



City Council Meeting Agenda

Tuesday, February 17, 2026, 6:30 p.m.
S.H. Blake Memorial Auditorium

Pages

1. City Council

Speaker: Councillor Andrew Foulds

2. Opening Ceremonies

2.1 Land Acknowledgement

Member of Council to provide a land acknowledgement.

2.2 Moment of Silent Reflection

2.3 National Anthem

Madie Boyd, youth soloist from All the Daze Productions to perform the national anthem.

3. Disclosures of Interest

4. Items Arising from Closed Session

5. Consent Agenda

5.1 Confirmation of Agenda

Confirmation of Agenda - February 17, 2026 - City Council

5.2 Minutes of Previous City Council Meetings

The Minutes of the following Meetings of the Thunder Bay City Council, to be confirmed:

1. The Thunder Bay City Council held on February 3, 2026. (**Distributed Separately**)

5.3 Minutes of Previous Special Committee of the Whole Meeting(s)

Minutes of Special Committee of the Whole-Closed Session held on February 3, 2026, to be confirmed. (**Distributed Separately**)

5.4	Finance & Administration Standing Committee Minutes Minutes of Finance and Administration Standing Committee, held on February 10, 2026, for information. (Distributed Separately)	
5.5	Quality of Life Standing Committee Minutes Minutes of Quality of Life Standing Committee, held on February 10, 2026, for information. (Distributed Separately)	
5.6	McIntyre Ward Meeting Minutes Minutes of Meeting 03-2025 of the McIntyre Ward, held on October 1, 2025, to be confirmed.	6 - 11
5.7	Lakehead Region Conservation Authority Minutes Minutes of Meeting 09-2025 and 10-2025 of the Lakehead Region Conservation Authority, held on November 26, 2025 and December 16, 2025, respectively, for information.	12 - 22
5.8	Thunder Bay Police Service Board Minutes Minutes of Meetings 21-2025, 24-2025 and 29-2025 of the Thunder Bay Police Service Board, held on September 16, 2025, October 21, 2025 and November 18, 2025, respectively, for information.	23 - 39
5.9	Delegated Authority - Superior North EMS Memorandum from Chief of EMS Shane Muir, dated February 6, 2026 recommending that the Commissioner - Community Services be provided the authority to execute the agreements, compliance declarations and other required documents as required to support the delivery of Paramedic Services by Superior North EMS.	40 - 42
5.10	Community Efficiency Financing Design Study At the January 27, 2026 Quality of Life Standing Committee meeting, a resolution was passed endorsing that Administration pursue funding to support the creation of a Home Energy Improvement Loan Program in the City of Thunder Bay.	43 - 148
	Report 096-2026-Growth-Strategy & Engagement recommending that Administration be directed to pursue funding to support the creation of a Home Energy Improvement Loan Program in the City of Thunder Bay.	
5.11	Consent Agenda Resolution WITH RESPECT to the Consent Agenda for the February 17, 2026 City Council meeting, we recommend that the following items be confirmed: - Minutes of Previous City Council Meetings - February 3, 2026	

- Minutes of Previous Special Committee of the Whole Meeting - February 3, 2026
- Finance & Administration Standing Committee Minutes - February 10, 2026
- Quality of Life Standing Committee - February 10, 2026
- McIntyre Ward Meeting Minutes - October 1, 2025
- Lakehead Region Conservation Authority Minutes
- Thunder Bay Police Service Board Minutes
- Memorandum - Delegated Authority - Superior North EMS
- Report 96-2026 Community Efficiency Financing Design Study

6. Reports of Administration

6.1 Declaring a Homelessness Humanitarian Crisis

At the February 10, 2026 Quality of Life Standing Committee, Report 98-2026-Growth- Strategy & Engagement was presented, a resolution was passed endorsing that City Council declare homelessness a humanitarian crisis in the City of Thunder Bay.

Report 099-2026-Growth-Strategy & Engagement (**Distributed Separately**)

6.2 Guiding Criteria for Designated Encampment Sites

At the February 10, 2026 Quality of Life Standing Committee, Report 47-2026-Growth-Strategy & Engagement was presented seeking feedback from the Standing Committee on guiding criteria for identifying designated encampment sites, and to request support for proceeding with site identification and the next phase of consultation. The report was referred back to Administration and will be re-presented at a future City Council meeting.

Report 110-2026-Growth-Strategy & Engagement (**Distributed Separately**)

7. By-laws and By-law Resolution

7.1 By-law 42-2026 – Amendment to User Fee By-law

149 - 222

A By-law to amend By-law Number 24-2025, being a By-law to set fees and charges imposed for various municipal services, to be known as the “User Fee By-law”.

7.2 By-law 095-2026 – Site Plan Control Designation – 226 and 228 Pearl

223 - 225

Street

A By-law to designate areas of Site Plan Control pursuant to Section 41 of the Planning Act, R.S.O. 1990, as amended (226 and 228 Pearl Street).

7.3 By-law Resolution

By-law Resolution - February 17, 2026 - City Council

THAT the following By-laws be introduced, read, dealt with individually, engrossed, signed by the Mayor and Clerk, sealed and numbered:

By-law Number: 42-2026

1. A By-law to amend By-law Number 24-2025, being a By-law to set fees and charges imposed for various municipal services, to be known as the "User Fee By-law"

By-law Number 95-2026

2. A By-law to designate areas of Site Plan Control pursuant to Section 41 of the Planning Act, R.S.O. 1990, as amended (226 and 228 Pearl Street).

8. New Business

9. Confirming By-law and Confirming By-law Resolution

9.1 By-law 77-2026 – Confirming By-law – February 17, 2026

226 - 227

A By-law to confirm the proceedings of a meeting of Council, this 17th day of February 2026.

9.2 Confirming By-law Resolution

Confirming By-law Resolution - February 17, 2026 - City Council

THAT the following By-law be introduced, read, dealt with individually, engrossed, signed by the Mayor and Clerk, sealed and numbered:

By-law Number: 77-2026

1. A By-law to confirm the proceedings of a meeting of Council, this 17th day of February, 2026.

10. Adjournment



McIntyre Ward Meeting Minutes

Wednesday, October 1, 2025, 7:00 p.m.

Thunder Bay 55 Plus Centre

700 River Street

1. McIntyre Ward Meeting 03-2025

Chair: Councillor Albert Aiello

2. Resource Persons

Matthew Miedema, Director-Engineering

Katie Piché, Council & Committee Clerk

3. Guests

Rick Harms, Consultant - RJ Burnside & Associates Ltd.

Adam Rose, Consultant - RJ Burnside & Associates Ltd.

4. Welcome and Opening Remarks

The Chair provided introductory comments and welcomed those in attendance.

There were approximately 38 people in attendance.

5. Minutes of Previous Meeting

Minutes of the McIntyre Ward meeting held on June 25, 2025, for information.

6. Northwest Arterial

Director-Engineering Matthew Miedema provided an overview relative to the Northwest Arterial (NWA) project and information relative to the updated environmental study on the project.

Further discussion was held on the following:

- recent correspondence to residents
- open house

- environmental study addendum
- awaiting further information on public feedback
- working closely with province (Ministry of Transportation)
- MTO providing city updates on design process
- future plans for the northwest arterial project and potential timelines
- NWA will help service the north west part of the city
- City is looking to share costs with MTO

Residents expressed concerns related to the project, including wanting to re-route traffic instead of building an overpass; trucks possibly having to use Highway 102 once NWA is in place; emergency vehicle routes; hospital access; infrastructure needs; safety concerns; foot traffic (concerns with crossing four lanes); homeowners nearby affected; noise from additional traffic (will there be sound barriers?); and how the nuclear waste route may be affected.

Concerns were raised relative to reassessing the project as the design started in 1992. Director Miedema advised that plans have changed over time and that the project is based on the official plan and permitted growth in the area. It was also noted that the design was started to deal with congestion and not created to service homes.

It was noted that although the City is working closely with the province on this project, the city has no jurisdiction over it.

A concern was raised relative to traffic and John Street Road and Hutton Park Drive, and if this area is classified as a collector route. The constituent inquired about when this was approved as it is not classified as a collector route in the city's official plan and transportation master plan. Administration will follow up.

A question was asked regarding Council's next steps for the Northwest Arterial. Would anything further be presented to Council? Administration will follow up.

The following questions were received prior to the ward meeting:

1. We just received the letter from the City September 10/25 - NW Arterial Municipal Class Environmental Assessment Addendum Study. The notice states a 30-day review period beginning August 30th until September 29th, and we are already well into the review period, with receiving it today. (11 days into the review period) Would the City not have sent these letters well in advance to affected residents who will be impacted?

Response from Administration: If you need additional time to submit your comments, please reach out to me: Matthew.Miedema@thunderbay.ca

2. The addendum states that the preferred alignment has now shifted east. What factors contributed to this shift?

Response from Administration: The Northwest Arterial (NWA) alignment was shifted from the original 1992 study alignment between Pioneer Drive and Paquette Road. The revised alignment was moved slightly east to follow the existing Hydro corridor. This change was made to improve the intersection with Pioneer Drive, which was originally skewed, and to provide a larger treed buffer for the residential properties along Newcastle and Minstrel Bay. Please refer to the maps on the Get Involved website for more details:

<https://getinvolvedthunderbay.ca/>

3. The map seems to indicate the highway will run quite close to end of our street (hydro corridor) where our home is which is on Regina Avenue. How do we determine how far the proposed site will be from our home (which is next to the Keefer St. Road access).

Response from Administration: The Northwest Arterial is located on the West side of the Hydro corridor and has a 30 metre road right of way corridor.

4. Is this a four-lane highway?

Response from Administration: It is a 4 lane arterial road. This is not a highway under Provincial control.

5. Is this highway elevated above street level?

Response from Administration: Final elevations and grades of the Northwest Arterial will be confirmed as part of the detail design phase.

6. What will be done to reduce the noise?

Response from Administration: A detailed noise assessment was completed as part of the study. The results indicate that the noise impact from the construction of the NWA will be within acceptable limits. There is one location along the corridor that may require noise attenuation. This will be confirmed during detailed

design, as the final posted speed will influence noise levels and the potential need for noise barriers. Please refer to the reports for more information.

7. How do they determine the noise factor when this currently does not exist?

Response from Administration: As part of this study, a Noise Impact Assessment was completed for the proposed road. The assessment evaluated the potential impact on nearby residential properties under two scenarios: if the NWA is built and if it is not. The analysis was carried out in accordance with the Ministry of Transportation's Noise Guide.

8. Will a study be conducted after implementation?

Response from Administration: Once built, there are no follow-up studies completed.

9. Was there a public consultation regarding the shift? We don't recall receiving a letter. If one was sent, when was it sent out?

Response from Administration: The shift of the road alignment was presented at the December Public Open House last year.

7. **Designated Truck Route**

Director-Engineering Matthew Miedema provided an update relative to the Designated Truck Route, which came into effect October 1, 2025.

Residents expressed the following concerns:

- Timelines for signage being installed (signage currently being installed, cannot be enforced until all signs are up)
- Fines associated with the DTR
- lobbying to the government for a bypass (ie: similar to Kenora bypass)
- concerns related to the city hiring consultants
- advocating through Inter-Governmental Affairs Committee
- concerns relating to construction and how to navigate with the DTR in place.

The following questions were submitted prior to the ward meeting:

1. Whom do we call when we see trucks violating the DTR?

Response from Administration: The Designated Truck Route By-law can be

enforced by Thunder Bay Police, and Municipal Law Enforcement Officer.

2. How often will police be doing enforcement patrols?

Response from Administration: Patrols and enforcement will be managed by the Thunder Bay Police. I can't speak to the frequency of enforcement, as it will be managed at their discretion as part of broader traffic enforcement.

3. Where is the information/educational info to the trucking industry/association and how did the engineering department inform them?

Response from Administration: The City has posted the designated truck route information on the City's webpage. You can find the information under Designated Truck Route - City of Thunder Bay. In addition to this, the City has reached out to trucking associations, truck training centres, MTO, and Chamber of Commerce.

4. How has Google maps/way finder/applemaps been informed and where/when is the signage going up? Will it be very well marked?

Response from Administration: Yes, the City has reached out to several digital map service providers on the designated truck route. New permissive truck route signs will be installed along Highway 11/17, Highway 61, and Harbour Expressway. New billboard signs advising of the weight restrictions on Arthur Street and Dawson Road are being installed on Highway 11/17 west of the City. For further details on the location and sign design, refer to the City's website.

4. How are the problem corners being addressed provincially for the Kakabeka Falls provincial Park intersection and the school intersection?

Response from Administration: This section of roadway is a provincial highway and is under the control of the Ministry of Transportation. It is important to note that Highway 11/17 through Kakabeka is designed to a higher design standard than Highway 102, which means Highway 11/17 has better road alignments, longer sight lines, and is maintained to a higher standard, making it a better route for trucks travelling through Thunder Bay.

5. How is the city Traffic Control department adjusting the lights and intersections along the 11/17 expressway?

Response from Administration: These intersections are under the jurisdiction of the Ministry of Transportation.

6. How is the engineering department addressing the intersections like Mapleward Road along the 11/17 that have no beacon lights and not enough signage of important intersections?

Response from Administration: Intersections along Highway 11/17, like Mapleward Road, are under the control of the Ministry of Transportation, and is subject to the provincial design standards.

8. Unsheltered Homelessness

Discussion was held relative to unsheltered homelessness and the Temporary Shelter Village site (Hillyard), approved by Council. Concerns were raised regarding the management of the site, once in operation; Council Notice of Motion and change of site location; City's human rights-based approach to unsheltered homelessness; duration of temporary village project; and policing of site.

9. New Governance Model

The Chair provided an overview of the City of Thunder Bay's new governance model, including information on the new meeting schedule and types of meetings available to the public (Standing Committees and City Council). Further detail on the new model is available on the City's website.

10. Ward & City Issues

A concern was raised pertaining to excessive salt application and water contamination in the Dog Lake Road area. Administration will follow up.

A question was asked regarding Council's next steps for the Northwest Arterial. Would anything further be presented to Council? Administration will follow up.

11. Adjournment

The meeting adjourned at 8:40 p.m.



November LRCA Board Meeting
Lakehead Region Conservation Authority
November 26, 2025, at 4:30 PM
130 Conservation Road/Microsoft Teams

Members Present:

Albert Aiello (part of meeting), Donna Blunt, Rudy Buitenhuis, Dan Calvert, Sheelagh Hendrick, Greg Johnsen, Brian Kurikka

Members Present Virtually:

Grant Arnold, Robert Beatty, Jim Vezina

Members Not Present:

Trevor Giertuga

Also Present:

Tammy Cook, Chief Administrative Officer

Mark, Ambrose, Finance Manager

Ryne Gilliam, Lands Manager

Melissa Hughson, Watershed Manager

Ryan Macket, Communications Manager

Melanie O'Riley, Administrative Clerk/Receptionist, recorder of minutes

1. CALL TO ORDER

The Chair called the meeting to order at 4:30 p.m.

2. ADOPTION OF AGENDA

THAT: the Agenda be adopted as published.

Motion: #124/25

Motion moved by Rudy Buitenhuis and motion seconded by Brian Kurikka. **CARRIED.**

3. DISCLOSURE OF INTEREST

None.

4. MINUTES OF PREVIOUS MEETING

THAT: the Minutes of the Lakehead Region Conservation Authority Ninth Regular Meeting held on October 29, 2025 be adopted as published.

Motion: #125/25

Motion moved by Brian Kurikka and motion seconded by Rudy Buitenhuis. **CARRIED.**

THAT: the Minutes of the Lakehead Region Conservation Authority's Special Meeting held on November 17, 2025 be adopted as published

Motion: #126/25

Motion moved by Brian Kurikka and motion seconded by Rudy Buitenhuis. **CARRIED.**

5. IN-CAMERA AGENDA

THAT: we now go into Committee of the Whole (In-Camera) at 4:35 p.m.

Motion: #127/25

Motion moved by Rudy Buitenhuis and motion seconded by Brian Kurikka. **CARRIED.**

THAT: we go into Open Meeting at 5:03 p.m.

Motion: #128/25

Motion moved by Rudy Buitenhuis and motion seconded by Brian Kurikka. **CARRIED.**

THAT: the In-Camera Minutes of the Lakehead Region Conservation Authority October 29, 2025 meeting be adopted as published.

Motion: #129/25

Motion moved by Brian Kurikka and motion seconded by Rudy Buitenhuis. **CARRIED.**

6. BUSINESS ARISING FROM PREVIOUS MINUTES

6.1. Proposed regional consolidation of conservation authorities and Bill 68 Schedule 3

Members reviewed and discussed Bill 68, Plan to Protect Ontario (Budget Measures), 2025 (No.2), and Schedule 3 related to the proposed regional consolidation of conservation authorities and the proposal for the formation of the Ontario Provincial Conservation Agency.

With Respect to the posting by the Ministry of the Environment, Conservation and Parks Environmental Registry Notice No. 025-1257 ("Proposed Boundaries for the Regional Consolidation of Ontario's Conservation Authorities"), proposing to reduce Ontario's 36 conservation authorities to 7 regional entities as part of a broader restructuring that would create a new Ontario Provincial Conservation Agency to provide centralized oversight and direction under the Conservation Authorities Act;

AND THAT under this proposal, the Lakehead Region Conservation Authority (LRCA) would be merged into a new "Huron-Superior Regional Conservation Authority" together with:

- Grey Sauble Conservation
- the Saugeen Valley Conservation Authority
- the Maitland Valley Conservation Authority
- the Ausable Bayfield Conservation Authority
- the Nottawasaga Valley Conservation Authority
- the Lake Simcoe Region Conservation Authority

forming a single organization encompassing the eastern shores of Lake Huron, the southern shores of Georgian Bay, Lake Simcoe, and the western shores of Lake Superior in Northwestern Ontario;

AND THAT the LRCA Board acknowledges and supports the Province's goals of improved efficiency, consistency and fiscal prudence in conservation delivery,

AND THAT the Lakehead Region Conservation Authority is a self-sufficient entity that is accountable to its member municipalities;

- financially resilient;
- consistently processes permits in less than 7 days;
- operates in the City of Thunder Bay that has exceeded their housing target by 143%;
- has modern financial and IT processes that prioritize security and redundancy; and
- is a locally recognized leader in the conservation and protection of the Lakehead Watershed; and
- all staff are front line workers;

AND THAT the Board further recognizes that the Lakehead Region Conservation Authority is unique as it does not abut any other Conservation Authority and solely serves Northwestern Ontario communities that face vastly different climatic, hydrological, geographic and infrastructure realities, and would be disconnected to the proposed larger overarching administrative structure that is physically based 1,500 kilometres from the north with 72 other municipalities;

The Board finds that the proposed "Huron-Superior Region" configuration would :

- Create a geographically vast and administratively complex entity, joining Northwestern Ontario with fast-growing Southern Ontario municipalities that are 1,300-1,500 kilometres apart with no shared watershed connection or economic alignment;
- dilute local accountability and municipal partnership, contrary to the principle that decisions are best made at the local level;
- generate substantial transition costs — including human-resources integration, governance restructuring, IT migration and policy harmonization, rebranding — that would divert resources from front-line service delivery and delay measurable outcomes, contrary to the Province's business-planning principles of value for money, cost containment and service continuity; and
- risk greater uncertainty and delay for builders, developers and farmers, as local permitting offices and staff familiar with local conditions are replaced by distant regional structures, making it harder for applicants to obtain timely local advice, resolve issues or expedite housing and infrastructure approvals that support the Province's "Get It Done" agenda;

THEREFORE BE IT RESOLVED THAT:

The Board of Directors is opposed to the proposed "Huron-Superior Regional Conservation Authority" boundary configuration outlined in Environmental Registry Notice 025-1257;

AND THAT the Board recommends that the Lakehead Region Conservation Authority form the 8th Regional Conservation Authority as the "Northwestern Ontario Regional Conservation Authority";

AND THAT further provincial evaluation is conducted with a more focused specific model as a geographically coherent, cost-effective and locally accountable alternative that advances the government's priorities of efficiency, red-tape reduction and timely housing delivery;

AND THAT the Ministry engage directly with affected municipalities of the Lakehead Region Conservation Authority, before finalizing any consolidation boundaries or legislative amendments;

AND THAT this resolution, with a letter from the Chair, be forwarded to the Environmental Registry of Ontario consultations and to:

- the Minister of the Environment, Conservation and Parks and his Opposition critics;
- local Members of Provincial Parliament;
- local Members of Parliament;
- the Association of Municipalities of Ontario;
- Conservation Ontario;
- All local municipalities; and
- All Conservation Authorities in Ontario.

Motion: #130/25

Motion moved by Sheelagh Hendrick and motion seconded by Brian Kurikka. **CARRIED.**

7. CORRESPONDENCE

7.1. Arthur Shewchuk Memorial Bursary

It was noted that the 2024-2025 recipient of the Arthur Shewchuk Memorial Bursary was Destiny Eissner who is enrolled in the Bachelor of Engineering (Chemical) program.

8. STAFF REPORTS

8.1. WM-01-2025 Conservation Areas Water Quality Report 2025

Members reviewed and discussed Staff Report WM-01-2025 related to the 2025 Conservation Areas Water Quality Report.

THAT: the Staff Report WM-01-2025 be received AND FURTHER THAT the Conservation Area Water Monitoring Program will continue in 2026.

Motion: #131/25

Motion moved by Albert Aiello and motion seconded by Dan Calvert. **CARRIED.**

8.2. 2025 Stewardship Program Project Summary

Members reviewed and discussed Staff Report STEW-02-2025 which summarized the 2025 Stewardship Program.

THAT: Staff Report STEW-02-2025 be received.

Motion: #132/25

Motion moved by Dan Calvert and motion seconded by Sheelagh Hendrick. **CARRIED.**

9. CHIEF ADMINISTRATIVE OFFICER'S REPORT

9.1. Monthly Treasurer's Report

Members were provided with the Monthly Treasurer's Report for October's Administration and Capital.

9.2. Final 2026 Budget

Members reviewed and discussed the 2026 Budget and Levy.

THAT: the 2026 Budget levy apportionment as outlined in Version 2.0 of the Lakehead Region Conservation Authority Final Budget be approved AND FURTHER THAT a copy of the final budget will be provided to the Minister of Environment, Conservation and Parks and all Member Municipalities.

