilities

- Act as a resource to County council on County priorities concerning affordability and inclusion in our community;
- Share feedback and provide input to County council on the elimination of systemic barriers;
- Roundtable priorities shall be developed each year to align with the County's strategic plans and resources;
- The Recording Secretary shall record all minutes of each Roundtable meeting;
- Promote the creation of inclusive opportunities that celebrate affordability through programs, events, services, and policies;
- Foster a greater understanding and awareness of affordability needs in the community;
- Identify opportunities to educate and inform the County's residents, visitors and businesses, interested parties, about affordable housing;
- Engage community groups and leaders in the activities of the Roundtable;
- Conduct site visits to the respective property, if necessary, prior to the Roundtable.

Staff Liaison

As a resource person, the responsibilities of the County staff member(s) are to:

- The Mayor will designate County staff of the CAO division;
- Provide guidance and advice and remain impartial during discussions of the Roundtable matter with all members;
- Prepare any necessary reports for the Mayor's consideration;
- Ensure that any recommendations proposed by the committee do not contradict the County's budget, by-laws or policies and procedures.

A County staff member will be taking minutes – possibly in the evening – no preference.

Meeting Clerk/Secretary

(In some instances, the Recording Secretary and County staff are one in the same)

The responsibilities of the Recording Secretary are to:

- Prepare the agenda for each meeting in consultation with the Mayor;
- Distribute the agenda to the Roundtable members as outlined in the County's Procedural By-law;
- Post agendas, minutes and meeting dates/times to the County's website as outlined in the County's Procedural By-law;
- Record the minutes of the meeting including resolutions, decisions and other proceedings at the meeting, without note or comment;
- Book the meeting venue, if necessary;
- When necessary and in consultation with the Mayor, cancel a meeting (due to inclement weather or provide knowledge of lack of quorum), if time permits, the members should be contacted to advise of the cancellation.

12. Access to Meetings – Closed Meeting Provisions

Except as provided in this section, all meetings shall be open to the public and the media and Roundtable minutes shall be available upon request. The Mayor may expel any person for improper conduct at a meeting. A meeting may be closed to the public if the subject matter being considered is:

- a) The security of the property of the municipality or local board;
- b) Personal matters about an identifiable individual, including municipal employees or local board members;
- c) A proposed or pending acquisition or disposition of land by the municipality or local board;
- e) Litigation or potential litigation, including matters before administrative tribunals, affecting the municipality.
- f) The receiving of advice that is subject to solicitor-client privilege; including communications necessary for that purpose;
- g) A matter in respect of which the board or committee may hold a closed meeting under the authority of another Act.
- h) For the purpose of educating or training the members, subject to the condition that no member discusses or otherwise deals with any matter in a way that materially advances the business or decision-making of the Roundtable.

Before holding a meeting or part of a meeting that is to be closed to the public, the Roundtable shall state by Resolution:

- The fact of the holding of the closed meeting;
- The general nature of the matter to be considered at the Closed Meeting.

- In the case of a meeting for educational or training purposes, it is closed for that purpose as well.

All deliberations while in Closed Session shall remain confidential unless otherwise approved by the Roundtable in Open Session. The Recording Secretary shall record all minutes of Closed Session without note or comment. These minutes shall remain confidential.

13. Provision for Accessibility and Diversity

Adequate provision shall be made by the Roundtable and relevant County staff to ensure that meeting locations, agenda and minute formats, recording minutes, external speakers, supporting materials for meetings, communications and conduct of meetings be accessible, to ensure maximum participation and quality customer service. Reference may be made to the provisions of the *Ontarians with Disabilities Act*, and similar legislation, policies and guidelines.

14. Group Members' Agreement to the Terms of Reference

This space shall be used for a paper (hard copy) for all group members to sign as agreement to the Roundtable's Terms of Reference.

Date	Printed Name	Signature	Telephone	Job Title/Position

Attachment B: Norfolk County Finances

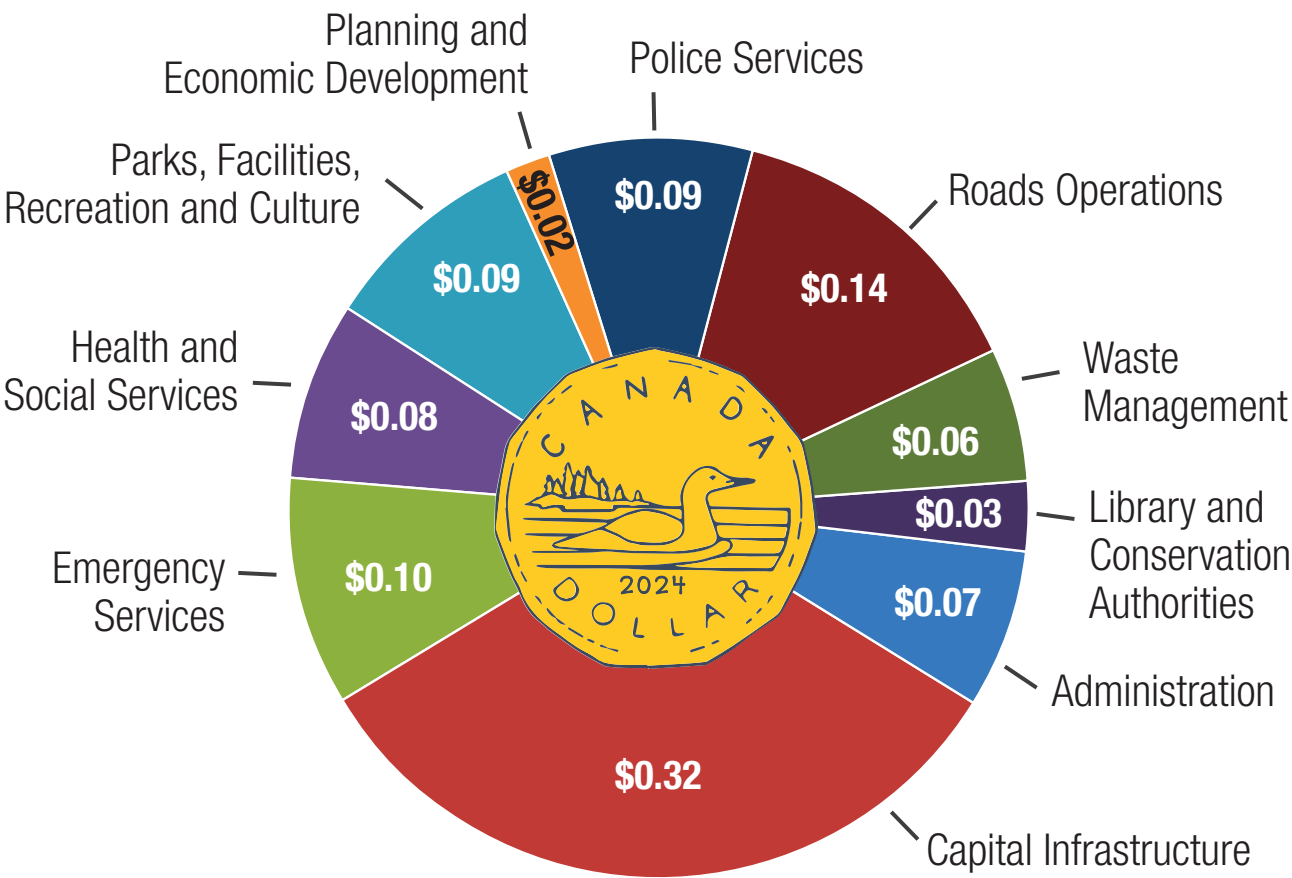
Budget

Levy Supported Operating Budget

The Levy Operating Budget or Tax Budget refers to the funds required for day-to-day expenses. In many ways, this is similar to a typical household budget—things like the phone bill, groceries, and car insurance are “operating costs”.

For Norfolk County, the operating budget plans the funding of regular activities that the County takes part in throughout the year, such as maintaining different programs and services like snow removal, road maintenance, fire services, libraries, and more. The operating budget is funded primarily through Property Taxes, Fees & Charges, Reserve Fund Transfers, Grants, and Investment Income.

2024 Levy Supported Operating Budget



Attachment B: Norfolk County Finances

Budget

Rate Budget

The Water and Wastewater budget refers to the funds required for Water & Wastewater (sanitary sewer) services. This includes the administration costs, operating costs, and other associated costs required to provide Norfolk with these services.

Through these budgets, water and sewer user fees are set for the upcoming year. The Water & Wastewater budget is funded through water and waste-water user rates.

Capital Budget

The Capital Plans refers to funds that are budgeted to update or purchase new infrastructure within Norfolk County, typically fixed assets (things like land, buildings, and equipment) that extend beyond one useful year. The expenditures in the capital budget are similar to a citizen purchasing a new car or renovating his or her home.

The capital plan forecasts capital purchases many years into the future as well. Norfolk County's capital plan directs the flow of funds to many different approved projects—such as the construction and renovation of new facilities (like recreation centres), or the purchasing of vehicles and equipment to maintain current operations. The capital plan and budget are funded through several different sources—these include Donations, Tax Levies, Reserves, Funds, Development Charges, Debenture Proceeds and Grants.