Recorded Weighted Vote:

Municipality	Member	Vote %	Vote
Conmee	Grant Arnold	1.54%	Yes
Dorion	Robert Beatty	1.03%	Yes
Gillies	Rudy Buitenhuis	0.88%	Yes
Neebing	Brian Kurikka	7.87%	Yes
O'Connor	Jim Vezina	1.65%	Yes
Oliver Paipoonge	Dan Calvert	19.30%	Yes
Shuniah	Donna Blunt	17.73%	Yes
Thunder Bay	Sheelagh Hendrick	12.50%	Yes
Thunder Bay	Trevor Giertuga	12.50%	Absent
Thunder Bay	Albert Aiello	12.50%	Absent
Thunder Bay	Greg Johnsen	12.50%	Yes

Motion: #133/25

Motion moved by Sheelagh Hendrick and motion seconded by Dan Calvert. **CARRIED.**

THAT: in 2026 the following will be appropriated from the following reserves: Operating Capital Reserve \$30,000; Vehicle and Equipment Reserve \$31,100; Conservation Area Major Maintenance Capital Reserve \$52,300; and Forest Management Reserve \$35,085.

Motion: #134/25

Motion moved by Sheelagh Hendrick and motion seconded by Dan Calvert. **CARRIED.**

THAT: the Lakehead Region Conservation Authority adopts the 2026 Budget Document, Version 2.0 for a total budget of \$3,245,679.

Motion: #135/25

Motion moved by Sheelagh Hendrick and motion seconded by Dan Calvert. **CARRIED.**

9.3. 2026 Board of Directors Meeting Schedule

Members were provided with the 2026 Board of Directors Meeting Schedule.

THAT: the 2026 Board of Directors Meeting schedule is approved.

Motion: #136/25

Motion moved by Dan Calvert and motion seconded by Sheelagh Hendrick. **CARRIED.**

10. PASSING OF ACCOUNTS

THAT: having examined the accounts for the period October 1, 2025 to October 31, 2025 cheque #3690 to #3713 for \$143,101.97 and preauthorized payments of \$153,768.86 for a total of \$296,870.83, we approve their payment.

Motion: #137/25

Motion moved by Sheelagh Hendrick and motion seconded by Dan Calvert. **CARRIED.**

11. REGULATORY ROLE

Members were provided with the Plan Review program comments and Section 28 permits issued since last meeting.

12. PROJECTS UPDATE

12.1. Communications Manager Projects Update

Members were provided with an update on the 2025 Holiday gathering and the LRCA fundraising calendar.

12.2. Lands Manager Projects Update

Members were provided with a verbal update on the Mills Block Redevelopment project.

12.3. Watershed Manager Projects Update

It was noted that the CAO, Watershed Manager and Watershed Biologist attended the Latornell Conservation Symposium on November 3-4, 2025, in Toronto. The Symposium is an annual event co-hosted by Conservation Ontario and the University of Guelph.

It was noted that the Drinking Water Source Protection Program (DWSP) Manager (Watershed Manager) attended the Ministry of the Environment, Conservation and Parks (MECP) DWSP – Conservation Ontario – Program Manager Meeting held on November 19-20, 2025, in Cambridge Ontario.

It was noted that the Neebing-McIntyre Floodway Sediment Removal Project is in progress and on schedule.

It was noted that sampling under the Provincial Ground Water Monitoring Network (PGMN) program was completed for 2025.

It was noted that the IT/GIS Specialist, Environmental Planner and Planning and Regulations Technician attended the Regional Provincial Water Quality Monitoring Network meeting on November 5, 2025, in Sudbury. It was also noted that the LRCA has volunteered to participate in PWQMN's winter sampling program for 2025/2026. The first winter sampling day will occur in early December.

13. NEW BUSINESS

None.

14. NEXT MEETING

A Special Meeting will be held on December 16, 2025, at 4:00 p.m.

The following meeting will be held on January 28, 2026, at 4:30 p.m., which will be the Annual General Meeting and elections. Location will be off site due to planned renovations at the Administrative Office.

15. ADJOURNMENT

THAT: the time being 5:47 p.m. AND FURTHER THAT there being no further business we adjourn.

Motion: #138/25

Motion moved by Brian Kurikka and motion seconded by Dan Calvert. **CARRIED.**

Donna Blunt
Chair

Jammy Cook
Chief Administrative Officer



Special LRCA Board Meeting
Lakehead Region Conservation Authority
December 16, 2025, at 4:00 PM
130 Conservation Road/Microsoft Teams

Members Present:

Albert Aiello, Robert Beatty, Donna Blunt, Rudy Buitenhuis, Dan Calvert, Trevor Giertuga, Sheelagh Hendrick, Brian Kurikka, Jim Vezina

Members Present Virtually:

Grant Arnold

Members Not Present:

Greg Johnsen

Also Present:

Tammy Cook, Chief Administrative Officer

Mark, Ambrose, Finance Manager

Ryne Gilliam, Lands Manager

Melissa Hughson, Watershed Manager

Ryan Mackett, Communications Manager

Melanie O'Riley, Administrative Clerk/Receptionist, recorder of minutes

Hassaan Basit, Chief Conservation Executive, Ontario Provincial Conservation Agency

Samantha Yew, Ontario Provincial Conservation Agency

1. CALL TO ORDER

The Chair called the meeting to order at 4:00 p.m.

The Chair introduced special guests Hassaan Basit, Chief Conservation Executive, Ontario Provincial Conservation Agency and Samantha Yew, Ontario Provincial Conservation Agency

2. ADOPTION OF AGENDA

THAT: the Agenda be adopted as published.

Motion: #139/25

Motion moved by Brian Kurikka and motion seconded by Rudy Buitenhuis. **CARRIED.**

3. DISCLOSURE OF INTEREST

None.

4. CORRESPONDENCE

Members received correspondence from LRCA's Member Municipalities: Municipality of Shuniah, Township of O'Connor, Township of Dorion, City of Thunder Bay, Municipality of Neebing, Township of Connée and Municipality of Oliver Paipoonge who had passed resolutions related to the proposed boundaries for the regional consolidation of Ontario's conservation authorities as outlined in Environmental Registry of Ontario posting ERO #025-1257. All resolutions opposed the consolidation of the LRCA within the proposed "Huron-Superior Regional Conservation Authority" and supported the LRCA becoming the "Northwestern Ontario Regional Conservation Authority".

Correspondence was also received from the Northern Ontario Large Urban Mayors (NOLUM), Thunder Bay Chamber of Commerce and the Northwestern Ontario Municipal Association (NOMA) also related to the proposed boundaries for the regional consolidation of Ontario's conservation authorities as outlined in Environmental Registry of Ontario posting ERO #025-1257, supporting the LRCA's position to not consolidate and become the Northwestern Ontario Regional Conservation Authority.

5. CHIEF ADMINISTRATIVE OFFICER'S REPORT

It was noted that on Friday, December 11, 2025, CAO Tammy Cook, Chair Donna Blunt and Vice-Chair Jim Vezina participated in a Zoom Meeting with the Honourable Todd McCarthy, Minister of Environment, Conservation and Parks, and the Honourable Kevin Holland, Associate Minister of Forestry and Forest Products and four of their staff, to discuss Environmental Registry of Ontario posting ERO #025-1257 – Proposed boundaries for the regional consolidation of Ontario's conservation authorities. LRCA advised of their passed resolution opposing the current boundary configuration of Huron-Superior Regional Conservation Authority and their recommendation that the LRCA form the "Northwestern Ontario Regional Conservation Authority". Rational to support the position was also provided during the meeting.

During the Special Meeting, Mr. Hassaan Basit, Chief Conservation Executive, Ontario Provincial Conservation Agency gave an overview of the new Ontario Provincial Conservation Agency (OPCA). He also discussed the proposed consolidation of Ontario's 36 Conservation Authorities and the Environment Registry of Ontario posting ERO #025-1257 – Proposed boundaries for the

regional consolidation of Ontario's conservation authorities. LRCA staff and Board Members advised of LRCA's position on the posting and the rationale for why the province is encouraged to support the request.

6. NEXT MEETING

The next meeting will be held on January 28, 2025 at 4:30 p.m.

7. ADJOURNMENT

THAT: the time being 4:48 p.m. AND FURTHER THAT there being no further business we adjourn.

Motion: #140/25

Motion moved by Dan Calvert and motion seconded by Albert Aiello. **CARRIED.**

Donna Blunt
Chair

Tammy Cook
Chief Administrative Officer

THUNDER BAY POLICE SERVICE BOARD
MEETING NO. 21-2025 (REGULAR)
TUESDAY, SEPTEMBER 16, 2025

DATE: SEPTEMBER 16, 2025

TIME: 10:44 A.M.

PLACE: TBPSB BOARDROOM
1111 VICTORIA AVENUE – UNIT #102, THUNDER BAY

CHAIR: MS. K. MACHADO

PRESENT:

Ms. D. Baxter
Mayor K. Boshcoff
Councillor K. Etreni
Ms. K. Machado

OFFICIALS:

Mr. R. Hughes, Acting Chief of Police
Inspector J. Dampier, Thunder Bay Police Service
Ms. L. Douglas, Administrative Assistant -
Thunder Bay Police Service Board

GUESTS:

Inspector R. LeClair, Inspectorate of
Policing

1. DISCLOSURES OF INTEREST

There were no disclosures of interest declared at this time.

2. CONFIRMATION OF AGENDA AND CONSENT AGENDA

MOVED BY: Councillor K. Etreni
SECONDED BY: Member D. Baxter

With respect to Meeting No. 21-2025 (Regular) of the Thunder Bay Police Service Board held on September 16, 2025, we recommend that the agenda and the consent agenda, as printed, including any additional information and new business, be confirmed.

CARRIED

3. CONSENT AGENDA

The following items were received, confirmed and/or adopted as part of the consent agenda:

- 3.1 Minutes of Meeting No. 17-2025 (Regular) of the Thunder Bay Police Service Board held on June 17, 2025.
- 3.2 Reports of Committees
 - a) Governance Committee Policies for Adoption
 - i. Proposed Policy HR-006 – Police Cadets;

THUNDER BAY POLICE SERVICE BOARD (TBPSB)

REGULAR MEETING

September 16, 2025

Page 2 of 7

- ii. Proposed Policy LEG-007 – Diversity, Equity and Inclusion;
- iii. Proposed Policy LEG-008 – Chief’s Decisions on Secondary Activities; and
- iv. Proposed Policy LEG-009 - Disclosure of Personal Information.

3.3 Meeting Evaluation Summary

Summary of evaluations for the June 17, 2025 meetings of the Board (Closed and Regular) was provided for the Board’s information.

4. PRESENTATIONS

a) Community Safety and Well-Being (CSWB) Advisory Committee

Representative’s Report to the Thunder Bay Police Service Board from Jason Veltri, dated September 3, 2025, relative to the Advisory Committee’s activity update, key contributions and next steps was provided for the Board’s information.

Mr. J. Veltri, TBPSB appointee to the Community Safety and Well-Being Advisory Committee, as well as Chair of the CSWB Advisory Committee, provided an overview of his report and responded to questions. He noted that Mayor Boshcoff and Councillor Etreni also sit on the committee. It was also noted that Chief Fleury and Deputy Chief Hughes sit on the committee.

He reported that the Advisory Committee has made a deputation in front of City Council on the tiny village matter.

It was noted that a survey requesting community input on the CSWB Plan for 2026 – 2030 is on the City of Thunder Bay website; Mr. Veltri encouraged members of the public to take the survey and encouraged people to distribute it widely on their own networks.

Mr. Veltri advised that two (2) more committee meetings have been added to the schedule, due to the current workload.

Mr. Veltri thanked the Board for entrusting him with this important work.

The Board requested that the next report include more information on what the committee as a whole are doing.

Chair Machado thanked Mr. Veltri for his presentation.

b) 2025 – 2028 Strategic Plan

With the use of a PowerPoint slideshow, Ms. S. Ash, Firedog Communications, presented the 2025 – 2028 Strategic Plan for the Thunder Bay Police Service Board and the Thunder Bay Police Service. Hard copies of the new Strategic Plan were distributed to board members.

THUNDER BAY POLICE SERVICE BOARD (TBPSB)

REGULAR MEETING

September 16, 2025

Page 3 of 7

Ms. Ash noted that a strategic plan is a requirement of the Board and Police Service under the new *Community Safety and Policing Act, 2019*.

An overview of the process to develop the plan was provided; the process included significant consultation with focus groups as well as surveys.

Chair Machado thanked Ms. Ash and Member D. Baxter on their work to develop this plan.

Ms. Ash thanked the public for all of their participation on the development of this plan.

The Strategic Plan will be made available to the public on the Board's website following the meeting; the community was encouraged to visit the website and review the new plan.

MOVED BY: Councillor K. Etreni

SECONDED BY: Mayor K. Boshcoff

With respect to the 2025 – 2028 Strategic Plan for the Thunder Bay Police Service Board and the Thunder Bay Police Service, as presented at the September 16, 2025 Regular Meeting of the Board, we recommend that the Strategic Plan, as presented, be adopted.

CARRIED

5. REPORTS OF COMMITTEES

Finance Committee

The monthly update on the TB Police Service Board Budget for 2025 was provided for the Board's information.

Chair K. Machado noted that there is currently a negative variance due to indemnification requests, of which the Board has no control.

6. REPORTS OF THE THUNDER BAY POLICE SERVICE

a) Q2 Variance Report – Thunder Bay Police Service

Report No. 49/25 (Police) relative to the status of the Operational Budget for the Thunder Bay Police Service for the period ended June 30, 2025 was provided for the Board's information.

Acting Chief of Police R. Hughes provided an overview relative to the above noted and responded to questions. A positive variance to the budget is anticipated at year-end.

A brief discussion was held relative to community groups that request police protection for public events but are in arrears to pay for that service.

THUNDER BAY POLICE SERVICE BOARD (TBPSB)

REGULAR MEETING

September 16, 2025

Page 4 of 7

b) Quarterly Complaints Report

Report No. 50/25 (Police) relative to the summary of complaints for Q2 of 2025 (April, May, June, 2025) was provided for the Board's information.

Inspector J. Dampier, Thunder Bay Police Service, provided an overview relative to the above noted and responded to questions.

c) Secondary Activities Report

Report No. 51/25 (Police) relative to the monthly secondary activities/employment of members of the Thunder Bay Police Service, including Paid Duty Assignments, was provided for the Board's information.

Acting Chief of Police R. Hughes provided an overview relative to the above noted and responded to questions about unfilled positions at the Regional Hospital. Acting Chief Hughes noted that the Police Service is in discussions with the hospital about the possibility of having special constables stationed there.

Acting Chief Hughes will check on the discrepancy between the number of officers requested and filled at the Pride Event (which was eventually cancelled).

d) Annual Inquest Report

Update on the Inquest into the Deaths of Seven First Nations Youths was distributed separately to Board members.

Acting Chief of Police R. Hughes provided an update on the status of the implementation of the recommendations.

The update will be posted on the Board's website following the meeting.

Chair Machado thanked the Police Service for their continuous work on this matter, and noted that the Service accepted all recommendations and have completed almost all of them. This demonstrates their commitment to this important matter. The Board also fully supports and is committed to these matters. This is an Annual Report.

e) SIU Reports

The following SIU Reports were distributed to Members of the TBPSB for information purposes:

- SIU Case #24-OCI-225, distributed on July 21, 2025.
- SIU Case #23-OCI-107, distributed on August 11, 2025.
- SIU Case #24-OFI-555, distributed on August 18, 2025.

THUNDER BAY POLICE SERVICE BOARD (TBPSB)

REGULAR MEETING

September 16, 2025

Page 5 of 7

Chair Machado thanked the Service for their hard work on these and the actions they have taken to address identified matters. All three (3) of the above noted reports can be found on the Police Service Board's website, at www.thunderbaypsb > Statutory Reporting.

Inspector J. Dampier provided an overview of the three (3) reports circulated since the last Regular Board meeting. It was noted that these incidences are a very small percentage in consideration of the number of interactions between the public and police officers.

7. GENERAL MATTERS

a) Supply Management Memo

Memorandum to the Thunder Bay Police Service Board from Chief D. Fleury, dated August 18, 2025, relative to By-law 359-2024 Supply Management.

City of Thunder Bay By-law 359-2024 was distributed separately to Board members with the meeting agenda.

Acting Chief of Police R. Hughes provided an overview relative to the above noted. The Police Service is requesting a slight amendment to the purchasing by-law in order to purchase “scale nodes” for their IT server. They would like to avoid going through the RFP process, and alternatively, obtain three quotes and make the purchase from the lowest-priced vendor.

Councillor K. Etreni suggested that this matter go to the Governance Committee and they can review the by-law and the process.

Member D. Baxter, Chair of the Governance Committee, advised that they will add this matter this to the next agenda in October, and then will present a recommendation at the next board meeting.

b) Report on 2025 CAPG Conference

The 2025 Canadian Association of Police Governance (CAPG) Conference and AGM were held in Victoria, B.C. from August 14 – 16, 2025.

Former Member W. Bahlieda and Mayor K. Boshcoff attended on behalf of the Thunder Bay Police Service Board.

Chair Machado advised that Member Wayne Bahlieda's term with the Board had expired. She acknowledged and thanked him for all of his work on the Board over the past two years, including his work as Chair of the Board's Labour Relations Committee, and his work on the Board's bargaining committee.

THUNDER BAY POLICE SERVICE BOARD (TBPSB)

REGULAR MEETING

September 16, 2025

Page 6 of 7

Mayor K. Boshcoff provided a verbal overview of his attendance at the Conference and noted that Member Bahlieda provided a lot of his expertise at the sessions. Going forward, Mayor Boshcoff recommended that the Board be more active in and attend the Ontario Association of Police Service Boards conferences. The Board would be better served with their provincial partners.

c) Update on Recruitment of an Executive Director

Chair K. Machado reported that progress is ongoing and the new posting closes on September 19, 2025. She encouraged interested candidates to apply. The Board is committed to hiring an Executive Director as quickly as possible.

8. NEW BUSINESS

Inspector General of Policing for Ontario

Chair Machado reminded board members about the communication from Inspector General of Policing for Ontario, Ryan Teschner, dated September 10, 2025, relative to recommendation reporting. She noted that reporting for the *Sinclair Report* and the *Broken Trust Report* must be submitted to the Inspector General of Policing by October 31, 2025.

MOVED BY: Councillor K. Etreni
SECONDED BY: Member D. Baxter

With respect to the correspondence dated September 10, 2025 to Chair Karen Machado from the Office of the Inspector General of Policing, relative to recommendation reporting for the *Sinclair Report* and the *Broken Trust Report*;

THAT the Board consults with and collaborates with the Chief of Police in order to provide the most accurate and substantive responses in the reporting instruments being completed by the Board and the Chief of Police;

AND in order for the Board to comply with submitting both reports to the Inspector General of Policing by the reporting deadline of October 31, 2025;

THAT the Board directs the Chief of Police to follow the directions included in the subject correspondence and to submit the reporting instrument for the *Broken Trust Report* to the Board for their review prior to the Board's October 21, 2025 meeting.

CARRIED

9. CLOSED MEETING AGENDA ITEMS

THUNDER BAY POLICE SERVICE BOARD (TBPSB)

REGULAR MEETING

September 16, 2025

Page 7 of 7

In accordance with and subject to Section 44 of the *Community Safety and Policing Act, 2019*, the following matters will be discussed in a closed meeting of the Board prior to the public meeting scheduled for April 15, 2025:

1. Update from Legal Counsel
2. Update on Labour Relations
3. Security of the Property of the Board
4. Personal Matters about an Identifiable Individual
5. Labour Relations or Employee Negotiations

10. CONFIRMING BY-LAW

MOVED BY: Mayor K. Boshcoff
SECONDED BY: Member D. Baxter

THAT the following By-law be introduced, read, dealt with individually, engrossed, signed by the Chair and Secretary to the Thunder Bay Police Service Board, sealed and numbered:

1. A By-law to confirm the proceedings of a Regular Meeting of The Thunder Bay Police Service Board, this 16th day of September, 2025.

Explanation: Confirmation of the proceedings and each motion, resolution and other action passed or taken by the Thunder Bay Police Service Board at this meeting is required, adopted, ratified and confirmed as if all such proceedings had been expressly embodied in this By-law.

BY-LAW NUMBER: PC21-2025

CARRIED

11. ADJOURNMENT

The meeting adjourned at 12:04 P.M.

**THUNDER BAY POLICE SERVICE BOARD
MEETING NO. 24-2025 (REGULAR)
TUESDAY, OCTOBER 21, 2025**

DATE: OCTOBER 21, 2025

TIME: 10:43 A.M.

PLACE: TBPSB BOARDROOM
1111 VICTORIA AVENUE – UNIT #102, THUNDER BAY

CHAIR: MS. K. MACHADO

PRESENT:

Mayor K. Boshcoff
Councillor K. Etreni
Ms. K. Machado

REGRETS:

Ms. D. Baxter

GUESTS ATTENDING BY ZOOM:

Mr. D. Jarvis, Filion Wakely Thorup
Angeletti LLP
Inspector T. Gervais, Inspectorate of Policing

OFFICIALS:

Mr. D. Fleury, Chief of Police
Mr. R. Hughes, Deputy Chief of Police
Mr. J. Pearson, Deputy Chief of Police
Tom Kane, Finance Director, Thunder Bay
Police Service

1. DISCLOSURES OF INTEREST

There were no disclosures of interest declared at this time.

2. CONFIRMATION OF AGENDA AND CONSENT AGENDA

Chair K Machado requested to move Inspector Bulletin 7e), 7f) to the Consent Agenda as per her original request.

Councillor K. Etreni requested to add under New Business - Board Communication Plan.

3. CONSENT AGENDA

3.1 Minutes of Meeting No. 21-2025 (Regular) of the Thunder Bay Police Service Board held on September 16, 2025.

3.2 Reports of Committees

- a) Governance Committee
 - i. Proposed Policy LEG-010 – Thunder Bay Police Service Board – Legislation and Regulations: Conduct of Investigations
 - ii. Memorandum – Update on Governance Committee

THUNDER BAY POLICE SERVICE BOARD (TBPSB)

REGULAR MEETING

October 21, 2025

Page 2 of 6

3.3 Meeting Evaluation Summary

Summary of evaluations for the September 16, 2025, meetings of the Board (Closed and Regular) for the Board's information.

3.4 Inspector General Policing Memorandum #7 to all Chiefs of Police and Police Service Boards.

- i) Memorandum to all Chiefs of Police and Police Service Boards.
- ii) Risk Based Compliance and Enforcement Framework.

3.5 Inspector General Advisory Bulletin 2.1 Board and Committee Meeting

- i) Advisory Bulletin September 2025
- ii) Police Services Advisors

MOVED BY: Mayor K. Boshcoff

SECONDED BY: Councillor K. Etreni

RES 1

With respect to Meeting No. 24-2025 (Regular) of the Thunder Bay Police Service Board held on October 21, 2025, we recommend that the amended agenda and the amended consent agenda, including any additional information and new business, be confirmed.

CARRIED

4. REPORTS OF THE THUNDER BAY POLICE SERVICE

Deputy Chief J. Pearson introduced the Service's new Director of Finance -Tom Kane - and welcomed him to the Board.

a) Secondary Activities Report

Chief of Police D. Fleury provided an overview of Report No. 57/25 relative to the monthly secondary activities of members of the Thunder Bay Police Service.

Councillor K. Etreni recommended streamlining the report by removing the quoted CSPA language and the detailed Service procedure and instead including only the relevant CSPA sections and the policy title. The Chief was notified in advance of this suggestion and support this change.

K. Machado had requested clarification on the numbers contained in the report. Chief and Deputy Chiefs confirmed an error in the report – “Requested” should be “62”, not “18” and will provide an updated report.

b) Missing Person Investigation Report

THUNDER BAY POLICE SERVICE BOARD (TBPSB)

REGULAR MEETING

October 21, 2025

Page 3 of 6

Police Chief D. Fleury provided an overview of Report No. 54/25 concerning the Missing Person Investigation. Upon reviewing the Information Sharing Policy and the Missing Persons Policy, Councillor K. Etreni noted some clarification and realignment is required, which she had shared with the Chief prior to this meeting. Both policies are scheduled for renewal before the end of the year. Councillor Etreni will ensure they are closely examined by the Governance Committee to provide additional clarity and alignment for the Service.

Chair Machado requested clarification on the 2 listed missing persons, are these current or the historical 2 gentlemen we are aware of. It was confirmed that the 2 missing persons are historical and not from this period in the report.

5. GENERAL MATTERS

a) Governance Committee - Amendments to Supply Management By-law

Memorandum to the Thunder Bay Police Service Board from Chief D. Fleury, dated August 18, 2025, relative to By-law 359-2024 Supply Management (continuation from September 16, 2025, meeting, re-presented).

Proposed By-law PC25-2025 was circulated to the Board.

Councillor K. Etreni presented an updated by-law to align procurement practices.

The following motion was presented for the Board's consideration:

MOVED BY: Councillor K. Etreni
SECONDED BY: Mayor K. Boshcoff

RES 2

With respect to by-law PC25-2020, being a by-law to govern the way the Thunder Bay Police Service and the Thunder Bay Police Service Board, purchase supplies, services and equipment, we recommend that the proposed amendments to the by-law be made to align the Thunder Bay Police Service, Thunder Bay Police Service Board and City of Thunder Bay;

AND THAT PC25-2020 be repealed and replaced with a new consolidated by-law as presented;

AND THAT the new by-law be effective as of November 1, 2025.

Chair Machado asked if the effective date met the service's needs, Deputy Chief J. Pearson identified that they have a procurement in waiting and requested the effective date be amended from November 1, 2025, to October 21, 2025.

THUNDER BAY POLICE SERVICE BOARD (TBPSB)
REGULAR MEETING
October 21, 2025

Page 4 of 6

AMENDMENT

MOVED BY: Mayor K. Boshcoff
SECONDED BY: Councillor K. Etreni
Amended to be effective October 21, 2025.
CARRIED

BY-LAW

MOVED BY: Councillor K. Etreni
SECONDED BY: Mayor K. Boshcoff

RES 3

THAT the following By-law be introduced, read, dealt with individually, engrossed, signed by the Chair and Member of the Thunder Bay Police Service Board, sealed and numbered:

1. A By-law to govern the way the Thunder Bay Police Service (TBPS) and the Thunder Bay Police Service Board (the Board) purchase supplies, services and equipment, to be known as the “Supply Management By-law”.

Explanation: The Thunder Bay Police Service Board enacted by-law PC25-2020, being a by-law to govern Supply Management of the Thunder Bay Police Service and the Thunder Bay Police Service Board on December 15, 2020. It is necessary and expedient to repeal and replace By-law PC25-2020 with By-law PC25-2025 by resolution adopted by the Thunder Bay Police Board, dated October 21, 2025, and effective October 21, 2025.

BY-LAW NUMBER: PC25-2025

CARRIED

Chair K. Machado indicated the Governance Committee will be reviewing this Bylaw again soon to ensure it supports the Board and Executive Director's work in this area.

b) Remembrance Day Ceremony attendance.

Chief of Police D. Fleury indicated that two invitations have been received to date. At this time, no schedule has been set. The Board is to communicate to the Chief's secretary who from the Board will attend each Remembrance Day service. The Service will order the wreaths.

THUNDER BAY POLICE SERVICE BOARD (TBPSB)

REGULAR MEETING

October 21, 2025

Page 5 of 6

c) Update on Recruitment of an Executive Director

Chair K. Machado provided an overview. Interviews have been conducted, and they hope to conclude the recruitment shortly. The Chair anticipates that the Board should be able to announce this at the next Board meeting.

d) Report to the Ontario Inspectorate of Policing

Correspondence to Chair K. Machado, Thunder Bay Police Service Board, from the Inspectorate of Policing, dated September 10, 2025, relative to reporting on the *Sinclair Report* and the *Broken Trust Report*.

- i) OCPC Sinclair Report Recommandations.
- ii) OIPRD Broken Trust Report Recommendations.

Chair K. Machado and Chief of Police D. Fleury provided an overview relative to the above noted. Chair Machado identified that there was incomplete information in the Service's OIPRD chart. Deputy Chief J. Pearson will provide an updated copy of the report to the Board. Chief D. Fleury provided high-level review of the actions taken by the Service.

Once the updated version of the report is received, the Board Chair will submit both reports to the Inspector General. Deadline to submit is Oct 31, 2025.

Inspector Gervais expressed his thanks for the Board and Service attention to the completion to the reporting.

e) Expert Panel Recommendation- Position of the Chair

Councillor K. Etreni provided an overview of the Expert Panel's recommendation that the Board Chair be independent from the municipality (a non-elected official) to ensure transparency and focus on the Board's business. Proposed changes to the procedural by-law would formalize this. As she is currently reviewing the procedural by-law with Chair Machado, it was an appropriate time to bring this recommendation to the Board for discussion and potential approval.

MOVED BY: Mayor K. Boshcoff
SECONDED BY: Councillor K. Etreni

RES 4

That the Thunder Bay Police Service Board establish a policy stipulating that the position of Chair be held by a citizen member of the Board,

in recognition of the Board's status as an independent entity from the Municipality of Thunder Bay and to ensure the Board's concerns and business receive the Chair's undivided attention.

CARRIED

THUNDER BAY POLICE SERVICE BOARD (TBPSB)
REGULAR MEETING
October 21, 2025

Page 6 of 6

6. NEW BUSINESS

Communications Plan

As Chair of the Communications Committee, Councillor K. Etreni will be bringing forward a recommendation for an amendment to the approved communication plan. Presently, the plan includes 4 reports and an annual report per year. After careful review by the Committee and the Chair of the Board, it is proposed that there should be 3 reports, 1 report every 4 months. There will be a resolution developed for the next Board meeting.

7. CLOSED MEETING AGENDA ITEMS

In accordance with and subject to Section 44 of the *Community Safety and Policing Act, 2019*, the following matters will be discussed in a closed meeting of the Board prior to the public meeting scheduled for October 21, 2025:

1. Personal Matters about and Identifiable Individual
2. Update on Labour Relations
3. Advice that would be inadmissible in court
4. A position, plan, procedure, criteria or instruction applied to negotiations.

8. CONFIRMING BY-LAW

MOVED BY: Mayor K. Boshcoff
SECONDED BY: Councillor K. Etreni

RES 5 THAT the following By-law be introduced, read, dealt with individually, Board, sealed and numbered:

1. A By-law to confirm the proceedings of a Regular Meeting of The Thunder Bay Police Service Board, this 21st day of October 2025.

Explanation: Confirmation of the proceedings and each motion, resolution and other action passed or taken by the Thunder Bay Police Service Board at this meeting is required, adopted, ratified and confirmed as if all such proceedings had been expressly embodied in this By-law.

BY-LAW NUMBER: PC24-2025

CARRIED

9. ADJOURNMENT

The meeting adjourned at 11:10 AM

THUNDER BAY POLICE SERVICE BOARD
MEETING NO. 29-2025
(REGULAR MEETING)
TUESDAY, NOVEMBER 18, 2025

DATE: NOVEMBER 18, 2025

TIME: 10:33 A.M.

PLACE: TBPSB BOARDROOM
1111 VICTORIA AVENUE – UNIT #102, THUNDER BAY

CHAIR: MS. K. MACHADO

PRESENT:

Ms. K. Machado
Mayor K. Boshcoff
Councillor K. Etreni
Mr. L. Van Damme

REGRETS:

Ms. D. Baxter

OFFICIALS:

Mr. J. Pearson, Deputy Chief of Police
Mr. T. Kane, Finance Director

RECORDER:

Ms. M. Romeo, Administrative Assistant-
Thunder Bay Police Service Board

GUESTS ATTENDING BY ZOOM:

Inspector T. Gervais, Inspectorate of Policing

Chair K. Machado, prior to the start of the meeting welcomed new member Mr. Laird Van Damme and announced that Mr. Mark Figliomeni will be the new Executive Director for the TBPSB.

1. DISCLOSURES OF INTEREST

No disclosures of interest.

2. CONFIRMATION OF AGENDA AND CONSENT AGENDA

Disciplinary Report to be deferred.

Chair K. Machado reminded the Service that there is a schedule of reports, and it is important that the reports are provided within the terms of that schedule.

MOVED BY: Mayor K. Boshcoff

SECONDED: Councillor K. Etreni

RES 1

With respect to Meeting No. 29-2025 (Regular) of the Thunder Bay Police Service Board held on November 18th, 2025, we recommend that the agenda and the consent agenda, as printed, including any additional information and new business, be confirmed.

THUNDER BAY POLICE SERVICE BOARD (TBPSB)

REGULAR MEETING

November 18, 2025

Page 2 of 4

CARRIED

3. CONSENT AGENDA

- 3.1 Minutes of Meeting No. 21-2025 (Regular) of the Thunder Bay Police Service Board held on October 21, 2025.....
- 3.2 Reports of Committees
- a) Governance Committee – Policy for Adoption
 - (i) Proposed Policy Amendments
FIN-001– Thunder Bay Police Service Board – Special Account Funds
- 3.3 Meeting Evaluation Summary
Summary of evaluations for the October 21, 2025, meetings of the Board (Closed and Regular) for the Board's information.....

4. REPORTS OF THE THUNDER BAY POLICE SERVICE

a) Secondary Activities Report

Deputy Chief Pearson gave a high-level overview of the report noting that several of the positions at the TBRHSC were not able to be fulfilled as a result of limited staffing.

c) Report on Indigenous Relationships

Deputy Chief Pearson provided overview of the report.

The Board and its members reiterated that they would like to continue to participate supporting the Service and its endeavors to build the relationships within the community and welcome the opportunity to continue participating in Indigenous Leadership Collaborative meetings.

d) Q3 Variance Report

Report No. 59/25 (Police) relative to the 2025 Operational Budget: Quarterly reporting.

Financial Director. T. Kane provided a high-level overview of the report, noting that the forecasted overage reflected is a result of the landfill search project. The Service stated that they continue to explore funding opportunities at all levels of government to offset the costs.

e) Gala Update

THUNDER BAY POLICE SERVICE BOARD (TBPSB)

REGULAR MEETING

November 18, 2025

Page 3 of 4

Deputy Chief Pearson reported that marketing has begun, additional sponsorships are being sought, and ticket sales will begin in the next few weeks.

It was noted by both the Board and the Service that there was considerable interest from the community, and the Service anticipates excellent ticket sales.

5. GENERAL MATTERS

a) Budget of the Board – Update

Chair K. Machado stated that no overage is reflected in the report, however, the board is expecting an overage as a result of indemnification costs of which the board has no control.

b) Report on the Special Account Funds

Chair K. Machado stated that the report illustrates the various ways the Board is supporting community events and organizations that represent the interests of the community. The board currently has three requests that are under review.

c) Update on Recruitment of an Executive Director

Chair K. Machado introduced Mr. Mark Figliomeni as the successful candidate for the Executive Director position, and his start date is December 1, 2025.

6. NEW BUSINESS

7. CLOSED MEETING AGENDA ITEMS

In accordance with and subject to Section 44 of the *Community Safety and Policing Act, 2019*, the following matters will be discussed in a closed meeting of the Board prior to the public meeting scheduled for November 18, 2025:

1. Personal Matters about and Identifiable Individual
2. The security of property of the Board
3. Update on Labour Relations
4. Advice that would be inadmissible in court
5. A position, plan, procedure, criteria or instruction applied to negotiations.

8. CONFIRMING BY-LAW

MOVED BY: Mayor K. Boshcoff

SECONDED: Councillor K. Etreni

THUNDER BAY POLICE SERVICE BOARD (TBPSB)
REGULAR MEETING
November 18, 2025

Page 4 of 4

THAT the following By-law be introduced, read, dealt with individually, Board, sealed and numbered:

RES 2

1. A By-law to confirm the proceedings of a Regular Meeting of The Thunder Bay Police Service Board, this 18th day of November 2025.

Explanation: Confirmation of the proceedings and each motion, resolution and other action passed or taken by the Thunder Bay Police Service Board at this meeting is required, adopted, ratified and confirmed as if all such proceedings had been expressly embodied in this By-law.

CARRIED

BY-LAW NUMBER: PC29-2025

9. **ADJOURNMENT**

The meeting adjourned at 10:58



Community Services Department

Memorandum

TO: Krista Power, Director – Legislative Services & City Clerk **FILE:**

FROM: Shane Muir, Chief Superior North Emergency Medical Services (SNEMS)

DATE: 02/06/2026 (mm/dd/yyyy)

SUBJECT: Amendment of Authority to execute Agreements and Declarations for Superior North EMS

MEETING & DATE: City Council - 02/17/2026 (mm/dd/yyyy)

BACKGROUND:

The Corporation relies on Paramedic Services provided by Superior North Emergency Medical Services (SNEMS) to meet its statutory, operational, and community service obligations. These services are delivered through formal service level and funding agreements that define performance expectations, funding arrangements, and service accountability requirements.

The Commissioner of Community Services holds executive responsibility for the oversight, performance, and administration of the Paramedic Services provided by Superior North EMS. However, authority to formally bind the Corporation in relation to these agreements is not currently aligned with this role, which can result in administrative inefficiencies and delays in execution, amendment, and ongoing management of agreements.

Given the critical nature of paramedic services and the need for timely operational decision-making, a clear and aligned delegation of authority is required.

As a result of a corporate reorganization effective July 4, 2023, accountability for Long Term Care was re-aligned to Community Services and City Council authorized the General Manager, Community Services to execute the Ontario Health agreements, compliance declarations and other required documents as required by the terms of applicable Local Service Accountability Agreements (LSAAs) and Multi-service Accountability Agreements (MSAAs).

Superior North EMS was re-aligned to report to the Commissioner, Community Services as of November 4, 2024.

RATIONALE:

Delegating authority to bind the Corporation to the Commissioner of Community Services for matters related to Paramedic Services provided by Superior North EMS will enhance operational efficiency, strengthen accountability, and support timely and informed decision making.

This delegation will allow the Commissioner to ensure that agreements align with service delivery requirements, legislative obligations, performance standards, and approved funding. It will also enable the Commissioner to further delegate day-to-day operational authority, such as routine contract administration, service performance oversight, and funding adjustments within approved limits, to appropriate staff. All delegated and sub-delegated authorities will be exercised in accordance with corporate policies, financial controls, and governance frameworks.

COMPLEMENT AND FINANCIAL/BUDGET IMPLICATIONS:

There are no complement implications associated with this proposed delegation. Existing staffing resources will continue to manage oversight and administration of the Paramedic Services provided by Superior North EMS, with authority more appropriately aligned to current responsibilities.

There are no additional financial or budgetary impacts arising from this delegation. All agreements executed under the delegated authority will remain subject to Council approved budgets, financial policies, procurement requirements, and reporting obligations. Financial risk will continue to be managed through established controls, approval thresholds, and oversight mechanisms.

CONCLUSION:

Approval of the proposed delegation of authority to the Commissioner of Community Services for matters related to Paramedic Services provided by Superior North EMS will establish a clear, efficient, and accountable governance framework. It will enable timely execution and administration of service level and funding agreements, support effective service delivery, and allow for appropriate sub-delegation of day to day operational authority while maintaining strong corporate and financial oversight.

RECOMMENDATION:

WITH RESPECT to the Memorandum from Shane Muir, Chief, Superior North Emergency Medical Services, dated February 6, 2026, we recommend that the Commissioner, Community Services be provided the authority to execute the

agreements, compliance declarations and other required documents as required to support the delivery of Paramedic Services by Superior North EMS;

AND THAT the exercise of this authority in respect of any agreements involving financial reporting, be conducted in consultation with the Commissioner, Corporate Services & City Treasurer;

AND THAT any necessary by-laws be presented to City Council for ratification.

REPORT NUMBER 096-2026-Growth-Strategy & Engagement

DATE

PREPARED February 6, 2026

FILE

096-2026-Growth-
Strategy &
Engagement

CITY COUNCIL February 17, 2026
MEETING DATE

SUBJECT Community Efficiency Financing Design Study

RECOMMENDATION TO CITY COUCIL

WITH RESPECT to Report 096-2026-Growth-Strategy & Engagement, we recommend that Administration be directed to pursue funding to support the creation of a Home Energy Improvement Loan Program in the City of Thunder Bay;

AND THAT the City continue to explore opportunities to collaborate on a regional third-party financing program with other municipalities in Northern Ontario;

AND THAT any necessary By-laws be presented to City Council for ratification.

EXECUTIVE SUMMARY

The purpose of this report is to introduce the Thunder Bay Home Energy Improvement Loan Program Design Study and to seek endorsement to advance a Home Efficiency Loan Program (Program), subject to securing external funding for program launch.

The proposed Program will offer low-interest loans to homeowners in low-rise, Part 9 homes, with a focus on older housing stock and households facing barriers to accessing retrofit programs. The Design Study recommends an outsourced delivery model, with the City acting as project lead, a credit union providing and administering loan capital, and a third-party administrator delivering homeowner-facing services. Over its initial four-year implementation period, the program is projected to support approximately 198 participating households and result in approximately 14,169 GJ of direct energy savings or 657 tCO₂e of direct GHG emission reductions.

The Design Study also outlines a strong governance, risk mitigation, and evaluation framework to support responsible program delivery. The program has been designed to be scalable and adaptable, with opportunities for future regional collaboration across Northern Ontario. Together, these elements position the Home Energy Improvement Loan Program as

a practical, equity-focused tool that advances climate action, housing preservation, and community resilience.

Implementation of a city-wide home retrofit financing program is an identified action under the City's Smart Growth Action Plan, supporting housing preservation, affordability, and long-term community resilience while advancing climate and energy objectives.

DISCUSSION

Reducing the emissions created by residential buildings is essential to meeting the climate targets identified in the Thunder Bay Net Zero Strategy (NZS), as homes represent a significant source of community GHG emissions. More specifically, the NZS states that 100% of homes built prior to 1980 must be retrofitted to achieve 50% electrical and thermal energy savings by 2030, and all homes built after 1980 must be retrofitted by 2040.

Residential retrofits also support preserving existing housing and affordability by helping homeowners maintain safe, functional, and energy efficient homes. This contributes to smart growth by strengthening established neighbourhoods rather than expanding outward. However, homeowners face significant financial barriers that limit their ability to undertaking these retrofits. To address this, the NZS recommends implementing a dedicated retrofit financing program to support homeowners through accessible and affordable funding solutions.

In April 2023, the City received funding from the Federation of Canadian Municipalities' Green Municipal Fund (FCM-GMF) to develop a detailed framework for a third-party-financed Home Energy Improvement Loan Program (Loan Program), including financing terms, risk mitigation strategies, administrative models, budgets, and an implementation roadmap.

Target Audience and Eligible Measures

The Design Study recommends limiting program eligibility during the first four years to homeowners of low-rise, single-family homes, allowing the program to be implementing at a manageable scale while targeting households most likely to benefit. Outreach efforts would prioritize homes built before 1980, with an emphasis on groups that face barriers to accessing energy retrofit programs, including households owned by single parents, seniors, and urban Indigenous residents.

The Design Study identifies the following energy upgrades as priority options for potential support through low-interest Program loans, due to their greenhouse gas (GHG) reduction potential and resiliency benefits:

1. *Heating, Ventilation, and Air Conditioning.* Cold-climate air source heat pump, ground source heat pump, heat recovery ventilator or energy recovery ventilator.
2. *Thermal Envelope.* Attic insulation, exterior wall insulation, basement insulation, comprehensive air sealing, windows, doors, and skylights, connected thermostats.
3. *Water Heating.* Drain-water heat recovery, high-efficiency water heater.

4. *Flood-Proofing.* Backwater valve, sump pump/pit systems or backup sump pumps, permanent sealing of unused floor drain, gutter downspout extension, basement window well covers, rain gardens.
5. *Drought Prevention.* Water-efficient toilet.
6. *Supporting Measures.* Electrical wiring and servicing upgrades required to install qualifying measures, engineering upgrades required to install qualifying measures, health and safety repairs required to install qualifying measures, minor related renovations for aesthetic or practical purposes.
7. *Other.* Renewables, battery storage, electric vehicle charging stations.

For a more comprehensive list of eligible measures, please see *Attachment A (Thunder Bay Home Energy Improvement Loan Program Design Study)*, pages 73-75.

Project Management

The Design Study identifies three key parties required to implement a third-party retrofit lending model: the City of Thunder Bay as project lead; a financial partner (credit union) to provide loan capital and administer the loan component; and a third-party program administrator to manage homeowner-facing services, such as energy coaching and auditing.

This model allows the City to retain strategic oversight while leveraging operational efficiencies, as experienced financial institutions and program administrators already have much of the required infrastructure, materials, and content in place.

A graphic further outlining the project management structure can be found in *Attachment B (Program Management Organisational Chart)*.

Program Flow

The flow chart shown in *Attachment C (Multi-Stakeholder Journey Map)* provides a summary of interactions between the homeowner and each of the three key parties at four program stages:

1. *Discovery.* The discovery phase lays the groundwork for homeowner engagement and administrative coordination.
2. *Planning.* Homeowners work with energy advisors to complete pre-retrofit energy assessments. The Program Administrator reviews program applications, forwarding eligible ones to participating credit unions for financing review.
3. *Upgrades.* Homeowners submit final project estimates and a completed financing request form. Once approved, they sign loan agreements prepared and executed by the credit union. The credit union processes the financing documentation, disburses funds to cover contractor deposits if needed, and services the loan. Homeowners are responsible for submitting any applicable rebate applications and coordinating with

contractors for the retrofit work. The City of Thunder Bay issues any required municipal permits, processes payments to the Program Administrator.