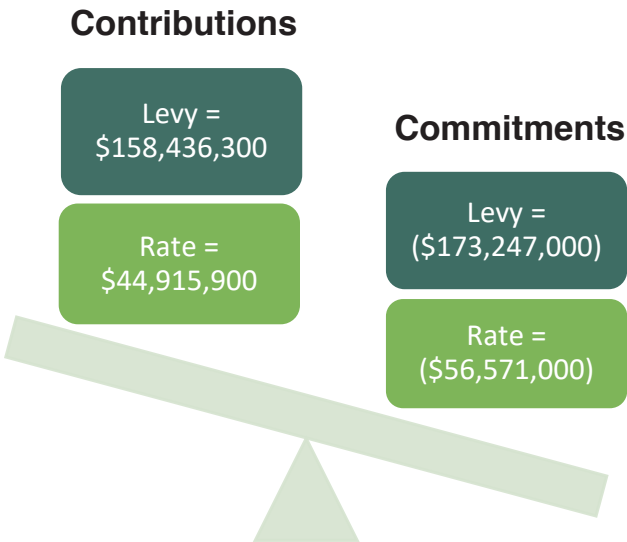
Attachment B: Norfolk County Finances

Reserves

Contributions vs Commitments

Over the next five years, based on the current capital plan and rate study, Norfolk has committed to take \$26M more from reserves than what we will contribute to them.

The only way to level the scale is with external sources of revenue. Without placing financial hardship on residents, and with minimal grant funding available, the County must turn to debt in order to meet financing commitments.



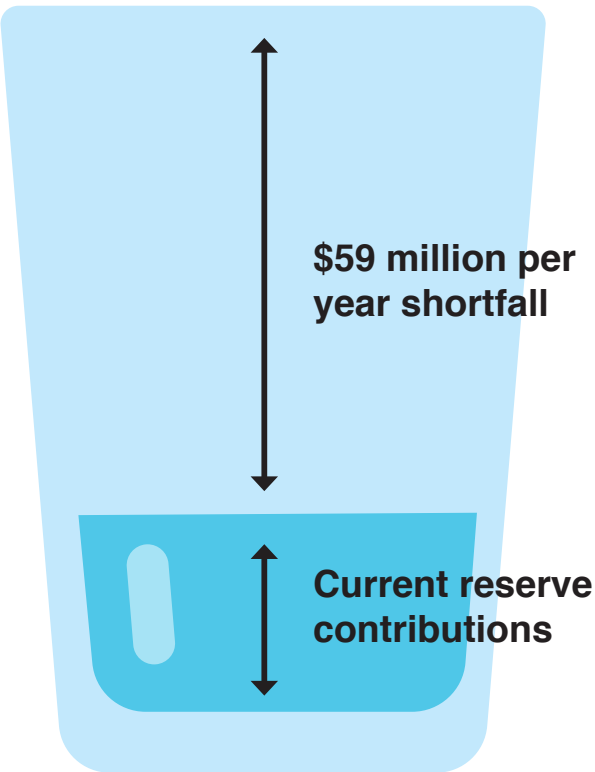
Reserve Contributions in Capital Plan

As presented in the Proposed 2024-2033 Capital Plan in Q4 2023, the County’s reserve contributions are significantly insufficient to handle the level of spending approved-in-principle over the 10-year forecast period.

This graphic shows the difference between the level of current reserve contributions and the amount that would need to be contributed on an annual basis in order to responsibly pay for the proposed level of spending.

Without these contributions, the County will have to continue resorting to less affordable means of funding capital projects, such as the use of debt and increased reliance on short term funding mechanisms.

It is also important to note that this shortfall will fluctuate with changes in Norfolk’s Capital Plan, budget amendments approved by Council, and throughout the development of the County’s Asset Management Plan.



Attachment B: Norfolk County Finances

Debt

Norfolk's **Net Levy Requirement** for 2024 is \$128,544,000 - of that \$9,358,100 or 7.3% will be spent on servicing debt.

Norfolk's **Net Rate Requirement** for 2024 is \$29,627,800 - of that \$10,637,700 or 35.9% will be spent on servicing debt.

Net Levy Requirement
\$128,544,000

Debt Costs=
\$9,358,100 or 7.3%

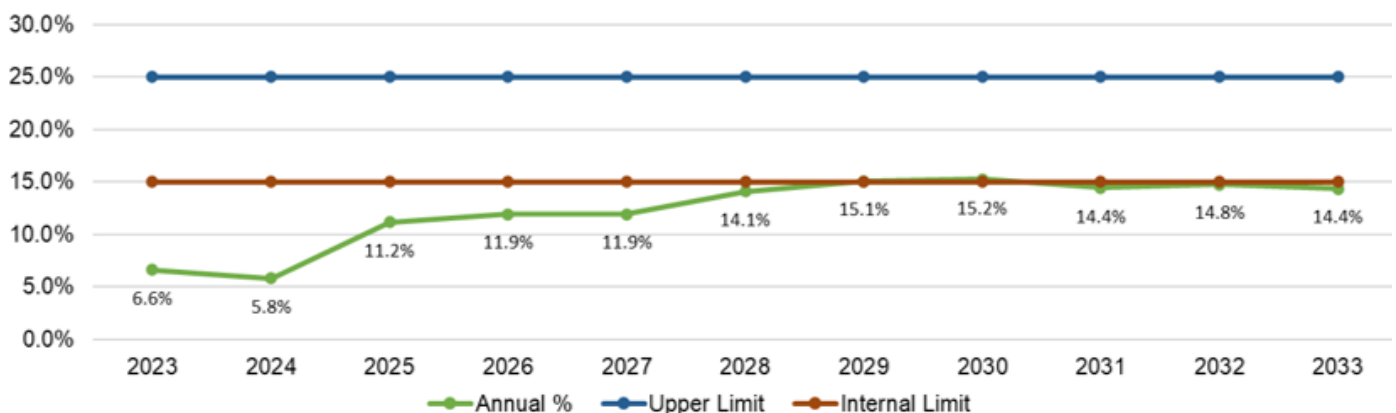
Net Rate Requirement
\$29,627,800

Debt Costs =
\$10,637,700 or 35.9%

	Net requirement	Budgeted debt servicing costs	Cost of debt as a percentage of requirement
Levy	\$128,544,000.00	\$9,358,100.00	7.3%
Rate	\$29,627,800.00	\$10,637,700.00	35.9%
Combined	\$158,171,800.00	\$19,995,800.00	12.6%

Projected Annual Repayment Limit

Norfolk has an internally imposed limit which states that outstanding debt should not exceed 15% of own source revenues. Current projections show that limit being exceeded in 2029.

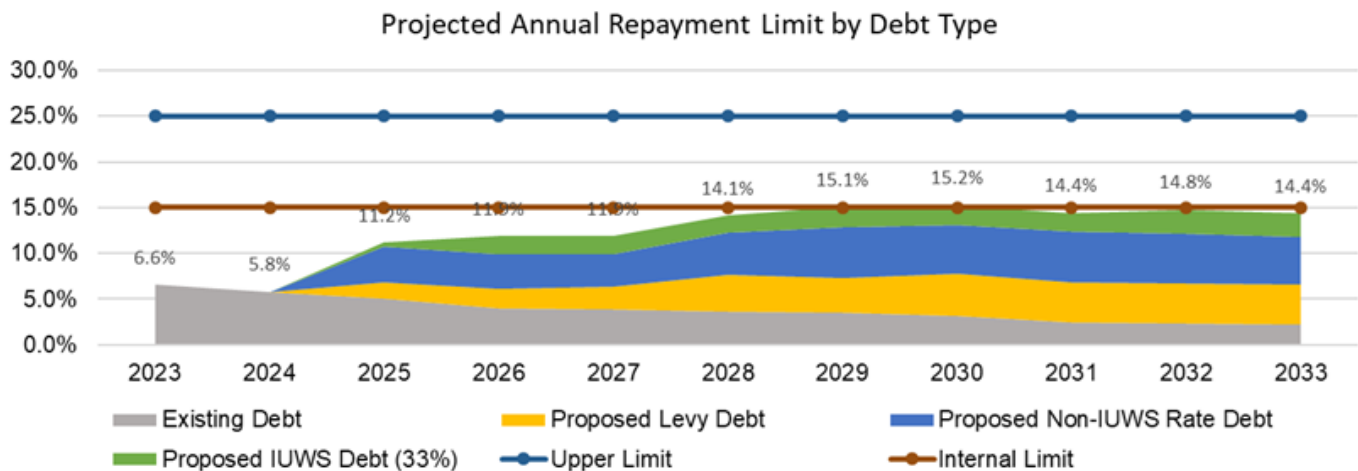


Attachment B: Norfolk County Finances

Funding Pressure

Norfolk County's current capital plan factors in 66% grant funding for the Inter-Urban Water Supply Program (IUWS), however these funds are not secured yet. If funding is not secured, the County can not move forward with the project.