4. *Repayment.* Homeowners submit the final financing request and contractor invoices to the credit union, which disburses the remaining funds to contractors. Homeowners then begin making loan repayments over the agreed term. Credit unions adjust loan principals to reflect any external incentives, manage billing and collections, and draft or coordinate any necessary loan modifications.

For more information on the specific responsibilities of each key party, please see *Attachment A (Thunder Bay Home Energy Improvement Loan Program Design Study)*, pages 40-51.

Financing

Financing terms will be finalized with a partnering credit union during contract negotiations. At a high level, it is anticipated that individual projects will be eligible for loans ranging from approximately \$5,000 to \$60,000, with amortization periods of one to fifteen years. Interest rates are expected to be fixed and determined based on borrower creditworthiness, loan term, and the potential availability of a loan loss reserve provided by future funders. Rates will be set at the time of loan approval, and the loan product is anticipated to be unsecured. Loan underwriting criteria are expected to include, but not be limited to, credit history, income verification, employment status, debt-to-income ratio, and project feasibility.

Program Delivery

Based on modelling results from several uptake scenarios, the program is expected to support 198 participants within the first four years of operation. This represents an annual uptake of 2.4% of all eligible homeowners completing energy retrofits over the four-year implementation period. An overview of projected loan expenditures is provided in *Table 1: Projected Program Uptake*. A description of the program modelling approach can be found in *Attachment A (Thunder Bay Home Energy Improvement Loan Program Design Study)*, pages 75-79.

Table 1: Projected Program Uptake

Milestone	Number of Participating Homes	Average Cost of Project
Year 1 Implementation	41	\$24,922
Year 2 Implementation	48	\$25,213
Year 3 Implementation	49	\$25,240
Year 4 Implementation	60	\$24,918

Environmental Benefits

Over four years of implementation, the Program is projected to result in approximately 14,169 GJ of direct energy savings and 657 tCO₂e of direct GHG emission reductions among participating households. Additional indirect benefits are anticipated as residents who do not formally enroll in the program access publicly available resources to undertake retrofits independently.

The Program is designed to be flexible and responsive to the needs of participants. This means that participants will be guided toward the most suitable emission reduction path based on their circumstances. Low-income households, for instance, may be referred to provincial grant programs rather than the municipal loan offering to maximize homeowner benefits, while still contributing to overall emission reductions outside the Program.

Lastly, the program has been developed with regional scalability in mind. Administration is actively exploring collaborative opportunities with partners across Northern Ontario to extend the benefits of this model to surrounding municipalities. Credit unions serving a broad range of northern communities have been engaged through the Design Study process, and the proposed four-year initiative is intended to function as a pilot for a larger, region-wide program. While neighbouring municipalities would not have access to Thunder Bay's energy coaching services, they would benefit from shared program materials and the favourable financing terms negotiated by the City.

Program Performance & Risk Mitigation

Preliminary impact estimates are based on the specific uptake scenario outlined previously. However, actual program uptake could exceed projections due to factors such as substantial pent-up demand, the conclusion of existing retrofit programs, or the introduction of new initiatives at local, provincial, or federal levels that drive further interest in home energy and climate adaptation improvements. The Program is also expected to indirectly stimulate additional retrofit activity as the local retrofit ecosystem grows, and some homeowners choose to undertake upgrades using alternative financing methods.

An evaluation framework will be finalized prior to program launch so that relevant data collection is integrated into the program processes and infrastructure. A formal evaluation will be conducted at two major milestones:

1. *Mid-program.* The mid-program evaluation will be triggered once 100 participants have submitted a loan application, or two years following the start of the program, whichever comes first. The results of the mid-program evaluation will allow for timely adjustments to the program processes and delivery approach with the aim of improving the experiences of participants and program delivery partners, while optimizing program outcomes.
2. *End of program.* The end of program evaluation will be triggered six months to one year before the expected end of the initial implementation period so that Administration has time to plan and prepare for a smooth program transition.

These evaluations will draw on both primary and secondary data to ensure a comprehensive understanding of the program's performance and impacts.

The Design Study also identifies key risk mitigation and consumer protection measures, including transparency requirements, fraud prevention practices, financial literacy supports, legislative compliance, and the use of qualified advisors and contractors. These measures are intended to support effective implementation and responsible program delivery.

A more detailed list of risks and associated mitigation strategies can be found in *Attachment A (Thunder Bay Home Energy Improvement Loan Program Design Study)*, pages 79-84.

CONSULTATION

On January 27, the Design Study was formally presented to the Quality of Life Standing Committee. No issues were identified with the contents of the Design Study, and the Committee provided its endorsement of the future program and accompanying report.

A comprehensive summary of stakeholder engagement completed for the Design Study is included in *Attachment A (Thunder Bay Home Energy Improvement Loan Program Design Study)*, pages 4-24. Key stakeholder groups during this process included:

- *Internal Project Advisory Team (PAT)*. Comprised of experienced City staff, the PAT ensured alignment with municipal priorities throughout the feasibility and design stages.
- *Homeowners & Landlords*. As future users of program financing, these groups were engaged through the *Get Involved* portal. Surveys gathered insights on home comfort, awareness of retrofit programs, and financing preferences.
- *Contractors & Trade Associations*. One-on-one interviews were held with local contractors and associations to identify interest, capacity, and barriers to participation in energy retrofit delivery.
- *Lenders*. Five financial institutions (four local credit unions, one national bank) were consulted. Alterna Savings expressed strong interest in a partnership and submitted a Letter of Agreement supporting program development.
- *Utilities*. Synergy North and Enbridge Gas were consulted to align program design with existing services and support participant access to utility incentives.
- *Community Environmental Groups*. EcoSuperior contributed valuable insights on energy audit capacity. They submitted a Letter of Intent to serve as Program Administrator and helped identify needs to expand local advisor capacity.
- *Post-Secondary Institutions*. Confederation College was engaged to assess training gaps and explore opportunities to support workforce development aligned with program needs.

The Design Study also outlines key engagement recommendations to inform future program delivery, placing special focus on identifying and engaging underrepresented groups, including single-parent families, seniors, and urban Indigenous community members. The recommendations can be found in *Attachment A (Thunder Bay Home Energy Improvement Loan Program Design Study)*, pages 72-87.

FINANCIAL IMPLICATION

There are no financial implications associated with this report. Program implementation would not require additional financial commitment from the City beyond in-kind support from existing staff resources. Program implementation would be subject to securing external funding and future council approvals.

An application for implementation funding was submitted to the Federation of Canadian Municipalities' Green Municipal Fund, Community Efficiency Financing stream in September 2025. The application has successfully advanced through two stages of review. Final revisions are being submitted as part of the final review cycle, which concludes in February 2026. A funding decision is anticipated following the completion of this review cycle.

BACKGROUND

In January 2026, the Design Study was formally presented to the Quality of Life Standing Committee (R 044-2026-Growth-Strategy & Engagement). No issues were identified with the contents of the Design Study, and the Committee provided its endorsement of the program and accompanying report.

In 2025, the City of Thunder Bay submitted a Community Efficiency Financing Program application to the Federation of Canadian Municipalities Green Municipal Fund Community Efficiency Financing Program (R 205/2025-Growth-Strategy & Engagement).

In 2023, the City of Thunder Bay received funding from the Federation of Canadian Municipalities – Green Municipal Fund (\$220,000) to complete a Community Efficiency Financing Design Study. Dunsby Energy + Climate Advisors was awarded the contract to complete the study in November 2023 through an RFP process (RFP 2023/69).

In 2021, the City of Thunder Bay received funding from the Federation of Canadian Municipalities – Green Municipal Fund (\$116,800) to complete a Community Efficiency Financing Feasibility Study. Enerva Energy Solutions Inc. was awarded the contract to complete the study in November 2021 through an RFP process (RFP 2021/69).

Climate-Forward City: Thunder Bay Net-Zero Strategy was approved by City Council on June 7, 2021 (R 69/2021) and a community-wide target of net-zero greenhouse gas emissions by 2050 was established. This target was re-pledged on November 11, 2021, when Thunder Bay City Council joined the Cities Race to Zero campaign. The Race to Zero pledge also included an interim target of 55% below 2016 levels by 2030.

Corporate Report 096-2026-Growth-Strategy & Engagement

On January 13, 2020, Thunder Bay City Council declared a climate emergency emphasizing the urgency of addressing climate change. The climate emergency reinforced the need for a plan to provide the community with the information and tools to make decisions that contribute to the decarbonisation of Thunder Bay.

In 2019, the City of Thunder Bay received funding from the Federation of Canadian Municipalities – Municipalities for Climate Innovation Program (\$125,000) and the Ontario Ministry of Energy, Northern Development and Mines – Municipal Energy Plan Program (\$89,500) for the creation of a community energy plan. With respect to Report No. R 88/2019 (Infrastructure & Operations), City Council approved the receipt and expenditure of funding to carry out the Net-Zero Strategy (formerly the Community Energy and Emissions Plan).

The EarthCare Sustainability Plan (2014-2020) set a corporate and community GHG emissions reduction target of 20% below 2009 levels by 2020. Steady progress has helped to achieve a 26% decrease in corporate GHG emissions from a baseline year of 2009. However, similar reductions have not been realized for the community. In 2016, community-wide emissions were 22% higher than 2009 levels, highlighting a need for a renewed approach for tackling community-wide emissions.

REFERENCE MATERIAL ATTACHED

Attachment A (Thunder Bay Home Energy Improvement Loan Program Design Study)

Attachment B (Program Management Organisational Chart)

Attachment C (Multi-Stakeholder Journey Map)

REPORT PREPARED BY

Danielle Slongo, Climate Action Specialist – Growth

REPORT SIGNED AND VERIFIED BY

Kerri Marshall, Commissioner - Growth

Date (02/10/2026)



Thunder Bay's Community Efficiency Financing Program

Program Design Report

Prepared for:



City of Thunder Bay

May 28, 2025



Submitted to:



City of Thunder Bay

Danielle Thom
Climate Action Specialist
City of Thunder Bay

Dunsky Project Number: 24002

Prepared by:



Dunsky Energy + Climate Advisors

50 Ste-Catherine St. West, suite 420
Montreal, QC, H2X 3V4

www.dunsky.com | info@dunsky.com
+ 1 514 504 9030

This project was carried out with assistance from the Green Municipal Fund, a Fund financed by the Government of Canada and administered by the Federation of Canadian Municipalities. Notwithstanding this support, the views expressed are the personal views of the authors, and the Federation of Canadian Municipalities and the Government of Canada accept no responsibility for them.

About Dunsky



Dunsky supports leading governments, utilities, corporations and others across North America in their efforts to accelerate **the clean energy transition**, effectively and responsibly.

With deep expertise across the Buildings, Mobility, Industry and Energy sectors, we support our clients in two ways: through rigorous **Analysis** (of technical, economic and market opportunities) and by designing or assessing **Strategies** (plans, programs and policies) to achieve success.

Dunsky is proudly Canadian, with offices and staff in Montreal, Toronto, Vancouver, Ottawa and Halifax. Visit dunsky.com for more information.

Executive Summary

Overview

The City of Thunder Bay is proposing to secure partnerships and funding to launch the Home Energy Improvement Loan Program (HEILP). The goal of the program is to reduce greenhouse gas (GHG) emissions from residential buildings, enhance climate resilience, and alleviate energy poverty. The program will offer unsecured loans, incentives, and energy coaching to support homeowners in completing energy-efficient and climate-adaptive home improvements. It is designed to complement existing federal and provincial programs and is targeted for launch in late 2026, pending funding support from the Federation of Canadian Municipalities (FCM) through the Community Efficiency Financing (CEF) program.

Background

Thunder Bay declared a climate emergency in 2020 and adopted a Net-Zero Strategy in 2021. Residential buildings account for 20% of the city's GHG emissions, with most homes built before 1980 and reliant on natural gas heating. Many residents are at risk of energy poverty, especially seniors, Indigenous populations, and low-income households. The HEILP aims to address these challenges by providing accessible financing, support, and incentives for home retrofits, including insulation, air sealing, and heat pumps.

Financial Implications

The program's four-year budget is estimated at \$5.9 million, funded through a mix of:

- FCM grants and loan loss reserve: \$1.9 million
- Credit union loan capital: \$3.7 million
- City in-kind contributions: \$208,750

Loans are expected to range from \$5,000 to \$60,000 with up to 20-year amortization periods and competitive interest rates. Incentives from this program will cover up to 10% of loan values and are stackable with incentives from utilities and senior governments. A centralized web platform and third-party program administrator will streamline delivery and reduce the burden on municipal staff.

Risks and Mitigation Strategies

Key risks and mitigation strategies include:

- Low program uptake: Addressed through targeted outreach, attractive incentives, contractor engagement, and flexible financing terms.
- Loan defaults: Mitigated by an FCM-backed loan loss reserve and robust consumer protections.
- Limited workforce capacity: Supported through local contractor training and collaborations with local education institutions and industry associations.

- Funding gaps: Alternative funding sources and cost-sharing with regional partners are identified to ensure sustainability post-FCM funding.

Conclusion

HEILP is a strategic initiative that aligns with Thunder Bay's climate goals, supports vulnerable populations, and stimulates local economic development. By leveraging private capital and federal funding, the program offers a scalable and replicable model for residential decarbonization. Immediate next steps include securing Council approval, finalizing agreements with delivery partners, and submitting a funding application to FCM before the September 2025 deadline.

Contents

1. Introduction	1
2. Program Context	4
2.1 Demographic profile	5
2.2 Housing profile	9
2.3 Barriers and potential solutions.....	13
2.4 Current program comparison and gaps analysis	19
2.5 Program funding opportunities	23
3. Program Overview	24
3.1 Program objectives	25
3.2 Target audience.....	25
3.3 Key features & services	25
3.4 Consumer protections	33
4. Program Details.....	35
4.1 Participant eligibility criteria.....	36
4.2 Qualifying improvements.....	36
4.3 Program rebates and incentives	37
4.4 Term sheet	39
5. Multi-Stakeholder Journey	40
1. Discovery	42
2. Planning	43
3. Upgrades	45
4. Repayment	47
5. Program re-entry (optional)	48
6. Projected Uptake & Impacts.....	51
6.1 Estimated participation rate.....	52
6.2 Environmental impacts	52
6.3 Program co-benefits	53
7. Program Funds	54
7.1 Preliminary program budget.....	55

7.2	Capital flows	59
7.3	Loan loss reserve.....	60

8. Implementation Plan..... 61

8.1	Program launch timeline	62
8.2	Start up plan	62
8.3	Delivery roles and responsibilities	69

Appendices 71

Appendix A.	Program theory logic model.....	72
Appendix B.	List of eligible measures	73
Appendix C.	Description of modeling approach	75
Appendix D.	Risk mitigation strategy	79
Appendix E.	Other Municipal Home Energy Loan Programs.....	84
Appendix F.	List of Alternative Funding Sources Beyond FCM Funding.....	86

Table of Figures

Figure 2-1: Proportion of owner-occupied dwellings.....	5
Figure 2-2: Proportion of owner-occupied dwellings.....	5
Figure 2-3 Age of primary household maintainer.....	6
Figure 2-4 Indigenous population as a proportion of the total population ⁷	7
Figure 2-5 Dwelling types	9
Figure 2-6 Dwellings by year built	10
Figure 2-7 Uptake rates of energy measures based on EnerGuide data	12
Figure 2-8 Energy savings by EnerGuide rating.....	12
Figure 2-9 Energy consumption pre- and post-retrofit.....	13
Figure 2-10 Sample EnerGuide rating.....	18
Figure 3-1: Summary of the program's tentative financing offering	27
Figure 5-1: Summary of five program stages	40
Figure 5-2: Preliminary multistakeholder HEILP journey map	41
Figure 7-1 Simplified capital flow diagram	59
Figure 8-1: Illustrative program timeline	62

Table of Tables

Table 2-1: Homeowner barriers to home energy improvements	14
Table 2-2: Funding programs and gaps across the three levels of government	20
Table 4-1: Program incentives offered for home energy improvements	38
Table 4-2: Preliminary program term sheet.....	39
Table 5-1: List of primary homeowner and stakeholder steps at the discovery stage.....	42
Table 5-2: List of primary homeowner and stakeholder steps at the planning stage.....	44
Table 5-3: List of primary homeowner and stakeholder steps at the upgrades stage	46
Table 5-4: List of primary homeowner and stakeholder steps at the repayment stage	47
Table 5-5: List of primary homeowner and stakeholder steps at the program re-entry stage	49

Table 6-1: Estimated uptake, City of Thunder Bay.....	52
Table 6-2: Estimated energy savings (GJ)	52
Table 6-3: Estimated GHG savings (tCO ₂ e).....	53
Table 7-1: Preliminary HEILP program budget	56
Table 7-2: Sources of funding to cover the program budget	57
Table 7-3: Strengths and shortcomings of a direct contractor payment structure	60
Table 8-1: Program infrastructure and systems to be developed	66
Table 8-2: Responsibilities of key program delivery partners	68
Table 8-3: Roles and responsibilities of main HEILP program partners	70
Table E-1 Examples of Home Retrofit Programs in Canadian Mid-Sized Municipalities	84
Table F-2 Alternative Funding Sources	86

1. Introduction

This report is a detailed program design of the Home Energy Improvement Loan Program being considered by the City of Thunder Bay. It builds on the previously completed Feasibility Study and incorporates input from homeowners and stakeholders.

The City of Thunder Bay ("City") declared a climate emergency in 2020. Shortly thereafter, the City developed the Climate-Forward City: Thunder Bay Net-Zero Strategy ("Net Zero Strategy") to map out a **pathway to achieve net zero greenhouse gas (GHG) emissions across the community by 2050**. Adopted in 2021, the Net Zero Strategy was designed to build on to the Climate-Ready City: City of Thunder Bay Climate Adaptation Strategy, adopted in 2015. The two strategies represent major priorities for the City and offer multiple synergies, bridging climate mitigation and adaptation to respond to climate change.

One of the major focal points of the Net Zero Strategy is **the need to reduce building emissions**, which contribute nearly 50% of the community's annual GHG emissions, 20% of which stem from the residential building stock alone. As part of the City's plan to target the existing building stock, the City engaged a consultant in 2022 to assess the feasibility of offering a municipal home energy improvement program in Thunder Bay. The study recommended moving forward with this report, a comprehensive program design study.

Most homes in Thunder Bay are single detached dwellings and built prior to 1980 when energy efficiency requirements were incorporated into Ontario's building code. In general, these homes tend to be less efficient than denser housing forms and those built to more recent building standards. In addition, the vast majority of homes in Thunder Bay use natural gas as their primary heating system—the largest source contributor to building emissions. These older homes are expected to benefit greatly from low-carbon energy upgrades such as insulation, air sealing, and heat pumps.

The City's home energy upgrade program—currently known as the Home Energy Improvement Loan Program (HEILP)—will support the complementary goals of climate mitigation and adaptation through a combination of energy coaching, easy-to-access financing, incentives, and resources to assist homeowners throughout the retrofit process. This will help to stimulate additional interest and demand for home energy upgrades by addressing major barriers and market gaps that preclude or discourage homeowners from undertaking this work. The HEILP program will be administered by a third-party, experienced delivery agent, with unsecured loans being offered by local credit union(s).

By helping homeowners reduce energy costs, enhance their home comfort, improve their property's climate adaptation, and access incentives and financing for low-carbon energy upgrades, this program aligns with Thunder Bay's committed climate action and sustainable growth goals. It also offers economic development potential through increased demand for local jobs in the home renovation industry. Moreover, it may be possible to align this program with other City initiatives such as the Additional Dwelling Unit Program and the Residential Drainage Rebate Program.

To ensure the program makes optimal use of resources and avoids contributing to market complexity, HEILP is intended to work in concert with existing initiatives. This includes the provincial Home Renovations Savings Program and the anticipates federal Canada Greener Homes Affordability Program for low to moderate income homeowners. HEILP can also serve to support homeowners respond to more stringent policies and regulations adopted in the coming years, as well as rising fossil fuel energy and home insurance prices, which are expected to further amplify demand for home retrofits. This includes:

- Building renovation codes, such as Canada's future Alternatives to Existing Buildings, which, when implemented by the province, will impose increasingly stringent energy efficiency requirements on existing buildings;
- Mandatory home energy labelling and performance standards;
- Promotion of beneficial electrification province-wide; and
- Restrictions on fossil fuel use equipment replacement.

As pressures to undertake home energy and adaptation retrofits grow, homeowners will increasingly need innovative financing solutions to be able to undertake the home improvements needed to meet future regulations. By testing the HEILP program during its initial implementation period, the City will be better prepared to ramp up its operations to help residents prepare for the future.

Purpose of this report

The purpose of this report is to offer guidance to successfully set up and deliver the HEILP. It describes the program's overarching objectives, framework, and core features and services; details the program's eligibility criteria, incentives, and financing offer; outlines key program stages for participants and the associated delivery responsibilities; estimates the program's uptake, impacts and funding needs; exposes key risks and mitigation measures; and lists important next steps to prepare for the program's launch.

Many of the report's key design choices reflect best practices and incorporate input from the City, potential delivery partners, homeowners, and other key stakeholders. The result is a program design that is structured to leverage a private financing framework that advances the City's climate mitigation and adaptation efforts. This report is also designed to help the City secure partners and funding to implement the HEILP. While the target funder is the Green Municipal Fund's Community Efficiency Financing (CEF) initiative—which is planned to close its funding window for capital program applications starting on September 1, 2025—the report also helps prepare the City to secure other funding sources as needed.

2. Program Context

A highly tailored approach that reflects local realities is needed to support effective program design. To understand the local context, the following section describes the community's unique demographic, labour and housing profile. It also explores the broader residential retrofit landscape to identify available opportunities that can be leveraged and to develop effective strategies to address prominent barriers.

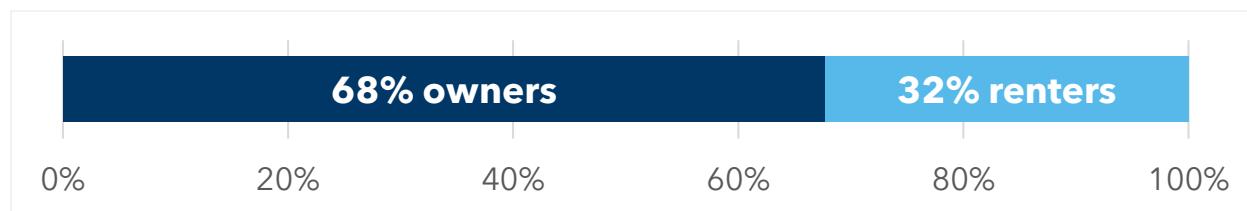
Understanding Thunder Bay's demographic composition is essential to appropriately size the market potential for this program and define its target audiences. The following draws primarily from 2021 census data.¹

2.1 Demographic profile

Rate of homeownership

The City of Thunder Bay exhibits a high rate of homeownership. Most households (68%) own their homes (Figure 2-1) and of these households, roughly half (53%) still carry a mortgage, whereas the Ontario average sits at 60%.

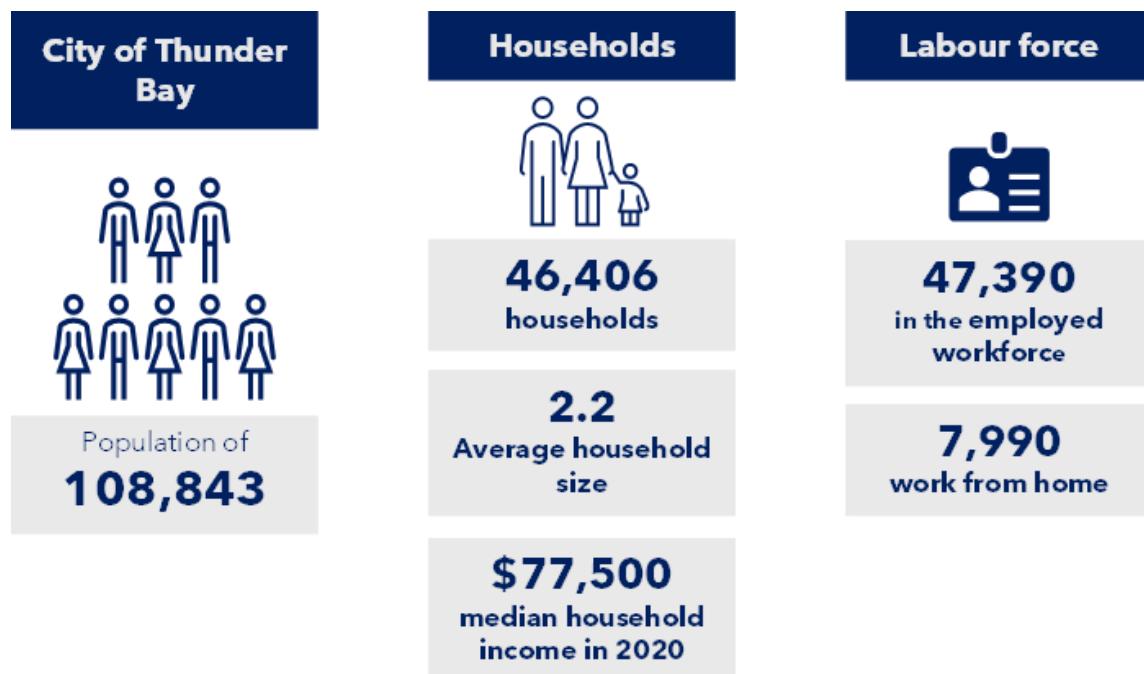
Figure 2-1: Proportion of owner-occupied dwellings



Demographic composition

With a population of over 100,000 residents, Thunder Bay is one of the major northern Ontario municipalities. Figure 2-2 below synthesizes key demographic findings.

Figure 2-2: Proportion of owner-occupied dwellings



¹ Statistics Canada. (2021). [Census Profile, 2021 Census of Population: Ontario](#). Accessed Aug 2024.

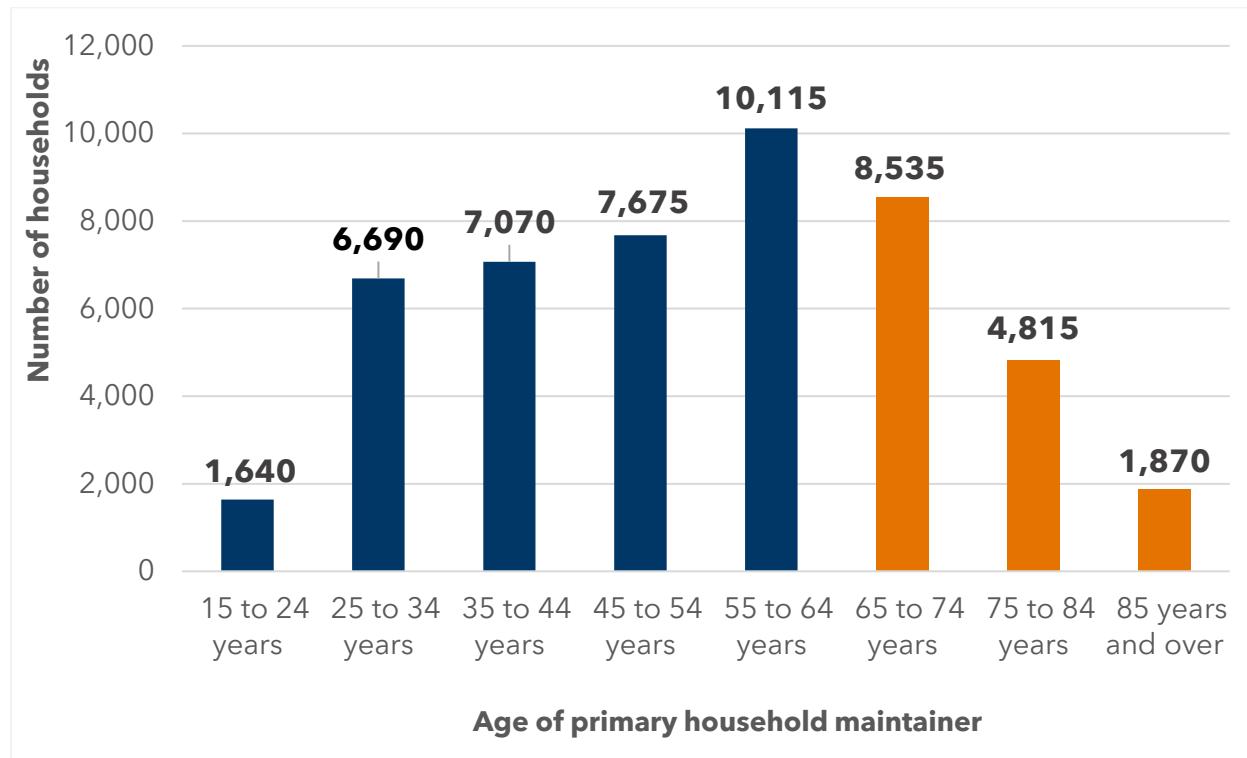
Approximately 17% of the employed labour force works from home on at least a part-time basis. These residents are more likely to spend longer periods of time at home than employees who commute to an office or other place of work and therefore greatly value home comfort.

Vulnerable populations

Notably, vulnerable populations in Thunder Bay—particularly lone-parent families and seniors—make up a meaningful portion of the population and face heightened barriers to resources and services:

- **Lone parent families represent 20% of all households in Thunder Bay.** The majority are female-led and experience disproportionately higher levels of poverty, entry into poverty, and deeper poverty.²
- **Approximately one in three households are headed³ by a senior (aged 65+),** many of whom live on fixed incomes (Figure 2-3). This impacts their ability to absorb any unplanned, additional expenses.

Figure 2-3 Age of primary household maintainer⁴



² Campaign 2000. (2024). [2024 Report Card on Child and Family Poverty in Canada](#).

³ A “primary household maintainer” is generally defined as the individual responsible for paying the rent, mortgage, taxes and utilities.

⁴ Statistics Canada. (2021). [Census Profile, 2021 Census of Population: Ontario](#). Accessed Aug 2024.

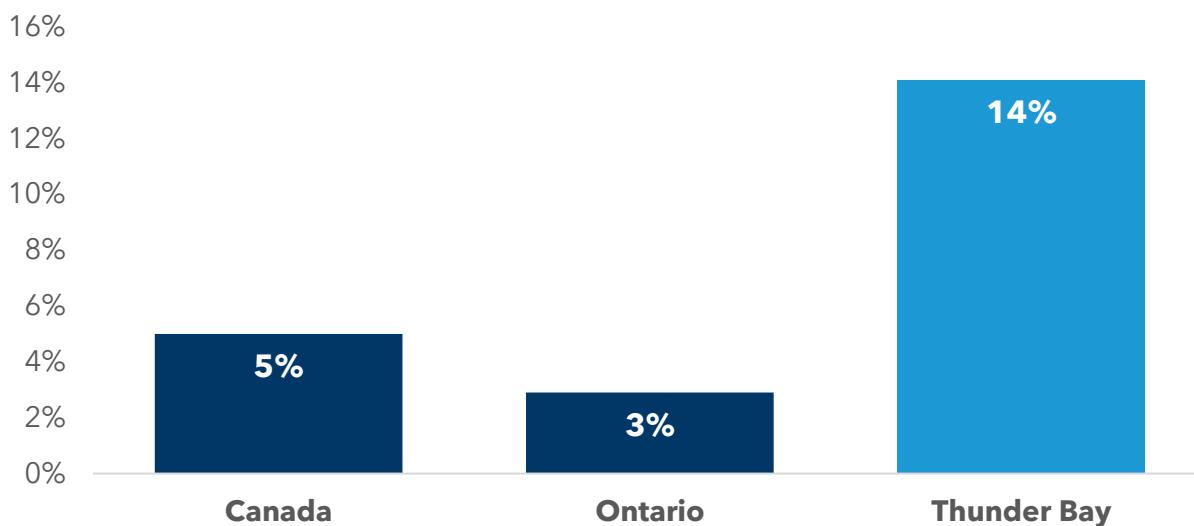
Urban Indigenous population

In addition, **Thunder Bay has the highest proportion of Indigenous residents of any major Canadian municipality.**⁵ At five times the provincial average, 14% of Thunder Bay residents identify as Indigenous (Figure 2-4). Supporting the City's commitment to reconciliation, its Indigenous Relation and Inclusion Strategy has a mission to:

enhance the well-being of Thunder Bay's Indigenous communities through the creation of a new civic relationship and partnership that promotes the full participation of Indigenous citizens in the social, economic, political and cultural life of the community to improve the quality of life for all citizens in Thunder Bay.⁶

Supporting this population group is one of the City's priorities.

Figure 2-4 Indigenous population as a proportion of the total population¹⁷



Energy poverty

Housing prices in Thunder Bay are substantially lower than elsewhere in Ontario. The median sale price for a single detached home in Thunder Bay was \$324,000 in 2024,⁷ while the median home sale price in Ontario was \$954 666.⁸ As a result of fairly affordable homeownership, households spend on average \$1,146 per month on housing and related costs, and only 9% of Thunder Bay homeowners spend 30% or more of their income on shelter costs.

Meanwhile, 30% of tenant households in Thunder Bay are in core housing need despite somewhat lower monthly housing costs (\$994) than homeowners. This finding suggests that lower-income households may be largely concentrated in the rental market.

⁵ City of Thunder Bay. (2021). [Indigenous Relations and Inclusion Strategy: 2021-2027](#).

⁶ City of Thunder Bay. (2025). [Indigenous Relation and Inclusion Strategy](#).

⁷The Canadian Real Estate Association. (2024). [Thunder Bay: Median Price](#).

⁸ The Canadian Real Estate Association. (2024). [MSL database, seasonally adjusted].

Despite the relatively affordable cost of homeownership, many Thunder Bay residents struggle to cover their housing costs. The median household income is \$77,500, which falls below the provincial median of \$91,000.⁹ Critically, more than one in four households experience energy poverty, and 8% of households are in core housing need,¹⁰ meaning that they do not have access to acceptable housing and do not have sufficient income to access acceptable housing in the community.¹¹

What is Energy Poverty?

Households experiencing energy poverty are often defined as those that spend more than double the national average (6%) of their income on home energy costs.¹² While struggling to cover their utility expenses, many of these households experience other adverse impacts such as discomfort from living in cold and drafty homes, higher levels of stress and poor mental health outcomes, and the need to sacrifice other essentials like groceries to pay utility bills.¹³

Energy poverty tends to disproportionately affect vulnerable populations, including one-person, lone-parent, and senior households, as well as those with a long-term illness or disability. These groups tend to be more vulnerable to extreme heat, cold, and other extreme weather events. It is also important to note that energy poverty is significantly more prevalent in low-rise dwellings built before 1960, and housing in need of major repairs.¹⁴

Homeowner perception and preferences

The City of Thunder Bay conducted a homeowner survey during the winter of 2024-25 to learn more about the home energy upgrade perceptions and approaches followed by local residents. Over 100 residents responded to the survey, of which 96% are homeowners.

Most homeowner respondents (73%) expressed that they would consider borrowing money to make home energy upgrades, with half of them comfortable **borrowing up to \$50,000.** Saving money, improving comfort, and environmental sustainability were the main motivations reported.

In particular, homeowners said they were most interested in replacing windows and doors, adding insulation, upgrading water heaters and appliances, and installing solar panels. Homeowners were least interested in installing EV chargers and additional dwelling units.

⁹ Statistics Canada. (2021). [Census Profile, 2021 Census of Population: Ontario](#). Accessed Aug 2024.

¹⁰ Canadian Urban Sustainability Practitioners. (2016). [Energy Poverty and Equity Explorer: Housing & Demographics Theme](#).

¹¹ Canada Mortgage and Housing Corporation. (2019). [Understanding Core Housing Need](#).

¹² The Canadian Poverty Hub. (2023). Energy Poverty.

¹³ Canadian Urban Sustainability Practitioners. (2019). [The Many Faces of Energy Poverty in Canada](#).

¹⁴ Riva, M., Kingunza Makasi, S. Dufresne, P., O'Sullivan, K., & Toth, M. 2021. Energy Poverty in Canada: Prevalence, Social and Spatial Distribution, and Implications for Research and Policy. *Energy Research and Social Sciences*, 81, 102237.

Most homeowners reported that they would hire contractors to perform energy improvements, rather than lead DIY improvements.

Based on survey results, **the biggest barrier to home energy upgrades is the upfront cost** in relation to homeowner's other competing priorities, including existing consumer debts, fixed incomes, and other financial priorities. Homeowners were largely (83%) unaware of existing programs incentivizing home energy upgrades. As such, "waiting for an incentive program" was reported as a common barrier to low carbon energy upgrades. This suggests a need for an awareness campaign about the existing incentive programs available.

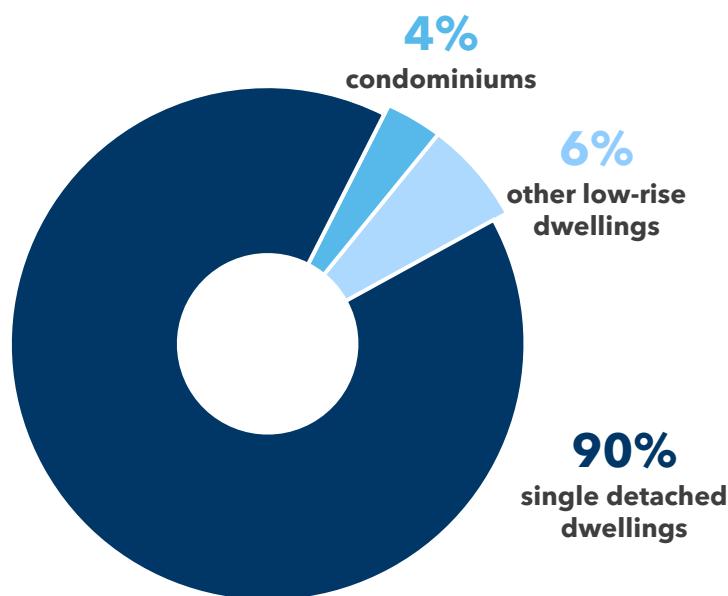
Additionally, 74% of homeowners stated they did not feel prepared for extreme weather events such as flooding, high winds, and extreme temperature swings. This highlights the importance of helping homeowners improve the climate adaptation of their properties.

Finally, homeowners expressed that they would seek the following features in a financing program for home energy upgrades: an easy approval process, low monthly payments (e.g. long amortization periods), and penalty-free pre-payments. They expressed the least concern about credit checks.

2.2 Housing profile

The majority of the homes in Thunder Bay are classified as low-rise dwellings. This housing type accounts for 97% of the housing stock, with single detached homes representing 90% of this total. Condominiums make up just 4% of the housing stock (Figure 2-5).

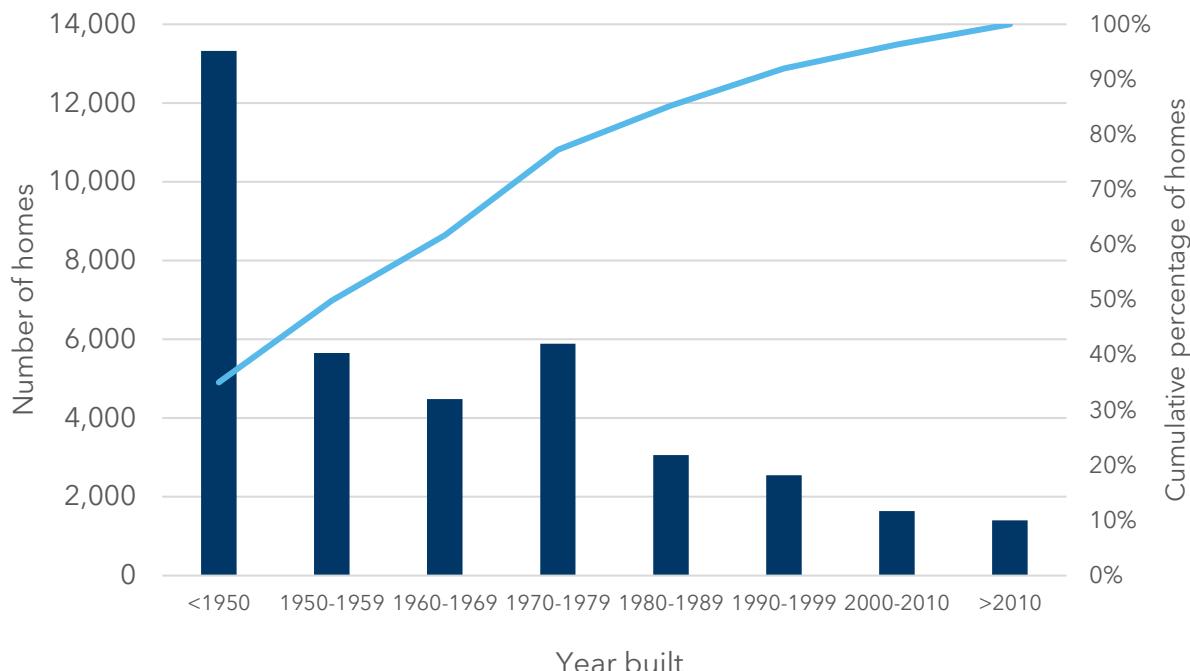
Figure 2-5 Dwelling types



Housing vintage

More than three quarters of homes were built more than 40 years ago.¹⁵ Of the 38,011 occupied low-rise dwellings, 77% (29,349) were built prior to 1980 and 50% (18,975) were built prior to 1960 (see Figure 2-6). This suggests that many homes were built before the adoption of Ontario's first building code in 1975, and well before minimum energy efficiency requirements were introduced in 1990 (Figure 2-6).

Figure 2-6 Dwellings by year built



Older homes are often good high priority targets for deep, low-carbon energy upgrades as they tend to have less insulation and less efficient equipment, making them significant contributors to the existing housing stock's overall GHG emissions. Although newer homes are generally less emitting, they can also benefit from upgrades and contribute to the City's climate targets.

Housing condition

Most Thunder Bay homes are heated by natural gas.¹⁶ With only 4% of homes heated primarily with electricity, the vast majority rely on fossil fuel heating systems. Heating electrification thus represents a significant opportunity to reduce the GHG emissions of low-rise dwellings in Thunder Bay. According to the homeowner survey results, 66% of households have air conditioning, but some of them do not use central units—making them excellent candidates for electric heat pump adoption.

¹⁵ Municipal Property Assessment Corporation. 2024. *Housing dataset*.

¹⁶ Municipal Property Assessment Corporation. (2024). *[Housing dataset]*.

Nearly 1 in 10 homes need major repairs, with a meaningful portion (8%) of Thunder Bay homes are in very poor condition.¹⁷ This is slightly higher than the Ontario average of 6%.¹⁸ Home energy upgrades can be integrated into home renovation projects. However, significant repairs may stall the installation of certain measures. For instance, if a home needs roof repairs to prevent leaking, the homeowner(s) may face financial and capacity barriers to implementing energy measures.

Home retrofit trends

Home retrofit trends provide insight into homeowner preferences for certain energy measures. The following section draws on EnerGuide assessment data collected by Natural Resources Canada (NRCan), which compares pre- and post-retrofit home energy performance to the associated energy upgrades installed. The data assessed spans 2017 to 2021, which included a total of 469 data entries. While this represents the most recent dataset available, housing retrofit trends may have evolved since then as disruptions triggered by the COVID-19 pandemic continue to affect market dynamics.

Thunder Bay homeowners favour air sealing, space heating, and window and door replacement over other energy retrofits. Ceiling insulation and water heating equipment upgrades were also prioritized by residents, though to a lesser extent (see Figure 2-7). These trends are generally consistent with the results of the home survey (see "Homeowner perceptions and preferences" section above).