The graph below shows the impact of a funding grant that covers 66% of the Inter-Urban Water Supply (IUWS) costs and a decelerated implementation. This graph also shows the rate debt vs the levy debt, and how much of an impact it can have on the project. Without grants, Norfolk would near the 20% mark for our annual repayment limit, far out-pacing the County's internal limit.



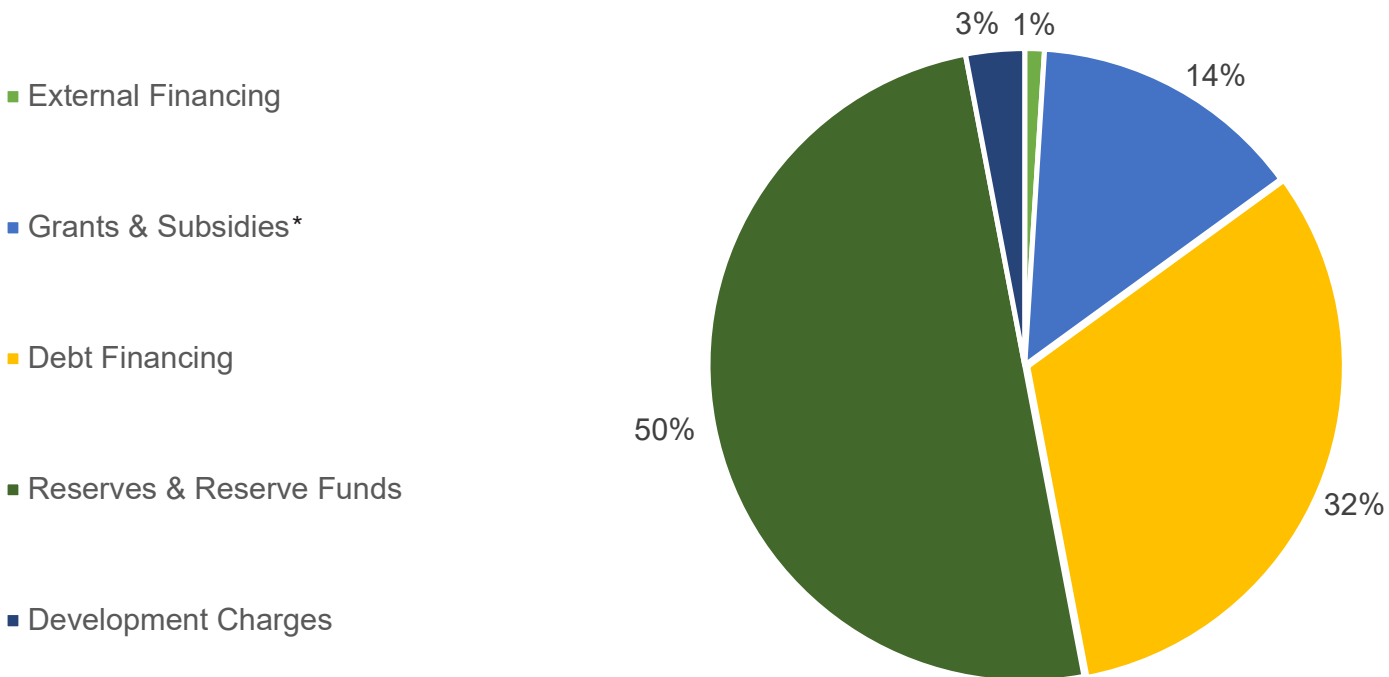
Attachment B: Norfolk County Finances

Infrastructure Needs

Norfolk’s 10-year capital forecast has increased to \$1,022,483,000 and will grow as our Asset Management Plan is further developed. That capital plan is projected to be financed 32% by debt, largely because reserves are not sufficient to cover asset replacement costs. This level of debt financing is concerning and is likely to impact Norfolk’s credit rating and future ability to borrow funds. Lastly, this is not financially sustainable.

Active Capital (including Capital Budget below):	\$335,112,300
2024 Capital Budget:	\$167,516,000
YoY Increase:	174.2%
2024-2033 Capital Plan:	\$1,022,483,000
YoY 10-Year Increase:	22.1%
Proportion of Capital Related to Rate:	40.4%

10 year capital plan breakdown by funding source



*Primarily unsecured IUWS funding

Attachment B: Norfolk County Finances

Municipal Burden

Norfolk's total municipal burden on residents who pay both Water/Wastewater rates and property taxes is high compared to similar, single-tier, municipalities

	Norfolk	Haldimand	Brant	Central Elgin	Chatham-Kent	Tillsonburg
Estimated average household income	\$100,077	\$110,282	\$134,146	\$126,468	\$89,324	\$91,439
Average residential taxes	\$3,770	\$3,708	\$4,058	\$4,058	\$3,442	\$3,257
Residential water and wastewater costs 200m3	\$1,675	\$1,082	\$1,533	\$2,132	\$1,237	\$947
Total municipal tax burden	\$5,445	\$4,790	\$5,591	\$6,844	\$4,679	\$4,204
Total municipal burden as a percentage of household income	\$5.4%	4.3%	4.2%	5.4%	5.2%	4.6%
Total municipal tax burden ranking	Mid	Low	Mid	High	Low	Low
Total municipal burden as a percentage of household income ranking	High	Low	Low	High	High	Mid

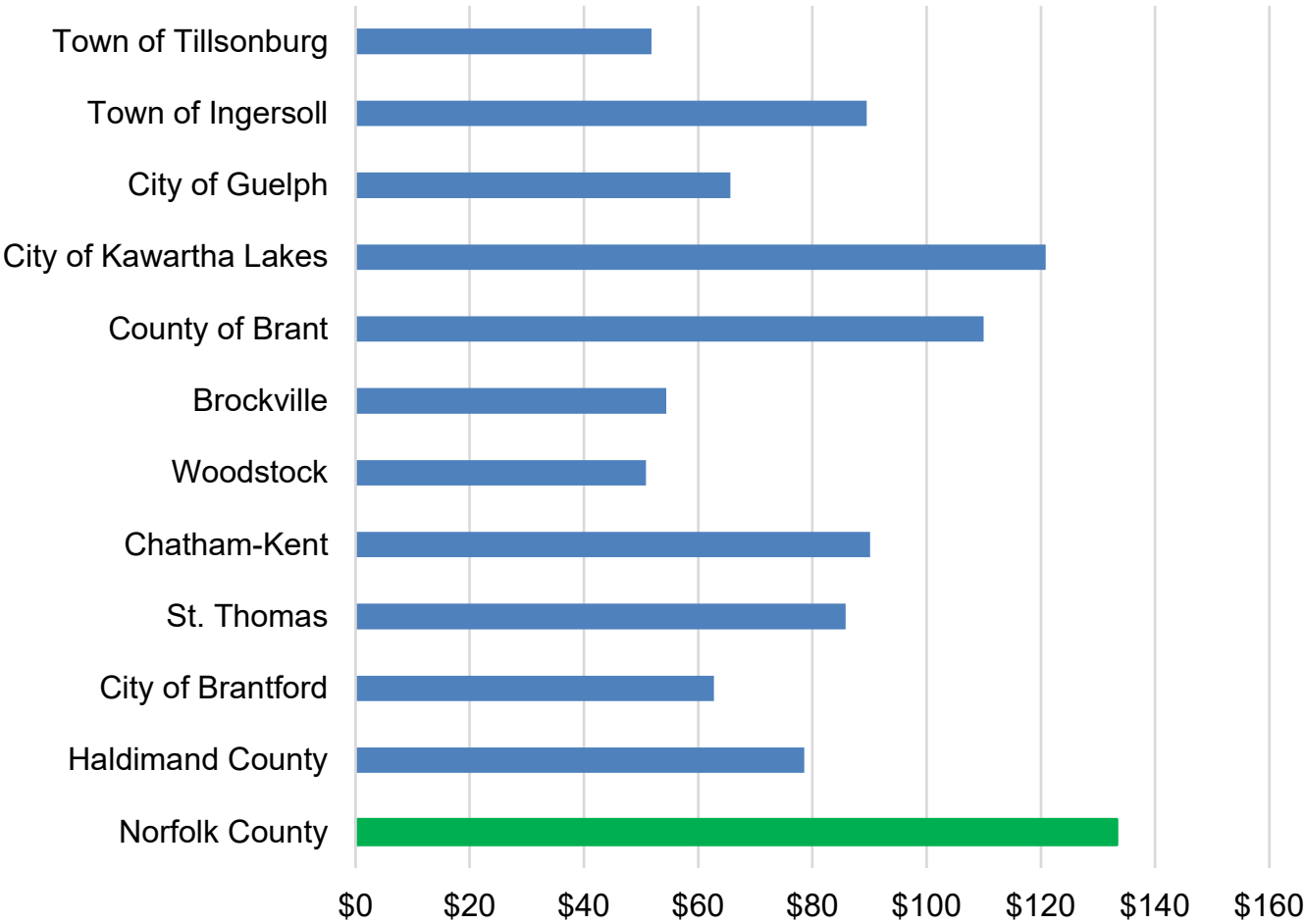
*Based on 2023 BMA Study

Attachment B: Norfolk County Finances

Rate Comparison: 12 Ontario Municipalities

2024 Norfolk County residential water and wastewater rates compared to 2023 rates in other municipalities.

Average Monthly Billing, Selected Municipalities
Residential (5/8" 12 Cu.M) Combined W&WW (\$)