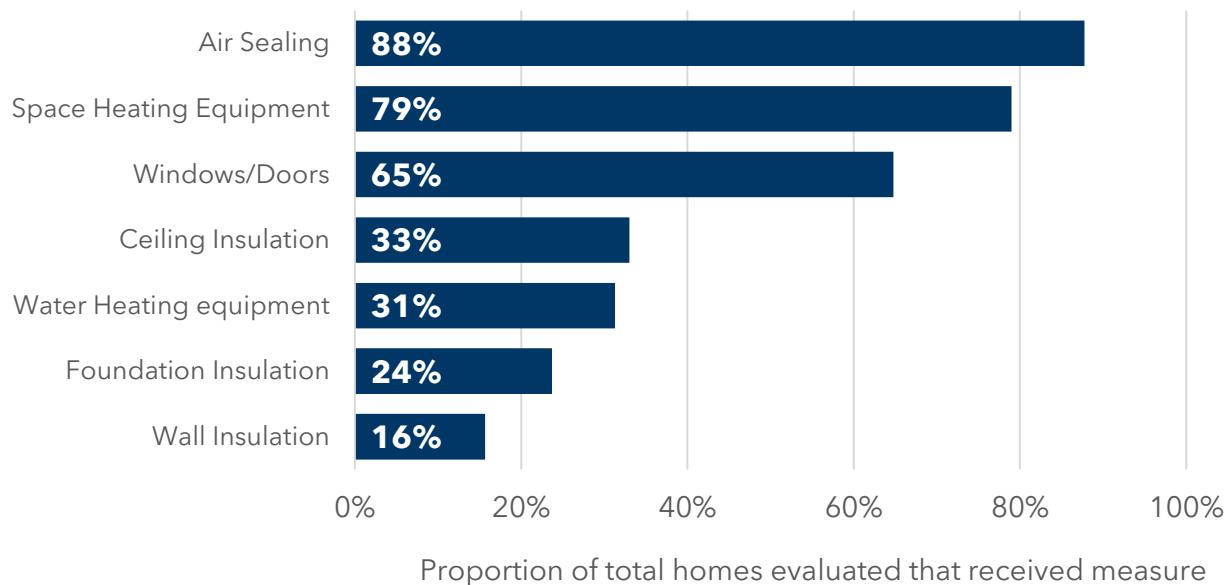
Upgrading space heating equipment can provide significant energy and emissions reductions; however, building science experts recommend that homeowners start with air sealing and other building envelope measures first. These measures are typically more cost-effective, as they help reduce heating loads and consequently decrease the required heating system size.¹⁹ It is important to note that most of the space heating upgrades performed in Thunder Bay involved the installation of more efficient natural gas furnaces, which still burn fossil fuels to heat homes. Additional effort and incentives may be needed to shift retrofit activity to align with the City's emissions targets.

¹⁷ Statistics Canada. [Census Profile, 2021 Census of Population: Thunder Bay, City](#). Accessed Aug 2024.

¹⁸ Statistics Canada. [Census Profile, 2021 Census of Population: Ontario \[Province\]](#). Accessed Aug 2024.

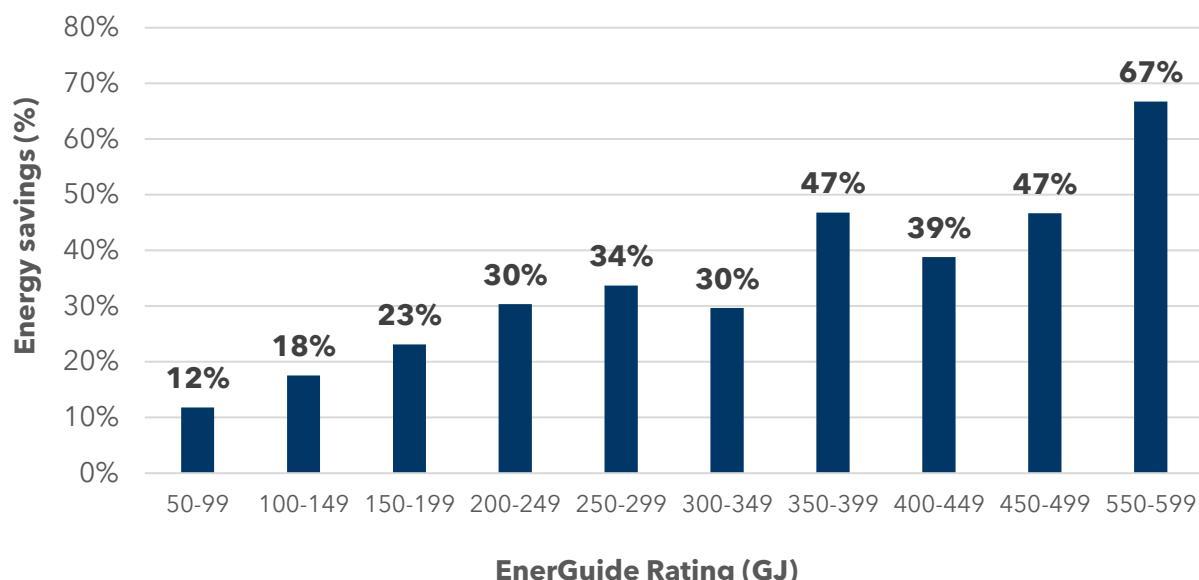
¹⁹ NRCan. [Best practices in heat pump retrofits](#). Accessed Nov 2024.

Figure 2-7 Uptake rates of energy measures based on EnerGuide data



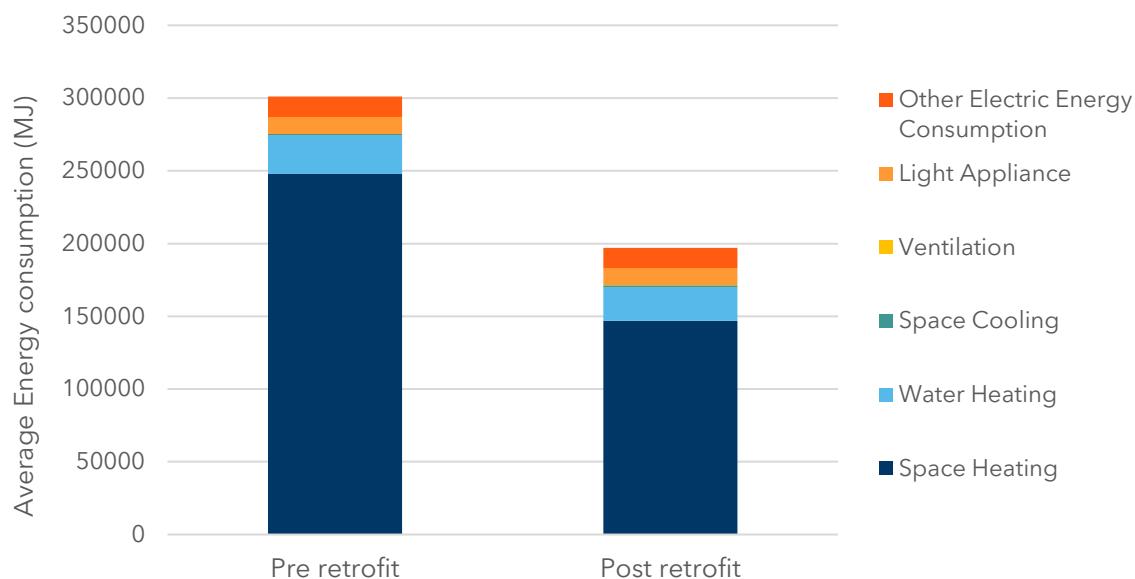
Homes with higher energy consumption experience greater energy savings from home energy upgrades. As depicted in Figure 2-8 shows a general trend where energy savings increase with higher EnerGuide ratings, which represent larger energy consumers. Homes rated between 50 to 99 GJ saved an average of only 12%, whereas those rated between 550 to 599 GJ achieved 67% savings.

Figure 2-8 Energy savings by EnerGuide rating



Space heating offers the greatest potential to cut energy consumption. Based on the EnerGuide data, 82% of home energy use has been, on average, dedicated to space heating before undertaking home energy upgrades; in the least efficient homes, space heating can represent up to 91% of total energy use. As shown in Figure 2-9, space heating represented a smaller proportion (74%) of total energy use after home retrofits.

Figure 2-9 Energy consumption pre- and post-retrofit



2.3 Barriers and potential solutions

While low-carbon energy efficient homes offer numerous benefits, the current level of retrofit activity is far too limited to meet the City's net zero emissions commitments. This shortfall stems, in part, from homeowner barriers.

Homeowners

Homeowners face a range of barriers to undertaking low-carbon energy upgrades including financial, behavioural and structural challenges. Table 2-1 provides an overview of these barriers and outlines strategies that the HEILP will use employ to address them.

Table 2-1: Homeowner barriers to home energy improvements

Homeowner barriers	Program design solutions
1. Upfront and unanticipated costs	
<p>Homeowners may be unable to afford energy upgrades, or unwilling to do so, because of the level of investment needed.</p> <p>In some cases, home repairs or electrical and health and safety upgrades must be performed before certain energy efficiency measures can be installed; this has the effect of increasing overall project costs—often in an unexpected way.</p>	<p>HEILP will offer a tailored loan product amortized over a period of up to 15 years to lower payments. An advanced disbursement may be offered to cover the upfront costs and thus mitigate the need for bridge financing from other sources. Contractors may also be paid directly by the program administrator to streamline the payment process for homeowners.</p> <p>In addition, the program is designed to be flexible to meet related financing needs. The program will finance costs associated with energy efficiency upgrades, including repairs, mold remediation, and municipal permits, up to a cap.</p>
2. Access to capital	
<p>Households may lack access to sufficient capital due to low credit scores or high debt-to-income ratios.</p>	<p>The City's LLR will reduce lending risk to participating credit union(s). With this mechanism in place, the City will work to negotiate more permissive underwriting criteria, enabling credit challenged homeowners to access the loan product at a reasonable cost of borrowing.</p>
3. Cashflow	
<p>Certain households have little capacity to absorb increased expenses, including those living paycheck to paycheck or on fixed incomes. Moreover, short payback periods are often favoured by the private sector to the detriment of capital-intensive projects which stand to benefit from spreading payments over longer loan tenors.</p>	<p>Financing spread over longer loan terms with competitive interest rates will help lower payments for homeowners, while allowing them to plan and budget for other expenses. Prioritizing energy cost saving measures can also lower utility bills, reducing household expenses.</p>
4. Information and education	
<p>Many homeowners are unfamiliar with the benefits of home energy upgrades and unaware of energy retrofit support programs.</p>	<p>Municipalities can use different community channels such as libraries, recreation centres, and in-person events to reach residents. Simple, effective educational content will be distributed through these modes of communication to promote awareness both directly and through word-of-mouth. In addition, a one-stop-shop will be established to guide homeowners to the most impactful low-carbon energy upgrades and to reduce market confusion stemming from the diversity of available programs.</p> <p>HEILP will also develop online resources. The program website will feature objective information from certified experts on how to prioritize and implement energy improvements, among other key</p>

Homeowner barriers	Program design solutions
	topics. The program may also offer an online platform that enables homeowners to run retrofit scenarios of their homes.
5. Competing priorities	
Homeowners may be faced with competing priorities (e.g., aesthetic renovations like kitchen remodels over energy upgrades, other major purchases).	There is an opportunity to integrate energy upgrades into other home renovations to improve overall comfort, aesthetics, health and safety, home value, and more. Awareness of these synergies and co-benefits can be proactively promoted through homeowner education in home renovation stores, alongside building permit information, and through other means. Awareness campaigns delivered through utilities and public facilities (e.g. libraries, recreational centres) can also convince homeowners of the value of energy improvements. Timely and effective messaging often emphasizes the improved comfort and modernization of homes through these upgrades and underscores the potential for utility cost savings, although the messaging that resonates best with the program's target audiences will need to be tested. ²⁰
6. Attitudes and perceptions	
<p>Many homeowners are averse to taking on additional debt, instead favouring low-cost upgrades they can afford to pay for with their savings. Similarly, measures with short payback periods are often favoured over deep energy retrofit projects, as generating savings is generally a key motivator.</p> <p>Homeowners may also have concerns about project risks, including energy savings not materializing, potential budget and/or timeline overruns with longer than expected disruptions to the home, and uncertainty on the return on investment or property value gains from improvements.</p> <p>Many homeowners mistrust these kinds of programs due to fear of scams ("too good to be true") and a lack of transparency that can result in hidden fees and costs.</p>	<p>While light retrofits and cost-effective measures are supported by the program, energy advisors and coaches can help homeowners decide on which measures to prioritize based on the particularities of their home, communicate the merits of certain combinations of measures to encourage deeper retrofits, and estimate total savings and financing costs to support informed decision-making.</p> <p>With transparency at the heart of the program, homeowners will have access to reliable information that helps to manage homeowner expectations about projected benefits and identify trusted contractors. A municipally delivered program can also instill credibility because of the government's recognized role in serving the public interest.</p> <p>HEILP can also educate participants about the increasing frequency, intensity and impacts of extreme weather events in Thunder Bay, how it may affect homeowners, and how adaptation improvements can benefit them. Program rebates for adaptation measures could also reduce this barrier.</p>

²⁰ See the following report for communication planning guidance to get started: ICLEI Canada. (2025). [Climate Communications Playbook: Behavioural Strategies for Community Action](#).

Homeowner barriers	Program design solutions
For adaptation measures, the absence of a direct return on investment often results in a lack of motivation.	
7. Split incentives	
Split incentives are a commonly cited barrier to reaching renter households. Split incentives occur when those responsible for paying for energy upgrades (landlords) are not those benefiting from the resulting energy cost savings (tenants). Landlords who invest in energy improvements may find themselves with additional expenses but no increased revenue, unless rents are increased. However, rent increases risk contributing to housing affordability challenges if unregulated and unmonitored.	Tenants and landlords can agree to increase rents by a specific amount if they both see value in the work. Adding a heat pump that replaces window air conditioners is an example where both parties may see benefit.
8. Landscape complexity	
A homeowner's home energy upgrade journey can be time consuming and cumbersome due to lengthy and complex application forms and processes to access grants, rebates, and other supports and benefits. It can also feel daunting to find, select, hire, and coordinate with multiple contractors. This challenge may be heightened when faced with limited local options for services and equipment, requiring homeowners to turn to companies located further away.	Energy concierge services can provide some handholding services to participants to simplify and facilitate the retrofit process. This can include help in identifying relevant rebates and incentives, partially completing application forms, and other kinds of support in planning and executing retrofit projects. A pre-vetted list of qualified contractors, and NRCan-registered energy advisors, can simplify the hiring process and provide some level of quality assurance as well.
9. Industry fragmentation	
Energy efficiency technologies are often little understood among key market actors (e.g., contractors, equipment suppliers and retailers), which can result in poor coordination among them. This industry challenge is generally compounded by homeowner risk aversion, the absence of robust energy efficiency regulations, and the limited return on investment or lack thereof for certain of energy upgrades.	Close communication with the local workforce and relevant associations can help disseminate information on the program and promote relevant training. This often has the additional benefit of driving program uptake, as contractors can be key players in program promotion.

Homeowner barriers	Program design solutions
10. Access to contractors and equipment <p>It can be hard to find qualified contractors to perform energy retrofits. The supply of contractors or equipment may be insufficient or the expertise of contractors in the specific energy upgrades may be limited.</p>	<p>The program may offer a list of qualified contractors, which can help homeowners find suitable contractors. The program may also include training for contractors on net zero techniques to increase the quality and quantity of the local green workforce. The City may also explore a bulk arrangement for specific high value equipment to bring down costs.</p>

Local workforce capacity and training needs

A local pool of trusted energy advisors and a skilled renovation workforce will greatly benefit the implementation of HEILP. Without these groups, homeowner project costs and delays will increase due to the logistical challenges of hiring contractors from further away.

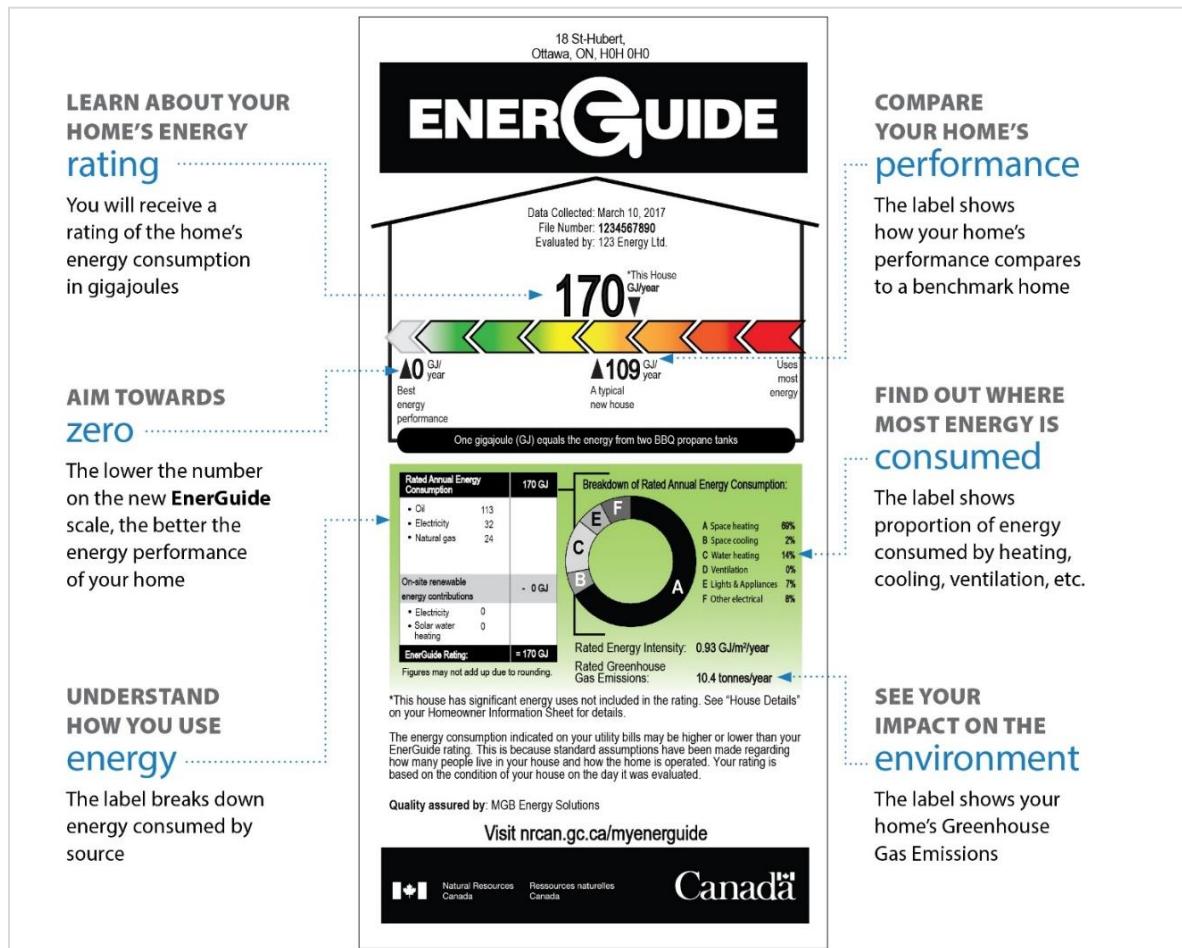
Energy advisors

There are currently two energy advisor service organizations located in Thunder Bay:

EcoSuperior and ABLE Energy Management. An average of 130 EnerGuide assessments are completed annually in the community.

It's worth noting that EcoSuperior already collaborates with the City on the Rain Garden Rebate Program. This program helps improve the climate adaptation of low-rise homes in line with the City's climate adaptation objectives. As such, there is an opportunity to leverage cross-program synergies by integrating certain flooding considerations into home energy assessments and cross-promoting the two offerings.

Figure 2-10 Sample EnerGuide rating²¹



²¹ Natural Resources Canada. April 2021. [After Your EnerGuide Home Evaluation](#).

The role of NRCan-registered energy advisors

NRCan-registered energy advisors are experts in home energy efficiency and building science. They use their expertise to conduct EnerGuide assessment, a nationally recognized rating tool used in many energy efficiency programs (Figure 2-10). These audits measure a home's energy performance, provide it with a rating, and offer recommendations on which measures to prioritize based on the unique characteristics of the home.

Currently, homeowners must complete EnerGuide assessment to participate in programs funded by FCM's CEF initiative, the (expected) Canada Greener Homes Affordability Program for low and moderate income homeowners, and the Ontario Home Renovation Savings Program. As such, the intent is to require EnerGuide assessment from HEILP participants.

Contractors, skilled trades, and DIY projects

The local green and renovation workforce is expected to grow alongside a sustained increase in demand for services. **The municipality can further support contractor training and upskilling** by implementing targeted strategies. This can include promoting currently available programs, including:

- The Canada Home Builders Association net zero courses and rebates.
- HRAI (the national HVAC industry association) heat pump sales training.
- EcoSuperior's DIY home improvement projects training for homeowners.

Collaboration with the local college and non-profit sector, as well as industry associations and training organizations, can help identify gaps in the workforce, create opportunities to fill those gaps, and support program promotion.

It is also important for the municipality to **avoid contributing to "boom and bust" cycles**, where programs contribute to a temporary increase in demand for services and are suddenly sunset. These types of market fluctuations make it challenging for the industry to adapt quickly and remain competitive. Companies often find it challenging to recruit employees with the right qualifications, especially on short notice, and recognize the investment needed to build their experience in the field. Signaling and respecting a multi-year program commitment to the industry can help build greater transparency and stability to drive deeper market transformation impacts.

2.4 Current program comparison and gaps analysis

A variety of incentive and financing programs are available to homeowners. However, many homeowners remain unaware of them. Table 2-2 below details currently available offerings, including what the programs will and will not cover.

Table 2-2: Funding programs and gaps across the three levels of government

	Local and provincial programs	Description	Funding gap
	Local Programs		
	<p>Ontario Renovates Programme District of Thunder Bay Social Services and Administration Board</p>  <p>THE DISTRICT OF THUNDER BAY SOCIAL SERVICES ADMINISTRATION BOARD</p>	<ul style="list-style-type: none"> Offers a forgivable loan up to \$35,000 or up to a \$5,000 grant upfront to income-eligible households, generally considered low- to moderate-income (LMI) Aims to help participants make urgently needed home repairs to address home health and safety problems, or to make modifications to their home to accommodate members with disabilities Eligible repairs and rehabilitation measures include heating systems, plumbing, structure, roofs, electrical, as well as septic systems, well water, fire safety and improved accessibility and safety for seniors and persons with disabilities. 	<ul style="list-style-type: none"> Unavailable to many incomes Focus is to help low to moderate income homeowners make urgently needed home repairs to address home health and safety problems, or to make modifications to their home to accommodate members with disabilities, not on reducing GHG emissions and energy consumption, though it may be a co-benefit
	<p>Rain Garden Rebate Program City of Thunder Bay</p>  <p>CITY OF Thunder Bay Superior by Nature</p>	<ul style="list-style-type: none"> Offers a rebate of up to \$625 for plants and other landscaping supplies Delivered by EcoSuperior 	<ul style="list-style-type: none"> Limited to landscaping initiatives
	<p>Additional Dwelling Unit Grant and related Planning and Building Permit Fee Grant and Servicing Grant City of Thunder Bay</p>  <p>CITY OF Thunder Bay Superior by Nature</p>	<ul style="list-style-type: none"> Encourages property owners of fully serviced lots to add additional legal units to their residential or mixed-use properties Additional units must be self-contained; a private kitchen, bathroom, and sleeping area must be created Offer covers 100% of eligible cost to a maximum of \$20,000 per unit Accessory grants are also available to reduce the cost of planning or building permits and servicing. 	<ul style="list-style-type: none"> Funding is only available for fully serviced lots. Program expected to wrap up by end of 2026.

	Local and provincial programs	Description	Funding gap
	Ontario Programs		
	Home Renovation Savings Program Save on Energy and Enbridge  	<ul style="list-style-type: none"> Eligible measures include space and water heat pumps, smart thermostats, solar PV and battery storage, insulation, air sealing, and energy efficient windows and doors Energy assessment required for two or more measures 	<ul style="list-style-type: none"> Does not provide funding for climate adaptation measures Certain rebates only offered for two or more upgrades
	Enbridge Sustain Enbridge 	<ul style="list-style-type: none"> Offers an energy-as-a-service solution with the turnkey installation, service and maintenance of selected measures Eligible measures include geothermal, dual fuel systems (air source heat pump and natural gas furnace), solar PV & EV chargers 	<ul style="list-style-type: none"> Limited list of eligible measures Does not support full electrification
	Winterproofing Program Enbridge 	<ul style="list-style-type: none"> Offers income eligible homeowners and renters' access to a home energy assessment and the installation of energy efficient measures at no cost Eligible measures include wall, attic and basement insulation; draft proofing; and smart thermostats Coordinates with the Energy Affordability Program (below) so selected measures across the two programs can be installed at the same time 	<ul style="list-style-type: none"> Only available to Enbridge Gas customers who use natural gas for home space heating Unavailable to many incomes Limited list of eligible measures
	Energy Affordability Program Save on Energy 	<ul style="list-style-type: none"> Offers energy-saving products and services at no or low cost, depending on a household's circumstances and income Eligible costs the program covers may include the replacement of inefficient appliances and the installation of insulation and draft-proofing, smart thermostats, cold climate heat pump and free energy saving kits Requires an EnerGuide assessment 	<ul style="list-style-type: none"> Some supports only for electrically heated homes (e.g. insulation, draft-proofing, smart thermostats, cold climate heat pumps) Unavailable to many income groups

	Local and provincial programs	Description	Funding gap
	Peak Perks Program Save on Energy 	<ul style="list-style-type: none"> Residents and small businesses can apply to have their smart thermostats adjusted by up to 2 degrees C during peak electricity events (no more than 10 between June and Sept). Participants receive \$75 to enroll, and \$20 annually. 	<ul style="list-style-type: none"> Only for shaving electricity peaks, not for efficiency measures.
	Federal Programs		
	Oil to Heat Pump Affordability Program Natural Resources Canada 	<ul style="list-style-type: none"> Offers a heat pump incentive of up to \$10,000 to LMI homeowners with oil as their primary heating fuel Recent changes have expanded the list of eligible heat pumps and increased income eligibility to account for inflation Incentive is disbursed prior to installation Requires proof of purchasing heating oil (500L) 	<ul style="list-style-type: none"> Narrow focus on oil-heated homes, which represent a very small percentage of Thunder Bay homes Unavailable to many income groups
	Canada Secondary Suite Loan Program CMHC 	<ul style="list-style-type: none"> Offers loans up to \$80,000 to add secondary suites to existing homes, with low interest rates (2%) and 15-year loan terms 	<ul style="list-style-type: none"> Program planned to launch in 2025 Details to come in coming months
	Canada Greener Homes Affordability Program Natural Resources Canada   	<ul style="list-style-type: none"> Not yet announced in Ontario Expected to offer grants for specific home energy improvements and emissions reductions May require a pre- and post-retrofit EnerGuide assessment 	<ul style="list-style-type: none"> Only eligible for low- and moderate-income families Only funded with \$800M, so is expected to run out quickly Program planned to launch in 2026. Details to come in coming months

2.5 Program funding opportunities

To fund HEILP, the City will seek to apply to FCM's the Community Efficiency Financing (CEF) initiative offered through the Federation of Canadian Municipalities (FCM)'s Green Municipal Fund (GMF). This initiative is specifically designed to support municipalities and partner organizations implement this type of program, with a focus on stimulating innovation. Under CEF, FCM offers substantial grants to complete feasibility, program design studies, and to start up and operate a program for up to four years. FCM also offers learning resources and access to a community of practice that brings together municipalities who are developing or operating similar programs.

FCM offers two capitalization options paired with the grant, depending on the program model. For Property Assessed Clean Energy (PACE) programs, FCM offers loans intended for on-lending to homeowners. For programs featuring a private sector loan product, FCM offers a loan loss reserve (LLR) fund to backstop non-performing loans.

The CEF initiative is expected to sunset on September 1, 2025. As such, the City will aim to apply to CEF as soon as possible. Within its CEF application, the City will need to emphasize the innovative elements of HEILP to ensure it is competitive. HEILP's innovative features include its private sector partnership, a collaborative, regional approach across Northwestern Ontario, the promotion of DIY training for homeowners, the promotion of low-cost adaptation measures, its enabling features geared towards supporting vulnerable groups, among others.

The reason for the program's modest support to advance climate adaptation is a result of CEF's funding parameters, which limits "non-energy" measures—such as climate adaptation measures—to 30% of the total cost of projects undertaken by homeowners. However, going forward, the CEF initiative is expected to make an additional pool of funding available to better support climate adaptation measures. The details of this offering have not yet been announced. Therefore, the City will monitor FCM's announcements to learn of any relevant climate adaptation updates over the coming one to two years. For details on the HEILP program's approach to promote adaptation measures in the community while respecting the current CEF framework, see Section 4.2.

Beyond CEF funding, other potential sources of funding may be pursued. These are listed in Appendix F.

3. Program Overview

A home energy improvement loan program can be developed to suit the needs of homeowners while leveraging the respective capacities of the City and its partners. This section gives an overview of how the City can realize its objectives by working with a local credit union to deliver a loan product and hiring the services of an experienced program administrator.

3.1 Program objectives

The HEILP program's primary objective is to reduce GHG emissions by helping to decarbonize the City's existing housing stock.

In addition, the program will support several secondary objectives:

- Improve the energy performance of existing homes.
- Reduce the rate of energy poverty in the community.
- Enhance residential and community adaptation to climate change impacts such as heat waves and flooding.

3.2 Target audience

With HEILP, the City aims to reduce GHG emissions from the low-rise housing stock. Given that old homes tend to produce more emissions and can generate more significant savings from investing in low-carbon energy upgrades, targeting neighbourhoods that were built prior to 1980 is one of the program's primary focuses.

The Canada Greener Homes Affordability Program is expected to re-open for low to moderate income homeowners, though it is not known if it will offer loans and/or grants. To remain flexible, HEILP may wish to target homeowners who are not well served by that program. This includes:

- Homeowners who do not meet the income threshold to qualify for the federal program.
- Households who are looking to implement climate adaptation measures alongside low-carbon energy upgrades.
- Landlords, who are categorically excluded from the federal program, which only applies to primary residences.

Given that those at risk of energy poverty in Thunder Bay are often tenants, HEILP will encourage landlords to undertake home energy upgrades to their units without threatening affordability. To do so, the program may require affordability agreements for landlord participation. Additional incentives, such as grants or management support, may also be added to help landlords maintain unit affordability.

To effectively support equity objectives, HEILP will need to consider the unique circumstances, needs and preferences of seniors, single parent households, and the local Indigenous population. For homeowners on low or limited incomes, access to loans may not be enough. They may also need additional cash rebates and support managing the retrofits. More consultation is needed to determine how to best to reach these groups.

3.3 Key features & services

HEILP will help homeowners complete home improvements that achieve energy savings, emissions reductions, and improved climate resilience, as well as comfort and health and safety benefits. The program will offer incentives and easy-to-access financing alongside supporting resources, guidance, and technical expertise. Together, these program features and services

are expected to address much of the process complexity and other barriers associated with home energy improvements, while helping homeowners take advantage of existing incentives, make informed decisions about their improvements, and commit to seeing their project through.

HEILP will also carry out a carefully designed strategy to expand demand for home energy upgrades across the community. This will necessitate close collaboration with program partners to increase public awareness, strengthen energy literacy, build capacity in the skilled labour force, and facilitate access to a tailored financing product.

The strategy will be executed with the ultimate aim of scaling the program across the region. To do so effectively, the City has committed to working with its municipal counterparts across Northern Ontario. The City will share key insights and lessons learned from the planning, design and implementation phases of HEILP. Moreover, program scalability is supported by the Northern Ontario regional scale across which the program administrator, financing institution(s), and college already operate.

The following sections describes the program's key elements: the consumer loan product, new incentives, energy coaching services, centralized web platform, retrofit roadmap, and contractor capacity building. A third-party program delivery agent ("program administrator") will be responsible for program administration, marketing, and energy coaching services. Alongside the City, the program administrator will help manage program incentives and a centralized web platform.

Financing & incentives

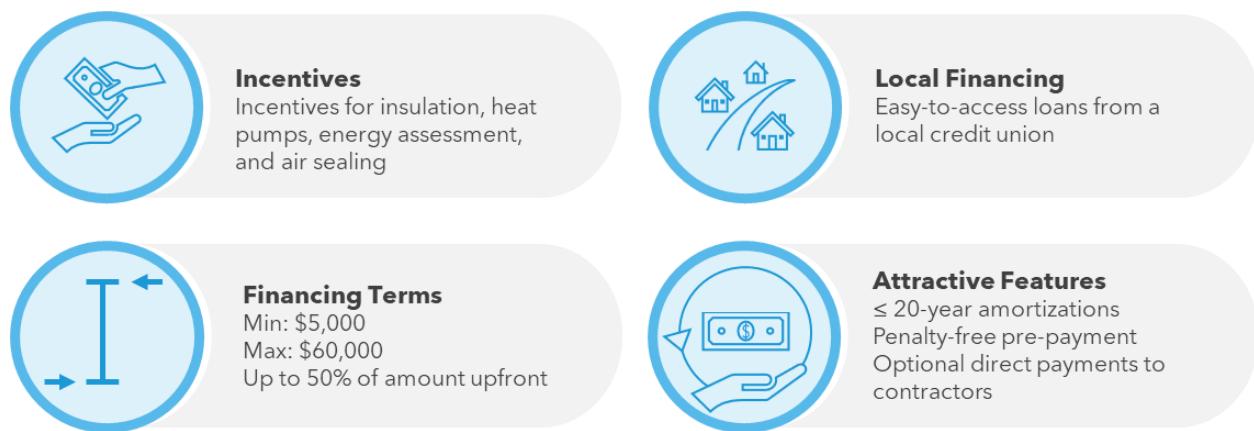
The HEILP program will offer financing and incentives to make eligible home improvements more affordable and accessible to homeowners. At the same time, the program design aims to limit the municipal administrative burden.

The primary attributes of the loan offering are described below (subject to further negotiation) and summarized in Figure 3-1.

- **Incentives.** HEILP will offer financial incentives that support carbon-reduction measures for homeowners who access the consumer loan product associated with the program. The incentives offered will include a free pre- and post-retrofit energy assessment coupled with air sealing; rebates for attic, wall, and basement insulation using low-carbon materials; and rebates on heat pumps for households currently heating with natural gas. The total incentive amount provided from the City will be no more than 10% of the loan value. Further details are provided in Table 4-1.
- **Consumer Loan Product:**
 - Local Financing. A local participating credit union will offer an unsecured consumer loan product designed to complement other program features and services.
 - Financing Terms. To accommodate a range of financing needs, HEILP will accept financing requests as low as \$5,000. This is likely to appeal to homeowners that prefer to complete simple upgrades or take a staged upgrade approach over time (see the retrofit roadmap description in Section 3.2). An upper limit of \$60,000 is anticipated for the unsecured consumer loan product.

- **Attractive Repayment Terms.** Backed by a LLR that reduces the institution's risk exposure, the credit union is expected to offer more permissive underwriting criteria to expand eligibility. The credit union may also offer longer amortization periods designed to better align with the average useful life of installed measures than other private loan products. This can lower debt service payments by amortizing costs over a longer period of time. The credit union is also expected to allow homeowners to repay their loans early—partially or in full—with penalties. This flexibility would enable homeowners to make lump-sum payments of a certain minimum size to pay down their debt more quickly. It would also allow homeowners to refinance their loan with a lower interest rate option should it become available later (e.g. the Canada Greener Homes Affordability Program for low to moderate income homeowners, for which bridge financing may be needed). A preliminary term sheet is included in Section 4.4.
- **Direct Payments.** HEILP will also be designed to streamline contractor payments for homeowners. Pending further discussion, the credit union may pay invoices directly to approved vendors. Up to 50% of the total estimated project cost may be provided upfront to cover deposits and essential fees. In addition, the program administrator will remit payment directly to energy advisors by leveraging the program incentive.

Figure 3-1: Summary of the program's tentative financing offering



Energy coaching services

The program administrator's energy coaching team ("Coach") will offer a variety of services to help homeowners move through the process. Specifically, the Coach will offer technical, financial, and practical expertise on energy/emissions reductions and some adaptation improvements, offering personalized recommendations, guidance, information, and other forms of support to participating homeowners. The Coach will also help identify measures that are cost effective, depending on homeowner priorities. This will be particularly valuable to low-to-moderate (LMI) homeowners to help prevent them from becoming overleveraged—barring potential prebound and rebound effects.²² Through this hands-on approach, the

²² See Kantamneni, A., Gaede, J., & Haley, B. (2025). Making Net-Zero Retrofits Work for Energy-Poor Households.

Coach will help overcome common homeowner barriers like knowledge gaps, low confidence in results, and process complexity, so that home upgrades feel simpler and more achievable.

In addition, participating homeowners will have access to small group learning sessions delivered online monthly, in addition to four hours of one-on-one coaching services. Recognizing the additional barriers faced by LMI homeowners, up to 20 hours of one-on-one coaching support will be made available to them.

Comprehensive support will only be made available to participants that access the loan product, although all interested homeowners will have access to basic forms of support. This approach is intended to align with the funding conditions of the CEF initiative, as it is expected that the grant amount the City will be able to access from this fund will be tied to the total capital deployed through the program.

Some basic coaching support will be provided to all residents to help them move through the process of planning and completing home energy improvements. Such services may include:

- Home energy ratings and tailored retrofit roadmaps using an online portal;
- Recorded webinars about the retrofit process, financing options, existing incentive programs, contractor management, and other topics;
- Access to an online community bulletin board for peer learning; and
- Local events such as home tours or trades shows.

In addition, homeowners who do not apply or qualify for the loan product may access the one-on-one coaching service on a fee-for-service basis.

Rationale for Low Embodied Carbon Insulation

Embodied carbon represents the GHG emissions associated with a product's lifecycle, from manufacturing, transportation, installation, maintenance, and demolition. A material's embodied emissions can total more than the GHGs saved during its operation. As such, it is important to encourage the use of low-embodied carbon products. For insulation, there is a wide range of products available, with some having very high embodied carbon and some very low. Incenting the low carbon options will increase general awareness of the importance of embodied carbon.

Benefits

The Coach will promote more comprehensive and high-value retrofits that achieve GHG emission reductions, energy reductions, and property adaptation improvements and support program retention. By using a third-party delivery agent to offer these services, the City will benefit from the expertise and experience of the selected firm, while diminishing pressures on municipal staff resourcing.

Key components

Depending on the final agreement in place with the selected program administrator, the Coach may offer a variety of services to participating homeowners. These can include:

- Providing information about the program, describing the customer journey, and sharing access to relevant resources.
- Providing expert guidance and recommendations on energy improvements, adaptation upgrades, and other eligible measures, while considering household objectives and circumstances.
- Helping to identify qualified energy advisors and contractors, plan the staging of retrofit work, and evaluate the reports and quotes obtained.
- Pointing to other initiatives (e.g. provincial rebate programs) that participating homeowners may qualify for, and helping participants navigate the application and qualification process.

Centralized web platform

A centralized web platform will be an online portal that will act as a "one-stop-shop". It will allow homeowners, as well as the program administrator, the City and the credit union, to easily access, share, and communicate project information in one place. Specifically, homeowners will generally use the platform to submit application documents and receive notifications on their file. On the backend, the platform will also allow the program administrator, City, and credit union to access and upload shared information, store files, and monitor program activity. This will greatly simplify the coordination needed across multiple stakeholders, while offering a streamlined process to participants.

The centralized web platform can serve other purposes as well. It can direct participants to relevant rebate and incentive programs, connect homeowners with the program's coaching services (e.g. booking a meeting, submitting enquiries), and provide access to local energy advisor and contractor directories. In addition, the platform can support program evaluation efforts by capturing and reporting on collected data, as well as by deploying surveys and supporting other data collection methods.

Alternatives to online communication

Not all homeowners will feel comfortable using an online platform. Alternative means of communications and advancing through the different program stages will therefore be supported. For instance, accessing and submitting print copies of forms and opting into phone communications will be possible. For some services, in-person discussions will also be an option.

Benefits

A centralized web platform will be a valuable tool that can help to address certain homeowner retrofit barriers including process complexity, fragmented information, and finding qualified professionals. Through a user-friendly interface, the platform will provide all information in one place so that homeowners can easily make sense of what they need to do next, complete forms, submit required documentation, and receive communications regarding their application status and any further requirements. At the same time, it can allow the credit union and third-party administrator to process their own portions of the applications and funding requests simultaneously.

Key components

The centralized web platform can make the following functionalities available to homeowners:

- **Information and education.** The platform can be used to share information on home energy and adaptation improvements, including the benefits of home energy upgrades, climate risks and adaptation, and available financing options, to improve homeowner knowledge and understanding. In addition, the platform will be used to promote relevant workshops, information sessions, and complementary learning platforms.
- **Process guidance.** As an information hub, the platform can walk homeowners through the program and process, providing relevant information and resources at each stage. For instance, the platform will be able to connect homeowners with applicable rebates, incentives, and other relevant initiatives, as well as registered energy advisors and qualified contractors to install the homeowner's selected measures.
- **Application forms and submissions:** Homeowners will be encouraged to complete and submit their applications using the online platform. This can help to simplify the application process.
- **Qualified contractors.** The platform may feature a list of local contractors with relevant training such as net zero techniques and/or heat pump certifications. The list will help homeowners find qualified professionals, without being exclusive. The platform will also share tips on selecting contractors, evaluating quotes, and ensuring quality workmanship.

Home energy ratings and retrofit roadmap

The home energy ratings and retrofit roadmaps will be provided to all interested homeowners, and accessible through the centralized web platform. The home energy ratings will give homeowners a quick snapshot of how their home compares to others across the city and province. The City may choose to make these ratings accessible to the public or just to the homeowner.

A retrofit roadmap will also be prepared for each participant and remain confidential to the respective homeowner. It is an individualized plan to help homeowners map out their home improvements over time, with a goal of achieving net zero emissions by 2050. It will also suggest resilience improvements to help the property better withstand climate change impacts. The roadmap will thus provide greater insight into the environmental business case for each potential upgrade measure, along with preliminary financial estimates.

To prepare the roadmap, the program administrator will use pre-retrofit EnerGuide assessment, available data, and a homeowner survey to consider the age of current heating and cooling equipment in the home, along with other factors such as roof or window replacement schedules, capital costs relative to expected savings, and climate change vulnerabilities. This will allow them to identify key opportunities for participating homeowners to install high-efficiency, low-carbon and climate resilient measures that spread costs over time.

National Standard for Home Energy Ratings and Simplified Energy Assessments

NRCAN is working on a standard for home energy ratings, which will include simplified requirements for EnerGuide assessments. It is expected to be released later in 2025. The City should align their processes with the national standard.

Benefits

Home energy ratings are typically based on the physical attributes of a home (such as age, size, and orientation) and not the energy usage of occupants. As such, they protect homeowner privacy while being a valuable tool for public awareness.

When made public, they can contribute to market transformation by aligning stakeholders towards more efficient homes. Homeowners can easily understand their opportunities to save energy at home and buyers can incorporate considerations of energy efficiency when purchasing a home. Banks and utilities can also see which homes have opportunities to benefit from energy upgrades.

A retrofit roadmap offers homeowners a way to make sense of complex information to ease planning and decision-making. It allows homeowners to envision and budget for deep emissions reductions at home. It also provides valuable technical recommendations to facilitate conversations with contractors.

Home Energy Ratings and the Ontario Municipal Property Assessment Corporation (MPAC)

MPAC has completed home energy ratings for all Ontario homes and are currently selling these ratings to their clients. It is expected that municipalities will soon be able to purchase this information, which may be a more cost-effective way to generate home ratings for their residents.

Key components

To prepare home energy ratings and retrofit roadmaps, the City will procure a qualified program administrator. Alternatively, the City could coordinate with MPAC to purchase the home energy ratings they have already prepared for homes in Thunder Bay.

To develop home energy ratings and retrofit roadmaps, the program administration will use data such as the EnerGuide assessments, property assessment data, and historic building permit data. The home energy ratings and retrofit roadmaps typically include:

- A rating of a home's energy and a separate one for its emissions, and a comparison to others in the municipality and province;
- Recommended energy improvement packages and their respective payback periods; and
- A homeowner survey to improve the accuracy of the retrofit roadmaps.

To accurately communicate this information, the following principles should be employed:

1. **Align with national home energy rating standards.** As noted above, NRCan is expected to announce a national standard for home energy ratings. A selected program administrator should adhere to this standard for consistency across the country.
2. **Use a compelling format.** The roadmap should present information in a way that is easy to follow, succinct, and visually appealing.
3. **Tailor information to the target audience.** The roadmap should avoid technical jargon surrounding energy efficiency, GHG emissions, and climate adaptation projects where possible. Key terms, such as net zero emissions, should be defined. In addition, estimated bill savings and the co-benefits of improvements should be communicated.

Taken together, these elements will motivate homeowners to gradually improve their home's energy performance and adaptation to climate change impacts.

Contractor capacity building

When surveyed, homeowner expressed that accessing qualified contractors was a barrier to completing home retrofits. Given the types of measures that are eligible and incented, it is expected that this program will result in an increased demand for contractors with expertise in insulation and heat pumps. Based on the records of the Canada Home Builders Association (CHBA), very few local contractors in the Thunder Bay area have been trained on net zero techniques.

CHBA has an approved curriculum for renovators and builders on net zero concepts and techniques. The local college, Confederation College, already offers several courses related to green building design and they have expressed interested to support the upskilling of residential contractors in the Thunder Bay and broader Northwest area.

Regarding heat pump technology, HRAI offers a course on heat pump sales to help technicians become more familiar with heat pump concepts.

Benefits

The benefits of engaging with contractors to offer training are two-fold. First, training increases the knowledge base of the available contractor. Second, it engages contractors into the program and encourages them to promote the program to their clients.