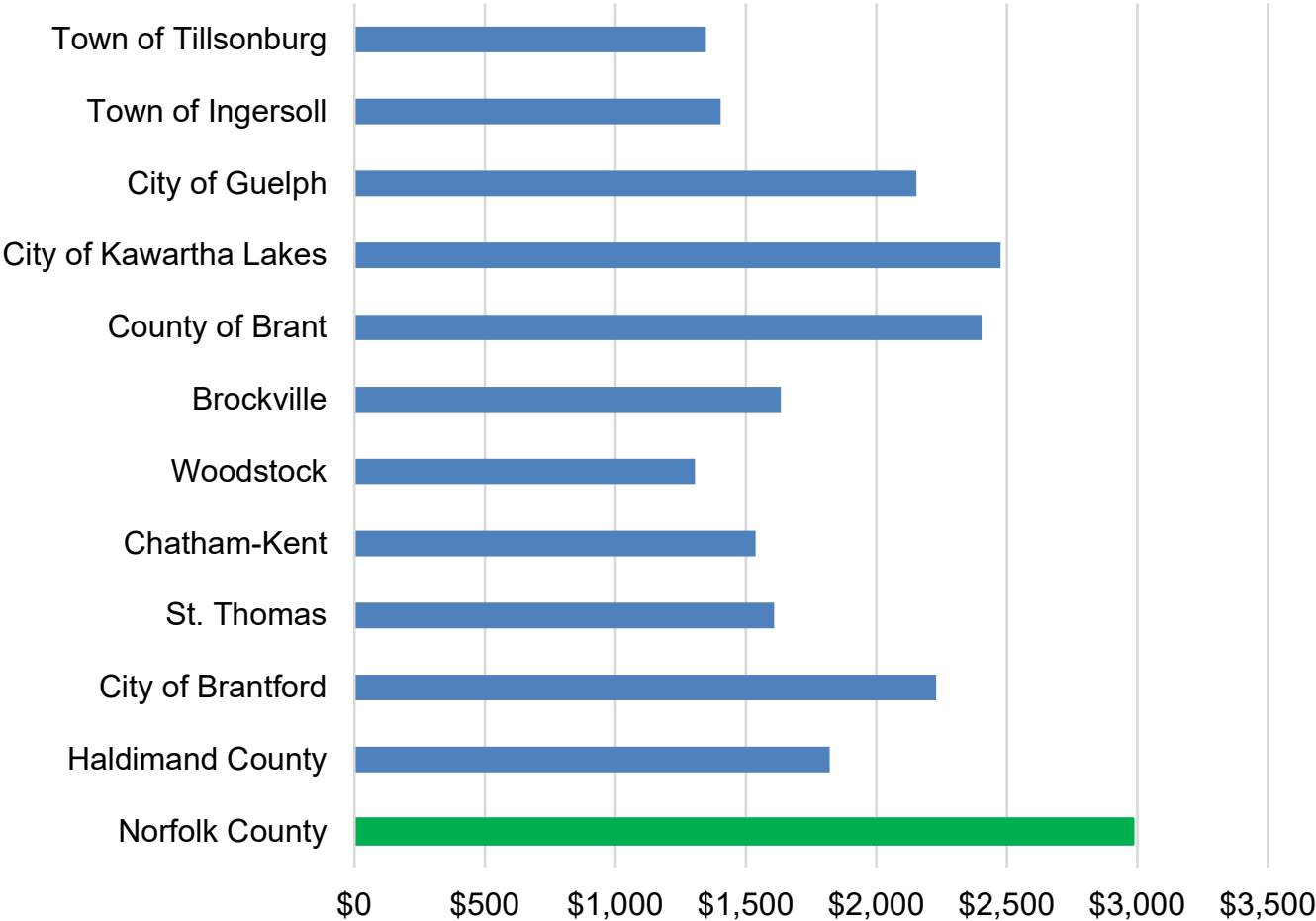


Attachment B: Norfolk County Finances

Rate Comparison: 12 Ontario Municipalities

2024 Norfolk County commercial water and wastewater rates compared to 2023 rates in other municipalities.

Average Monthly Billing, Selected Municipalities
Commercial (2" 500 Cu.M) Combined W&WW (\$)

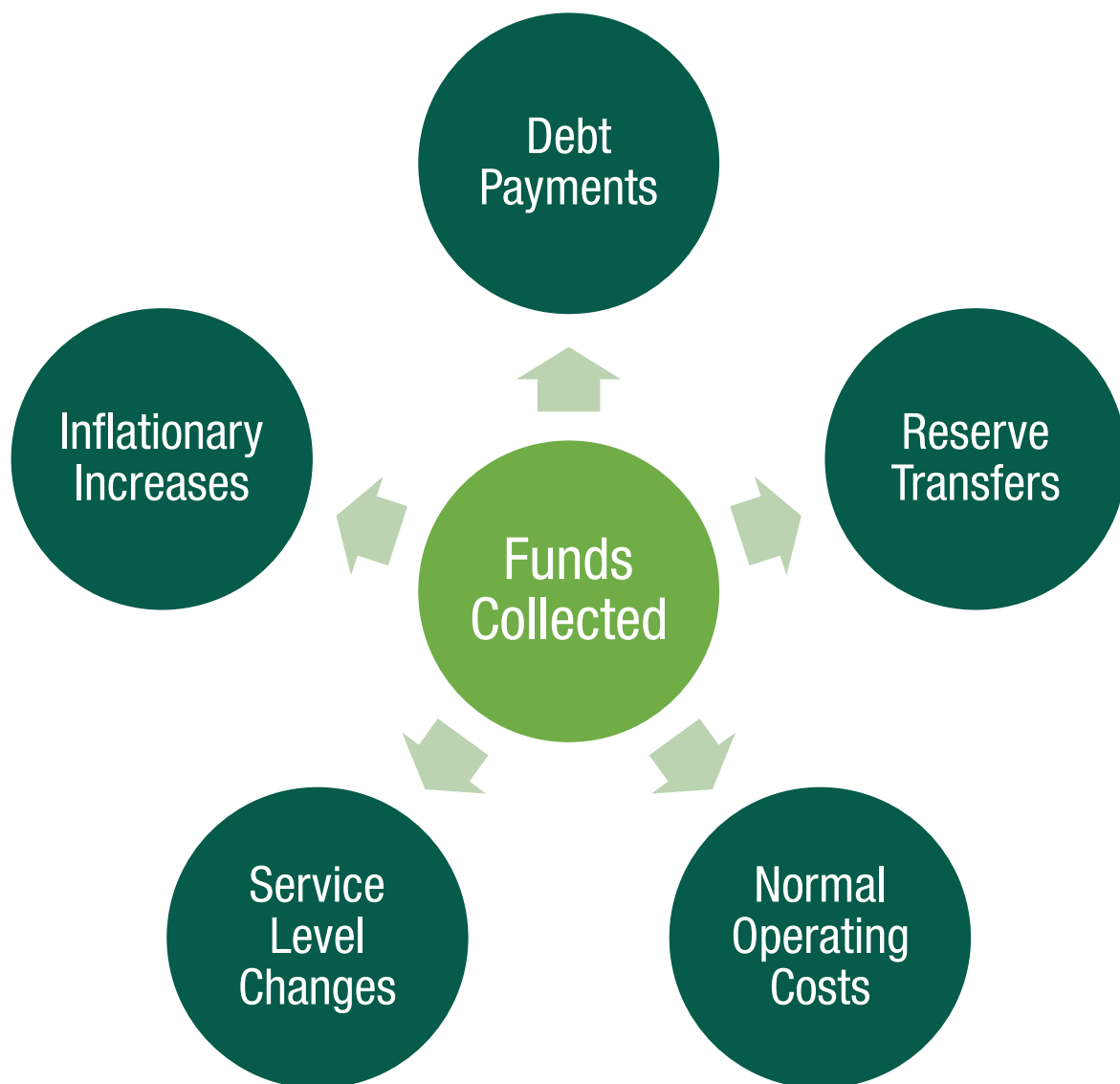


Attachment B: Norfolk County Finances

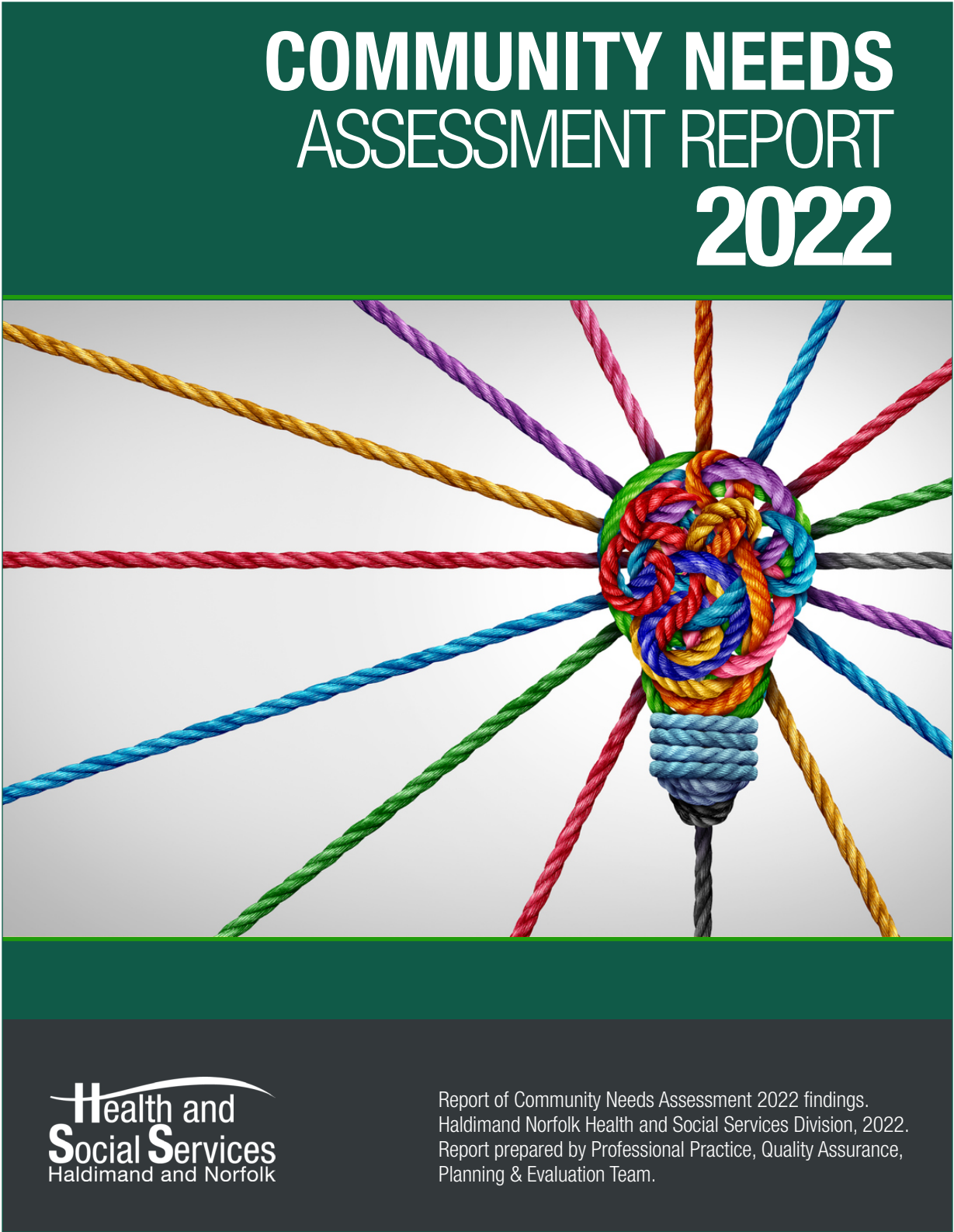
So what does all this mean?

Norfolk's reserves continue to be depleted, while infrastructure needs and debt burden will continue to grow and the municipal costs already burden Norfolk residents more than most.

Our financial flexibility in the coming years is very limited as future levy and rate increases will be required just to keep reserves afloat and pay debt costs



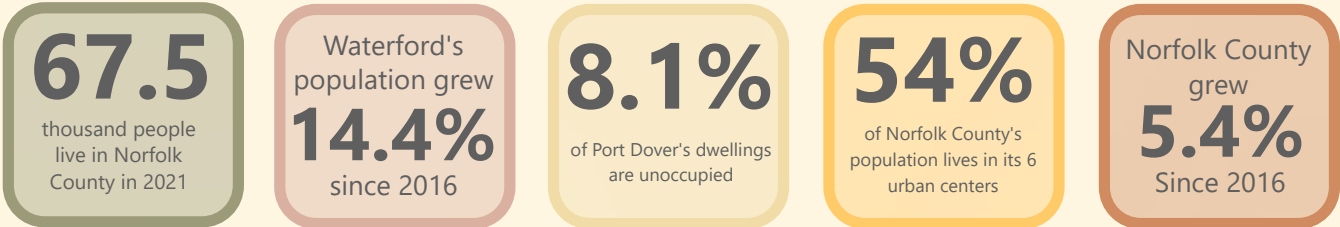
Attachment C: Community Needs Assessment



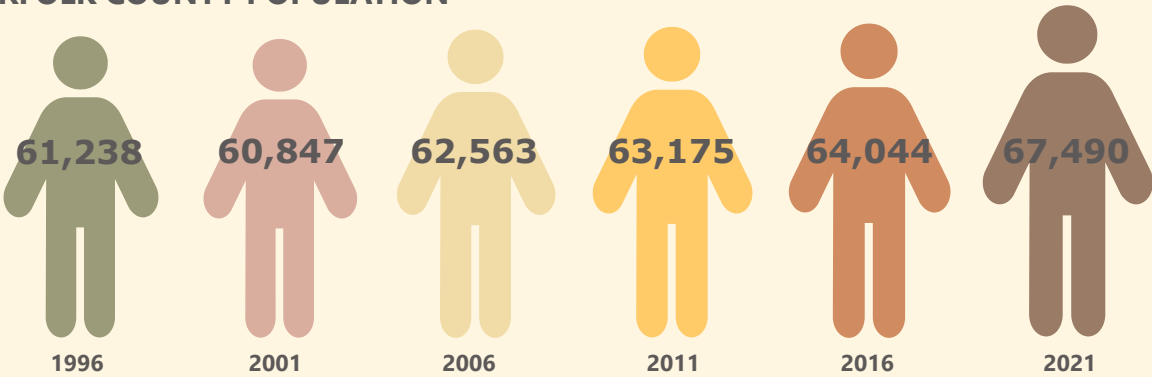
[Read document](#)

Attachment D: 2021 Census Data

Population and Dwellings



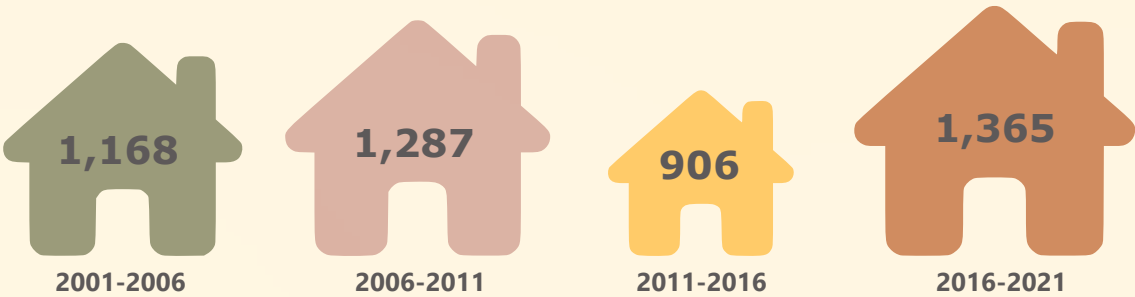
NORFOLK COUNTY POPULATION



Importance of Geographies

Census data is provided in various different geography levels including population centers (Port Dover, Simcoe, Delhi and Waterford), dissemination areas, and dissemination blocks (smallest geography level offered). None of these geographies in past census data releases have matched Norfolk County's urban area boundaries. Previously staff have had to attempt to calculate urban area populations through a system of counting dwellings for geography units which are not wholly contained in an urban area. Norfolk County GIS staff have worked with Statistics Canada to change the boundaries of dissemination areas and dissemination blocks to match Norfolk County's actual urban area boundaries. The 2021 census is the first year that truly precise numbers can be generated for urban areas.

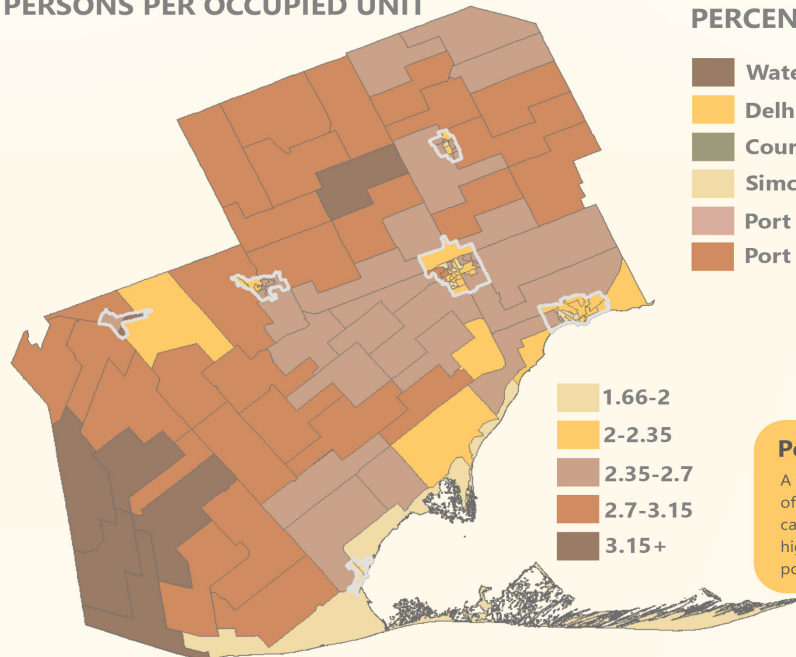
NET CHANGE IN DWELLINGS



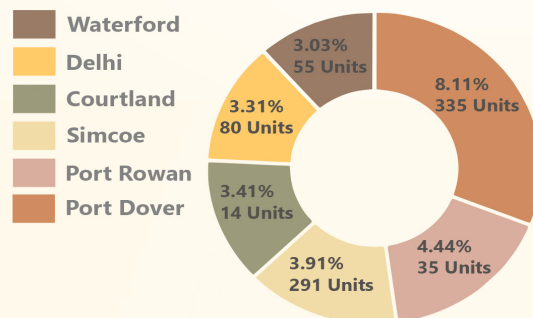
Attachment D: 2021 Census Data

Families and Households

PERSONS PER OCCUPIED UNIT



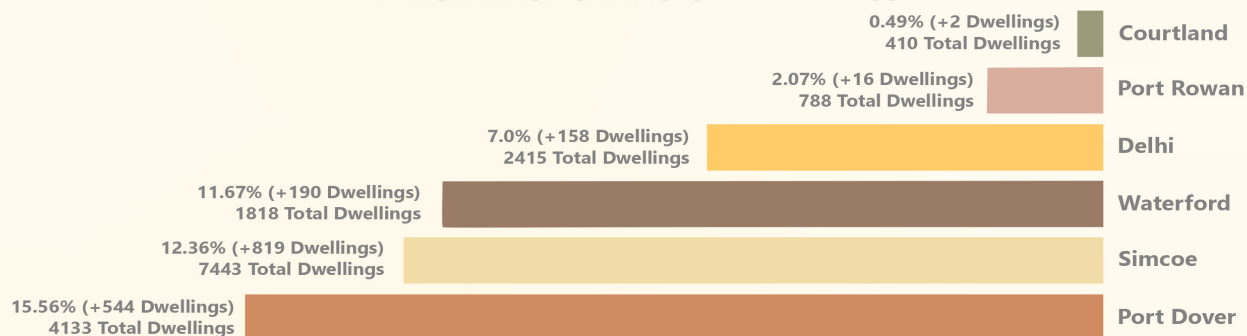
PERCENTAGE OF UNOCCUPIED UNITS



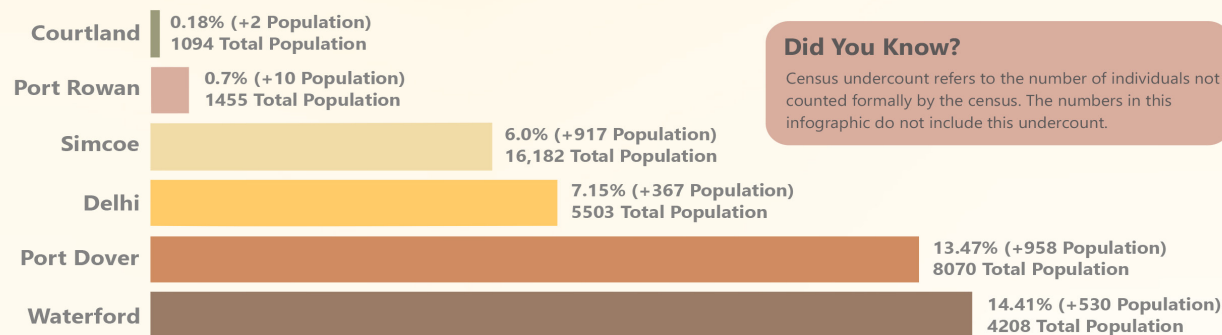
Persons Per Occupied Unit

A higher persons per unit (PPU) can indicate the presence of younger families and lower density housing. Lower PPU can indicate the presence of an older population and higher density housing (apartments have a lower population compared to single family detached dwellings).

PERCENTAGE CHANGES - DWELLINGS



PERCENTAGE CHANGE- POPULATION



Did You Know?

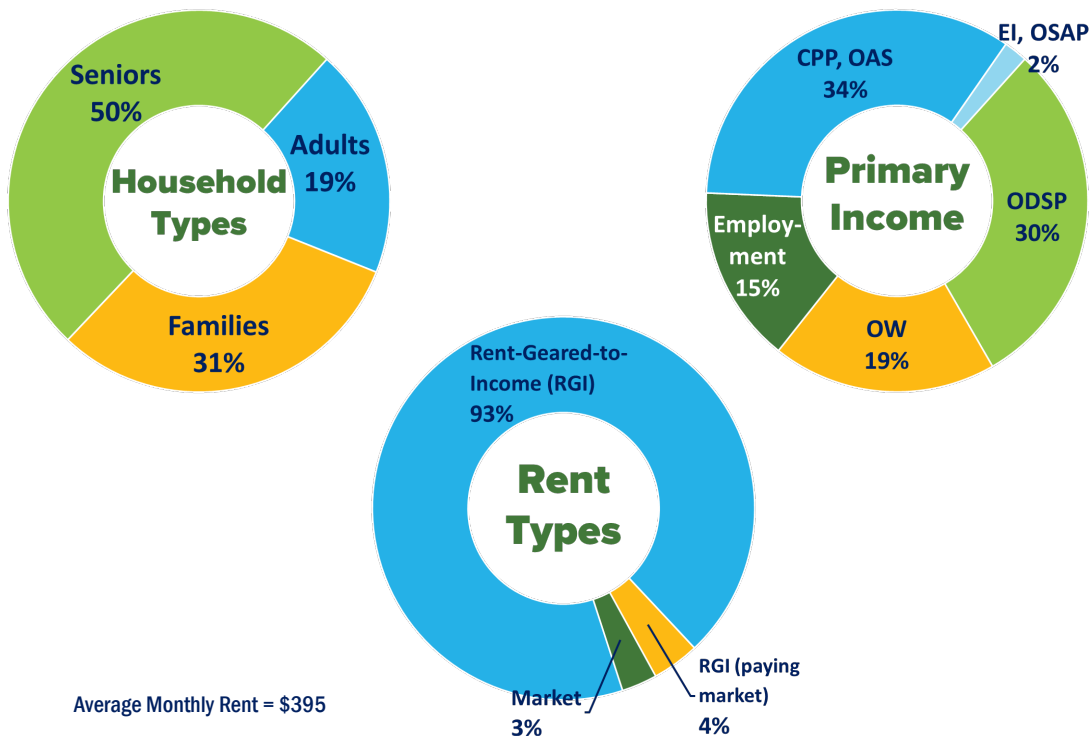
Census undercount refers to the number of individuals not counted formally by the census. The numbers in this infographic do not include this undercount.

Attachment E: Haldimand Norfolk Housing Corporation



[Read document](#)

Who We Serve



Attachment E: Haldimand Norfolk Housing Corporation

Financial Year in Review - Revenue



47.6%	Rent Revenue	\$1,736,068
4.8%	Other Revenue	\$173,598
46.2%	Municipal Subsidy	\$1,686,207
1.4%	Provincial/Federal Funding	\$52,793

TOTAL: \$3,648,666

Financial Year in Review - Expenses

17.6%	Maintenance & Repairs	\$641,407
17.1%	Capital Repairs	\$625,000
14.3%	Utilities	\$521,245
12.4%	Property Taxes	\$451,544
3.4%	Insurance	\$124,139
21.7%	Salaries, Wages, On-Call	\$790,093
6.6%	Administration	\$240,510
6.9%	Benefits & Pension	\$250,494

TOTAL: \$3,644,433



Surplus = \$4,233

Attachment E: Haldimand Norfolk Housing Corporation

Capital



2022 Capital Funding

60%	Norfolk Allocation	\$375,000
40%	Haldimand Allocation	\$250,000

TOTAL: \$625,000



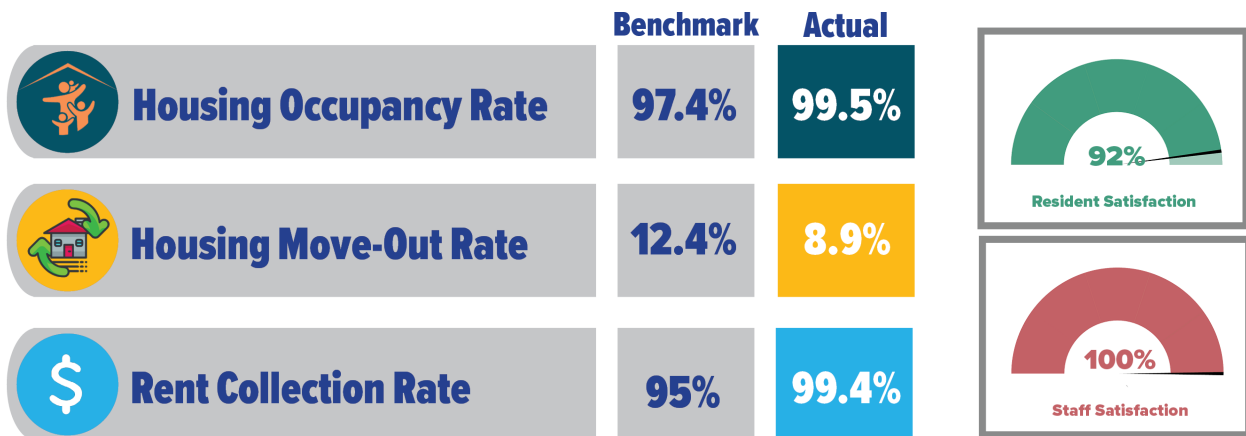
2022 Capital Expenditures
(Norfolk County)

86.5%	Building Element Renewal	\$324,375
5.2%	Life Safety	\$19,500
8.3%	Remediation Projects	\$31,125

TOTAL: \$375,000

Attachment E: Haldimand Norfolk Housing Corporation

Key Performance Indicators



Attachment F: Provincial data

Ministry of
Municipal Affairs
and Housing

Ministère des
Affaires municipales
et du Logement



June 16, 2023

Municipal Housing Pledges and Targets

List of Municipalities

- Town of Bradford West Gwillimbury - 35,325
- Town of East Gwillimbury - 26,290
- Town of Georgina - 45,418
- Town of Innisfil - 36,566
- Town of New Tecumseth - 23,229
- City of Woodstock - 40,902
- Municipality of Chatham-Kent - 105,529
- City of Greater Sudbury - 164,926
- City of Thunder Bay - 110,172
- Town of Aurora - 55,445
- City of Belleville - 50,702
- Haldimand County - 49,216
- City of Kawartha Lakes - 75,423
- Town of Whitchurch-Stouffville - 45,837
- Town of Halton Hills - 68,986
- Norfolk County - 64,044
- City of North Bay - 51,553
- City of Peterborough - 84,230
- City of Sarnia - 71,594
- City of Sault Ste. Marie - 73,368
- City of Welland - 52,293

Attachment G: Community Feedback



Provide in-kind services to residents

Suggestion	Comments
Create a table that includes the current groups that are attempting to provide help such as Food Banks, Indwell, Habitat for Humanity, Churches to help us have a plan for Emergency needs/procedures the same as we do for Floods, Hazardous Spills, Tornados etc.	
Explore smart city initiatives already utilized within larger city centers that can lead to cost savings within the various sectors of Norfolk County.	Staff are constantly looking for cost savings. This would likely require a specialized consultant with expertise and full time capacity to conduct the work.
For business owners local to the area, offer tax breaks or larger grants to help build better facades and dedicated greenspaces (encourages people to live where they work-environmental initiative as well).	This comes at a cost to the levy. The contribution still needs to be made. It would be spread out across other rate payers, increasing their municipal burden.
Lessen the development costs, fees and taxes to enable more builds. As well as lessening the time for applications on construction.	Fees were recently increased at budget time. When the fee associated with the service is not at full cost recovery, the taxpayer is subsidizing development.

Attachment G: Community Feedback

Provide in-kind services to residents	
Suggestion	Comments
Support businesses by having scheduled in person (agency) representatives to provide direct service to business or organization staff.	Service level increases come with a cost to the levy.
Allowing zoning exceptions for more high-rise/mid-level/denser builds - i.e. the new Jarvis condo/townhome community. Offer developers rebates or guided hand holding through the red tape.	Service level increases come with a cost to the levy.
Revisiting land severance policies.	Norfolk County has plans for severances and they can typically be done through the committee of adjustment not needing to go to a full council meeting. Agriculture severances is a provincial matter and Norfolk County has advocated in support of one additional severance per lot.
Empty Commercial Space Conversion Program (OR FINES!): Partner with local property owners and developers to establish a program that converts vacant or underutilized commercial spaces into affordable housing units. This not only addresses the issue of unused spaces but also adds to the housing supply.	Service level increases come with a cost to the levy. Prime commercial assessment revenue is of benefit. Multi-use spaces are encouraged.
Vacant accommodation tax	
Allocate designated areas for community gardens where residents can cultivate their own produce. There is one already behind the bowling alley (John Race donated this land) that is run by Dave Zeldon of the Hort Society but it is farther away from the denser populated areas.	Service level increases come with a cost to the levy. This can also work independent from County and not requiring Norfolk support.

Attachment G: Community Feedback

Development and housing	
Suggestion	Comments
Designate an area of town that allows for infill opportunities - allowing both developers + medium scale investors to obtain optimum financing programs such as (CMHC MLI select). Turning one existing residential build/ parcel into 5/6/7+ units while focusing on affordability (key pillar of the program)	Norfolk County is currently undergoing a surplus land study. It is my hope to have these parcels before the roundtable for review and comment.
Allowing zoning exceptions for more high-rise/mid-level/denser builds - i.e. the new Jarvis condo/townhome community. Offer developers rebates or guided hand holding through the red tape.	
Look into partnership with Fanshawe to develop student housing/residences.	This conversation has been had but could be revisited. Fanshawe does not build accommodation, a third-party housing supplier would be needed and usually is in search of land. The question is, should municipalities subsize the land for a for-profit institution.
Seek development opportunities for a local homeless shelter.	Norfolk County has provided grant funding to overnight warming shelters previously. Advocate to upper levels of government for funding
Greater support for developers & builders through a larger building department. Representatives dedicated to certain builders that allow for streamline services (i.e. permits, applications, inspections) A builder has one contact throughout the entire project that ensures little to no time is wasted going between various county administrators or individuals.	<p>In 2023 Norfolk County Council allocated new planning resources and Engineering resources to our team to assist with this.</p> <p>In 2024 we added new engineering resources to work on storm water management (leak detection in the year before) to keep our team focused on development files. Taxes were increased to fund these initiatives.</p>

Attachment G: Community Feedback

Development and housing	
Suggestion	Comments
Implement policies to encourage the development of affordable housing opportunities, including but not limited to, providing incentives for affordable housing within their regular projects.	Service level increases come with a cost to the levy.
Limit the amount of “luxury” housing projects while prioritizing & encouraging lower income price point development through government support. As well as fast tracking to encourage faster turnover (i.e. push affordable housing permits through first).	<p>Council does push for more than single detached dwellings but there is no tool to deny applications because they are not “dense-enough”.</p> <p>Applications can be prioritized but not at the expense of another. If the provincially mandated timelines of all applications are not met, the developer can appeal the file to the Ontario Land Tribunal which is costly. However, Norfolk needs to encourage all types of housing</p>

Partnership opportunities	
Suggestion	Comments
Developers specifically to be included in recommending strategies of affordable housing in Norfolk County. A table for them along with, to identify what is possible in the short and long term to address the need. A broad approach that includes Rental, First time buyers, government supported housing and local looking to retire and stay in Norfolk.	Need to further explore within current legislative limitations
Encourage incentives/initiates such as this to help foster a sense of community, mutual support and resource sharing opportunities.	

Attachment G: Community Feedback

Partnership opportunities	
Suggestion	Comments
Engaging with local businesses to create networking events, to help create opportunity amongst those who have particular skillsets within our community, therefore; eliminating or decreasing the use of outside sources.	This would be beneficial if driven by the private sector or a BIA, Board of Trade, Chamber group.
Offer grants and tax incentives for local businesses that pay above minimum wages.	Must be compensated off the levy.
Develop projects pairing, as an example a business with an agency to promote the service and the business.	BIA, BOT, private sector?
Designate an area of town that allows for infill opportunities - allowing both developers + medium scale investors to obtain optimum financing programs such as (CMHC MLI select). Turning one existing residential build/parcel into 5/6/7+ units while focusing on affordability (key pillar of the program).	Service level increases come with a cost to the levy.
Look into partnership with Fanshawe to develop student housing/residences.	
"KILN Town" - partner with farmers and trade schools to design/build/renovate these old kilns into Norfolk's own community of tiny homes. ADUs for local properties!	Private sector partnership to reduce municipal burden.
Use local radio to boost local businesses, organizations, recreation, tourism, etc. Use billboards to highlight a new or innovative business or initiative.	Municipalities are subjected to legislated requirements for purchases, we cannot give preferential treatment to local. This would come at a cost on the levy.
Partner with restaurants who can offer a type of program where for example someone buys 2 lunches, 1 for themselves and 1 for someone to come in and ask for who may not be able to afford a meal.	Board of Trade, Chamber, BIA?

Attachment G: Community Feedback

Partnership opportunities	
Suggestion	Comments
<p>Seek development opportunities for a local homeless shelter.</p> <p>Encourage a community garden and local agriculture to provide fresh affordable produce.</p>	<p>Norfolk County has previously provide grant funding to an overnight warming shelter.</p>
<p>Community-Supported Education Fund: Establish a fund supported by local businesses that provides scholarships/grants to residents pursuing education or skill development programs. This investment in education contributes to long-term financial stability. (Could partner with Fanshawe or local trades/schools).</p>	
<p>Provide bonuses/incentive to staff to provide a specified amount of volunteering hours per year to in need organizations.</p>	<p>Financial bonuses would come with a levy increase and union contracts can provide difficult. Non-financial incentives are worth investigating.</p>
<p>Compiling a list of places that are seeking helping hands and use their levels of marketing to showcase this to those interested in the community.</p>	
<p>Consider partnering with private businesses and organizations that can be part of the affordability issue by offering selected free or discounted services or opportunities in their communities. Identify the need by asking the people who need it.</p>	
<p>Apprenticeship programs for youth to become trades and county administration & staff in the communities.</p>	
<p>There exists a significant demand for affordable children's programming and daycare services, and these offerings are consistently in high demand - selling out too quickly! Perhaps through REACH?</p>	

Attachment G: Community Feedback

Lobbying to upper levels of Government	
Suggestion	Comments
Consult and invite Agricultural producers and local grocers to find ways to lower costs on foods locally.	
Rent caps on all new construction rentals built from 2018 on. Investors are intentionally inflating leases for profit; landlords do not support the economy. As well as vacancy Tax on all residential and commercial properties to discourage landlords from sitting on empty properties while families & local businesses suffer.	
Apprenticeship programs for youth to become trades and county administration & staff in the communities.	
There exists a significant demand for affordable children's programming and daycare services, and these offerings are consistently in high demand - selling out too quickly! Perhaps through REACH?	
Funding through showcases statistics of gaps and needs of the community by working with local agencies and experts in the field.	
Exploration of renewable energy options to reduce overall energy costs for the long term.	Norfolk County has a small, limited budget for environmental adaptation.
Provide for regular communication to Provincial and Federal leadership ,representatives and minister offices that are coordinated with a strategic plan of priority of needs and goals. Include SLT, Mayor and Councillors as vehicles to reach out. Bring leadership of LOCAL Political Parties and Independents to the table to assist in creating a Norfolk Plan.	

Attachment G: Community Feedback

Lobbying to upper levels of Government	
Suggestion	Comments
Source Grants available to Municipalities and support as well as partner (where possible) where opportunities where Organizations can apply for grants that benefit and make services and facilities more affordable, accessible and inclusive. This could also be part of the “In-kind” program.	Staff engage in seeking out grants across each department regularly.
Identifying a living wage specifically target in Norfolk (cost of living for local residents based on cost of food & average rent prices).	Norfolk County residents make \$3.80 less than what they should to cover the basic cost of living.
Long term focused infrastructure support from larger government agencies.	
Take these questions and responses and begin to develop a policy or position paper on the needs of the county. Include the strengths and what is in place that can support added funding or enhanced services.	
Gather stats from county and agencies that accurately represent the needs of the community. Funding per capita does not accurately ensure an equitable funding formula if a small community has no or limited transportation, high incidence of illiteracy, higher incidence of drug or alcohol use etc.	In the community needs assessment report you'll find the most relatable information.
Lobby for tax incentives at the provincial and federal levels for developers and businesses that actively contribute to affordable housing projects in RURAL settings.	Ongoing efforts occurring on this front.
Lobby government for tax incentives for larger businesses to set-up shop in more rural communities outside of the GTA. Norfolk is still “fringe” and commutable for employees from Hamilton, KW. London to <u>come to us</u> .	Ongoing efforts occurring on this front.

Attachment G: Community Feedback

Lobbying to upper levels of Government

Suggestion	Comments
Take a look at data and identify the number of people paying into the tax base, and the number of people relying on supports and services. How does this impact the County's budget? Can anything be done with the numbers at the Provincial level to levy financial supports or incentives?	Ongoing efforts occurring on this front.
Examine the number of well-paying jobs in the County and determine what a two- and single-income family requires to live well. If the data shows that the County does not offer enough high-paying jobs compared to our population, we can assume people are working outside of the County (and also spending their money outside the County) or that people are not living well. Determine which it is and see if there are opportunities for Provincial workforce enrichment incentives.	

Other/miscellaneous

Suggestion	Comments
Improving/implementing public transportation both within and outside of the county. I believe improved transportation within the County would encourage a rate of higher employment rate within our community as here are many citizens who reside in more rural locations who would work given the opportunity for regular transportation.	Norfolk is one of the few smaller, rural municipalities that does offer transportation. RIDE Norfolk is now "on demand" instead of scheduled making it accessible with more frequency. It also makes trips into Brantford.
Norfolk Economic Development to create a plan on highlighting affordable options for people living/working in Norfolk County.	

Attachment G: Community Feedback

Other/miscellaneous	
Suggestion	Comments
Creation of a county owned co-op to allow local farmers & vendors a place to retail locally grown food products, eliminating costs associated with retailing in large grocery stores (cheaper for producers & customers). Can be a source of income for the county for other projects (run & supported by volunteers).	Service level increases come with increases costs.
Leveraging the business and funded service partnerships to access additional funding via grants.	
Convert oft used public spaces (which require lawn mowing and maintenance) into areas planted with native grasses and plants ie. through the ALUS project (www.alus.ca)	
Start a community-wide initiative to promote affordable renewable energy sources. This could include subsidies for solar panels, community solar projects, or partnerships with energy companies to offer discounted rates in Norfolk, reducing overall energy costs for residents.	
Open access to building and renting secondary units: basements, garages, granny flats, tiny homes, etc.	
Allow residential development in commercial space.	This is permitted under a zoning change that comes before council.
Reduce red tape and time for proposals, permits, etc.	
Implementation of energy efficiency programs to support lower utility costs.	This is apart of ongoing capital upgrades to the municipality when possible. We have retrofitted lights, added solar panels and more.

Attachment G: Community Feedback

Other/miscellaneous	
Suggestion	Comments
Enhance access to education and vocational training to improve employment prospects.	
Bring the Senior Leadership to investigate practical areas where in-kind is possible. (We already do this for fairs, festival and events based on their tourist and cultural value).	
Connect and partner with local service clubs to see if they can offer labour or supplies to residents. Share lists with organizations that support residents (Women's Shelter, Health and Social Services, Churches, etc.)	
Partner with BHNCDSD and GEDSB offering volunteer opportunities for students that serve the residents of the County. You would need to ensure that the volunteer activities are pre-approved by secondary guidance offices.	
Funding through showcases statistics of gaps and needs of the community by working with local agencies and experts in the field.	
Participate in the Western Ontario Wardens Caucus https://wowc.ca/	We are members and there is a great return on investment!
Take these questions and responses and begin to develop a policy or position paper on the needs of the county. Include the strengths and what is in place that can support added funding or enhanced services.	

Attachment H: Living Wage

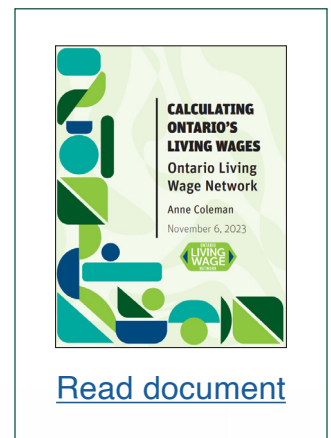
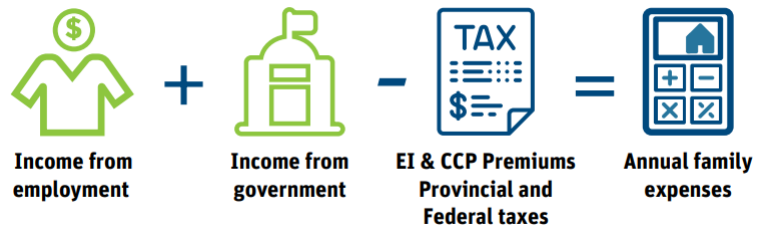
Living Wage Rates

The living wage rate is the before-tax income that each adult would need to have to cover the expenses included in the basket for their family type.



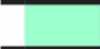







The calculation takes into account government transfers the family may receive (like the Canada Child Benefit, the Ontario CARE benefit) and the payroll and income taxes the adults may pay.

Calculations look at three types of households: single adult, single parent with a 7-year-old child, and a family of four that includes children aged 7 and 3.

Ontario's minimum wage went up 6.8 percent to \$16.55 on October 1, 2023, however, **Norfolk residents earning minimum wage make \$3.80 less than they should to cover basic living costs.**



2023 LIVING WAGE RATES

	Greater Toronto Area	\$25.05
	Grey Bruce Perth Huron Simcoe	\$22.75
	Ottawa	\$21.95
	Dufferin Waterloo Guelph-Wellington	\$20.90
	Hamilton	\$20.80
	East	\$20.60
	Brant Niagara Haldimand Norfolk	\$20.35
	North	\$19.80
	London Elgin Oxford	\$18.85
	Southwest	\$18.65