Key Components

To encourage contractors to participate in trainings, the City can offer them free of charge or for a subsidized rate. They can also work with local contractor associations to promote the contractors who have taken the training. However, it is not recommended to limit homeowners to only the qualified list of contractors as limiting the supply of skilled labour can put upwards pressure on its cost.

In addition to offering the trainings outlined above, the City can provide information about the loan program to contractors, emphasizing that contractors will be paid directly from the credit union for participating retrofits. This will increase contractor trust in the program and may encourage contractors to advise their clients about it.

3.4 Consumer protections

Robust consumer protection measures are critical to the success of a home retrofit program offering financing, especially when financing is offered through a financial institution. They help ensure that a homeowner's investment in energy improvements delivers on projected benefits, represents good value, and is well-suited to the participant's financial circumstances. It is therefore important that participating homeowners fully understand the cost implications, project risks, and financing details to make a well-informed decision. Without these protections in place, homeowners may be deceived by the program outcomes (e.g. unrealized energy savings) and run the risk of taking on debt they will struggle or be unable to repay. While these risks affect all homeowners, they are particularly salient for low- and fixed-income households, which tend to have less capacity to take on additional debt payments, especially when they are higher than expected.

At the same time, it's important to recognize that vulnerable groups and underserved communities are often the most likely to spend a considerable portion of their income on home energy costs, while simultaneously being the least able to prepare for, and recover from, the impacts of climate change. The HEILP program must aim to strike a balance between consumer protections, which prevent homeowners from assuming debt that will cause them undue financial hardship, and flexibility to ensure the program is broadly accessible to the community and able to have a meaningful impact on the City's program objectives. Critically, the program acknowledges that it will not be suited to all homeowners, and that a wide range of solutions are needed to meet the City's emissions targets. HEILP should not provide loans to homeowners who cannot afford the repayment.

The HEILP program includes numerous consumer protection measures including the following:²³

- **Transparency.** The Coach will convey program disclosures to participants verbally during one-on-one calls with a view to promote an understanding of the implications and risks. This will complement, rather than substitute, written program disclosures. It is important to communicate the program disclosures early on, and to reiterate them within the loan agreement. The loan agreement should clearly state the total amount of the loan, the total amount the homeowner will pay over the term of the assessment, the fees charged, and

²³ A comprehensive list of consumer protection measures, based on best practices for PACE programs, are detailed in PACE Nation's (2021) [Residential Property Assessed Clean Energy \(R-PACE\) State and Local Consumer Protection Policy Principles](#) report. Some best practices may not apply in the same way given that this program doesn't use the LIC mechanism for repayment.

the payment schedule. It should also state the consequences linked with failure to pay any outstanding balance, and that the loan will stay with the participant even after the sale of the home.

- **Fraud prevention.** The program administrator will communicate clear guidelines to program delivery partners (Table 8-2) and stakeholders with a view to limit the spread of predatory practices and program misrepresentation. The program's Coach will also inform homeowners about how to ensure their contractors hold all necessary licences and certifications to conduct the work proposed. The post-retrofit energy assessment will validate that the upgrades were completed correctly before the credit union remits payment to contractors.

4. Program Details

This section details the specifics of the home energy improvement loan program including the eligibility criteria for both participants and retrofit measures, the incentives available, and the terms of the loan product.

4.1 Participant eligibility criteria

To evaluate applications to the program, the HEILP administrator will gather required documentation from applicants and will coordinate with the credit union to perform the necessary checks needed to confirm the following minimum eligibility criteria is respected.

1. The applicant must be the **owner** of the home in which energy improvements are made.²⁴
2. The property must be **located** in the City of Thunder Bay.
3. The home must be considered a **low-rise** residential property three-storeys or less (detached, semi-detached, row housing, similar) and situated on a permanent foundation, with a space heating system and all windows and doors in place, such that it is eligible for an EnerGuide assessment.²⁵
4. The applicant must agree to a **pre- and post-retrofit energy assessment**. If submitting a pre-retrofit energy assessment completed prior to the program's pre-approval, it must be dated no more than 48 months prior to the homeowner's application submission date, provided that no major energy upgrades were completed in the intervening period, to be accepted.

Other underwriting criteria and eligibility requirements are to be negotiated with the credit union during the program start-up period.

4.2 Qualifying improvements

Eligible projects will need to meet baseline requirements for qualifying upgrades (listed in Appendix B).

Note that the credit union may be willing to increase the total loan to allow the homeowner to incorporate measures that are not on the eligibility list. That portion of the loan may not be backstopped by the LLR, and the blended interest rate applied may therefore be higher.

Baseline project requirements

Applicants will need to demonstrate that their financing request meets the following requirements:

1. Financed upgrades include **one or more** qualifying energy measure(s).
2. Financing is **not** used for the installation or replacement of any fossil fuel system.
3. Up to 30% of total approved financing may be directed toward qualifying **supporting measures**, including climate adaptation.
4. Financed measures are consistent with or exceed the minimum energy efficiency standards recommended in the **EnerGuide assessment**.
5. Financed upgrades must be completed within **12 months** following the execution of the loan pre-approval, though a 6-month extension may be possible for homeowners who need more time to complete their projects.

²⁴ While non-owner-occupied properties are eligible, other measures should be implemented and enforced to protect renters from potential rent increases and "renovictions". For more information on best practices, refer to Kantamneni, A., & Haley, B. (2023). [Energy Efficiency in Rental Housing: Policy Mixes for Efficiency, Affordable and Secure Housing](#).

²⁵ Natural Resources Canada. (2023). [EnerGuide Energy Efficiency Home Evaluations](#).

The program will also permit DIY upgrades if they align with the overall program objectives and are for measures that do not require a qualified professional or any certification to complete. This therefore excludes measures like heat pumps and solar PV which must be installed by a qualified contractor and therefore cannot be DIY projects. The applicant will need to obtain written approval from the credit union before proceeding with any purchases or work and provide all receipts for materials at the end of the installation. Homeowners will not be allowed to claim charges for their own time.

Eligible measures

The program will finance energy improvement measures and qualifying supporting measures, recognizing that homeowners will, in many cases, incur related costs that fall outside of a strictly defined scope for home energy equipment installation. For instance, some homes may need electrical wiring and service upgrades prior to certain improvements, while other homes may benefit from mold remediation before further work is completed. Additionally, homeowners may also wish to pair retrofit measures with minor related renovations for aesthetic or practical reasons, such as replacing the door frame trim or painting around work sites. To allow for reasonable flexibility, up to 30% of the loan value may be dedicated to costs associated with the energy improvements.

The program will also aim to promote and finance measures which support the program's overall objectives, including climate adaptation. However, because HEILP's primary focus is to support energy upgrades that reduce GHG emissions, additional improvements will not be permitted to represent more than 30% of the total financing request. This cap is consistent with the CEF initiative's requirements for qualifying homeowner projects.

The Coach or credit union may work directly with homeowners to clarify what energy, adaptation and supporting measures are eligible. The credit union may offer greater financing to cover any other costs; however, these would not be backstopped by the LLR.

4.3 Program rebates and incentives

With the close of the Canada Greener Homes Grant program and the launch of the Ontario Home Renovation Savings Program, less substantial incentives are currently available for home energy upgrades, specifically for the installation of heat pumps in homes heated with natural gas (see Table 2-2 for a description of available programs). There nonetheless remains multiple incentives which aim to support home energy improvements for LMI households, including:

- Natural Resources Canada (NRCan)'s Oil to Heat Pump Affordability Program;
- Enbridge's Winterproofing Program;
- Save on Energy's Energy Affordability Program; and
- Canada Greener Homes Affordability Program (pending launch).

The HEILP program will leverage the grant funding from FCM to offer additional incentives to homeowners in ways that complement these programs. Additional incentives can encourage program participation, stimulate demand for specific measures that may be otherwise unpopular, and reduce total project costs for homeowners. Incentives to be offered under this program are outlined in Table 4-1.

HEILP incentives will be paid directly to the credit union, reducing the homeowner's loan balance. Non-HEILP incentives will be paid to the homeowner, who will have the choice whether they use it to

pay down their loan balance. As a reminder, there are no penalties for early repayment with the credit union loan product.

The program will remain responsive to larger market trends, given the frequent fluctuations in available program offerings. Thunder Bay will tailor incentives to address emerging market gaps. As an example, the Canada Greener Homes grant program stopped accepting new applications in 2024 and announced it would be replaced by the Canada Greener Homes Affordability Program for LMI households only.²⁶ To date, no more information about that re-opening has been provided.

Table 4-1: Program incentives offered for home energy improvements

Measure	Incentive	Requirement	Notes
General			
EnerGuide assessment (pre- and post-retrofit)	\$600		Paid directly to Service Organization
Air sealing, blower-door assisted (for homes >3 air changes/hr)	\$400	Air tightness goal in EnerGuide assessment	Paid directly to Service Organization
Insulation <i>Insulated area must be >70% of surface area of the facade and use products that are < 4.2 kg CO2eq/FU.</i>			
Attic or Roof	\$500	R-value +25	
Exterior Walls	\$2,000	R-Value +8	Semi-detached and corner unit townhouses homes receive 75%, townhouses receive 50%.
Foundation/Basement	\$500	R-Value +20	
Cold Climate Heat Pumps <i>For homes primarily heated with natural gas.</i>			
Air source, central	\$1000/ton Max \$3,000		
Air Source, mini split	\$500/ton		
Geothermal HP	Max \$1,500		

²⁶ Natural Resources Canada. (2024). [Canada Greener Homes Initiative - February 2024 Update](#).

Note: The total incentive offered will not exceed 10% of the loan value.

4.4 Term sheet

Table 4-2 below outlines the preliminary terms of the unsecured loan product and are subject to change in the final version, pending further negotiation with the participating credit union, as well as the provisions in an eventual agreement with FCM. Certain elements of the term sheet may also be adjusted throughout the program implementation period to better respond to the funder, City, and homeowner needs.

Table 4-2: Preliminary program term sheet

Terms	Details
Eligible Borrowers and Properties	Homeowners that comply with participant eligibility criteria (Section 4.1)
Eligible Measures	<ul style="list-style-type: none">Qualifying energy efficiency, renewable energy and fuel switching upgradesRelated engineering and electrical service upgradesNecessary repairs and health and safety requirements to install qualifying measuresClimate adaptation measures <p>Detailed list of measures in Appendix B</p>
Time to Complete Work	<ul style="list-style-type: none">12 months from the date of issuance for the Loan Pre-Approval.Extensions of additional 6 months may be granted upon request.
Amount	<ul style="list-style-type: none">Minimum of \$5,000 / maximum of \$60,000Up to 100% of qualifying measuresUp to 30% of the total financing request may be directed to supporting measures defined in Section 4.2. <p>In the case of consecutive applications to the program, the maximum amount available is reduced by the outstanding loan balance.</p>
Term	For amounts less than \$20,000, the maximum term is 10 years, and for amounts of \$40,000 or more, the maximum term is 15 years.
Interest Rate	<ul style="list-style-type: none">Fixed interest rate (basis points to be determined)
Administration Fee	TBD
Advanced Disbursement	Up to 50% of the loan value
Payment Frequency	TBD
Early Repayment	No prepayment penalty for amounts over TBD

5. Multi-Stakeholder Journey

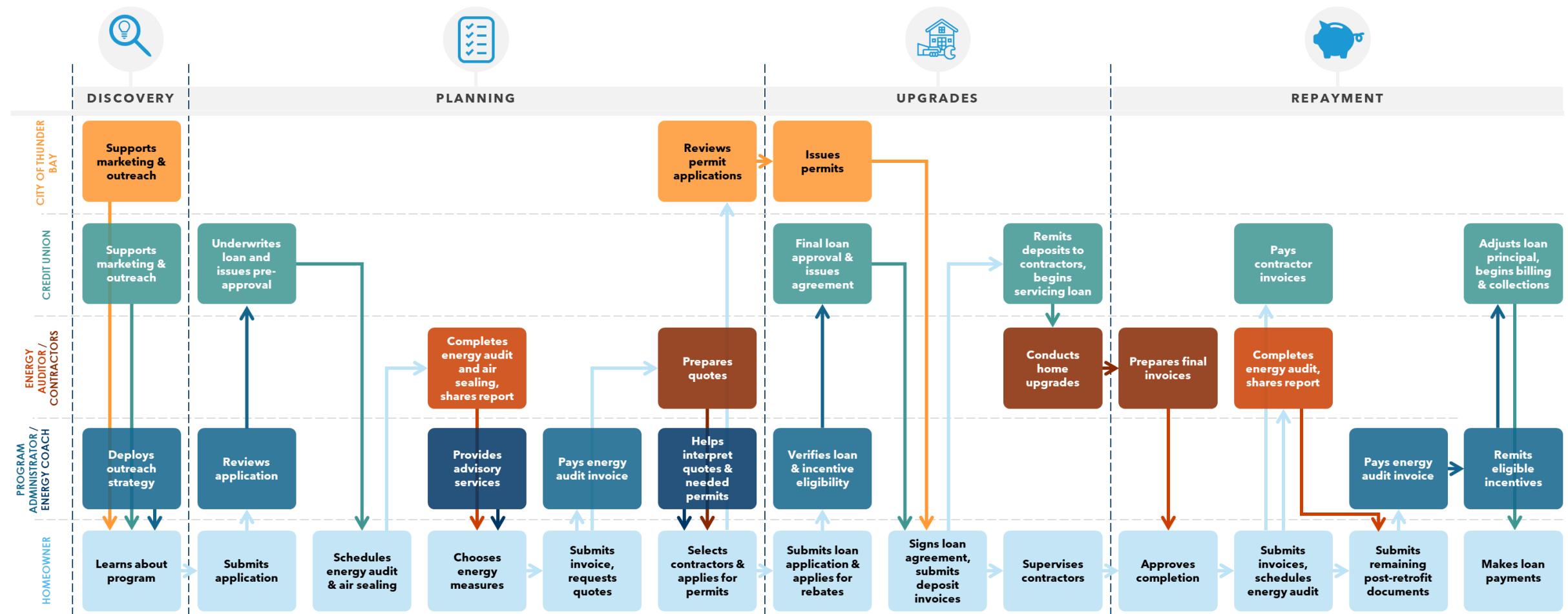
This section describes the five program stages: discovery, planning, upgrades, repayment, and re-entry (Figure 5-2). Each stage details the homeowner experience, as well as the different delivery activities conducted by the main program stakeholders—the program administrator, credit union, City of Thunder Bay, energy assessors, and contractors. It also identifies the associated documentation, system infrastructure, and internal controls for quality assurance needed.

Figure 5-1: Summary of five program stages



The multi-stakeholder HEILP journey map shown in Figure 5-2 below summarizes the interactions between different stakeholders at different program stages. Further discussions will be needed to finalize the process map once the program administrator and credit union are contractually engaged.

Figure 5-2: Preliminary multistakeholder HEILP journey map



The following sections detail each of these steps in greater detail.



1. Discovery

During the discovery stage, a mix of targeted marketing, outreach and educational strategies are used to reach the target audience and inform them of the benefits of the program and low-carbon energy efficiency and climate adaptation more broadly. The primary objective is to generate interest in the program and encourage eligible homeowners to move forward with an application.

Process description

The following steps are carried out at the discovery stage:

- **Program promotion.** The program administrator, supported by the City and the credit union, raises awareness about the program by deploying the marketing and outreach strategy through different communication channels and mediums. Interested homeowners learn more about the different considerations surrounding a home retrofit project by exploring the information and features available on the program webpage and by submitting enquiries to the program administrator or on the online bulletin board.
- **Education.** The program administrator promotes the benefits of home energy and adaptation upgrades, in partnership with the City, the Credit Union, and trusted collaborators.

Homeowner experience & stakeholder responsibilities

At this stage, the primary delivery agents collaborate to ensure consistent messaging and amplify the reach of program promotion efforts. Table 5-1 below details each of the main homeowner and stakeholder steps.

Table 5-1: List of primary homeowner and stakeholder steps at the discovery stage

Stakeholder	Experience / responsibilities
Homeowner experience	<ul style="list-style-type: none">• Learn about low-carbon energy efficiency and climate adaptation.• Made aware of the program and how it supports their priorities (e.g. comfort, cost savings).• Encouraged to peruse the information made available, pose questions, and apply to the program.
Program administrator	<ul style="list-style-type: none">• Deploy the marketing and outreach strategy, including promotional materials and the online bulletin board.• Respond to enquiries from homeowners.• Issue regular invoices to City of Thunder Bay for services rendered.
Credit union	<ul style="list-style-type: none">• Support the deployment of the marketing and outreach strategy.• Direct interested homeowners to the program website.
City of Thunder Bay	<ul style="list-style-type: none">• Support the deployment of the marketing and outreach strategy.• Direct interested homeowners to the program website.• Pay invoices to the program administrator.

Supporting documentation and infrastructure

The documentation needed to support the discovery stage includes:

- Program marketing and outreach strategy.
- Final educational and promotional materials.
- Website featuring content on program offering, processes, and FAQ, as well as an interactive online and monitored bulletin board. A directory of registered energy assessors and guidance on how to vet and work with contractors may also be added.
- Detailed process and procedures, including standard response times.

Internal controls for quality assurance

Key Performance Indicators (KPIs) and supporting measurement tools will help monitor the effectiveness of marketing and outreach efforts, as well as communications and engagement with homeowners.

2. Planning



Interested homeowners submit a program application. If they meet the program's eligibility criteria and receive loan pre-approval, they are then required to obtain an energy assessment, which can help them choose the upgrades they will complete. Once decided on the scope of their project, participants obtain and compare quotes from contractors. Participants may request to meet one-on-one or as part of a group with the Coach for assistance making informed decisions.

Process description

The following steps are carried out at the planning stage:

- **Eligibility assessment.** Interested homeowners submit a completed application through the program's online portal, by email or by postal mail. The application is first reviewed by the program administrator, who confirms eligibility based on the minimum program criteria (Section 4.1). Ineligible homeowners are notified, provided the reasons for the refusal, and directed to other programs for which they may qualify. Eligible applications are passed to the credit union, who begins underwriting the loan application.
- **Application notice.** The credit union notifies applicants of their loan pre-approval or refusal. Participants who are pre-approved are given supplementary information to guide their next steps and promote transparency.
- **Energy assessment & air sealing.** Program participants obtain a pre-retrofit energy assessment and complementary blower-door assisted air sealing work to respect the program's eligibility requirements. Participants are reimbursed through the program's incentives. With the energy assessment report, homeowners are able to better understand their home energy performance of the home and have access to personalized list of recommended upgrades to maximize energy savings. Homeowners may work with the Coach to select appropriate improvements for their property, taking into account their priorities, preferences, financial circumstances, and other factors.

- **Contractor quotes.** Once decided on the scope of their project, participants contact local contractors to request quotes. The Coach is available to help homeowners navigate this process, including how to find relevant contractors and how to negotiate, interpret and compare the quotes they receive.

Homeowner experience & stakeholder responsibilities

At this stage, homeowners apply to the program and map out their project with guidance from the energy assessment, personalized retrofit roadmap, contractors, and the Coach. Table 5-2 below details each of the main homeowner and stakeholder steps.

Table 5-2: List of primary homeowner and stakeholder steps at the planning stage

Stakeholder	Experience / responsibilities
Homeowner experience	<ul style="list-style-type: none"> • Apply to the program by preparing and submitting an application, attestation and consent form, alongside any other required supporting documentation. The homeowner may be asked to provide additional information, if needed. • Notified of whether their application has been pre-approved. If so, information is provided to assist with next steps and manage expectations. • Hire a registered energy advisor to complete a pre-retrofit energy assessment, coupled with complimentary air sealing work (optional). • May submit their energy assessment to the Coach to obtain a personalized retrofit roadmap (optional). • Decide on the scope of their project and contact a variety of contractors to obtain quotes. • May participate in one-on-one or group coaching sessions (optional) to obtain advice on what energy measures and adaptation improvements are best suited to their property, priorities and preferences, financial circumstances, and other factors, and how to find appropriate contractors and assess the price and quality of quotes. • Retain their selected contractors and obtain any required permits.
Program administrator	<ul style="list-style-type: none"> • Evaluate applications against the program's eligibility criteria, and request clarifications or additional information where needed. • Inform ineligible applicants of the reasons for refusal and redirect them to program for which they may qualify. • Forward eligible applications to the credit union for review. • If needed, help homeowners identify a suitable energy advisor. • Provide energy coaching services via group sessions and one-on-one support. • Pay the energy advisor using the program incentives. • Monitor program activity and follow up on any inactive files. • Issue regular invoices to City of Thunder Bay for services rendered.
Credit union	<ul style="list-style-type: none"> • Begin loan underwriting and issue a notice of loan pre-approval or refusal.
City of Thunder Bay	<ul style="list-style-type: none"> • Remit payment to the program administrator.

Supporting documentation and infrastructure

The documentation needed to support the planning stage includes:

- Centralized web platform, with integrated Customer Relationship Management (CRM) software (or equivalent) and encryption function for financial documents.
- Final eligibility and underwriting criteria, along with the list of required documentation.
- Application, attestation,²⁷ and consent forms.
- Notice of pre-approval/refusal template.
- Program and loan application forms.
- Detailed process and procedures, including standard response times.

Internal controls for quality assurance

CRM software can help monitor application progress to trigger follow-ups when warranted, as well as to generate valuable data to evaluate program performance, including the average time it takes to review applications.

3. Upgrades



Participants submit their financing request form and share their selected quotes. The program administrator verifies whether all costs are eligible and confirms what incentives apply, then forwards the application to the credit union to finalize the loan agreement. The credit union disburses funds to cover contractor invoices upon satisfactory project completion.

Process description

The following steps are carried out at the upgrades stage:

- **Loan application.** Once participants have selected their preferred contractors, they submit a completed financing request form through the online portal. Within that form, participants have the option of requesting an advance disbursement to cover contractor deposits and related fees. The program administrator uses the information collected to validate that costs are consistent with the program's criteria for qualifying measures, then notifies the credit union to proceed with the loan agreement, which likely will begin accruing interest. Once fully executed, and required municipal permits have been issued, participants may authorize their contractors' work.
- **Home upgrades.** Contractors proceed with the quoted home improvements, with oversight from the participant.
- **Contractor payment.** Before the work commences, the credit union remits payment to cover program-approved contractor deposits and related fees for participants who

²⁷ The attestation form should, at minimum, ask homeowners to acknowledge that they have read the terms and conditions of the program, confirm that all the information submitted is true and accurate to best of their knowledge and that they have the authority to submit the attestation, and agree to providing timely responses to questions from the program administrator.

requested the advanced disbursement option. At the end of the project, the credit union provides a loan disbursement to the homeowner to pay the remaining balance.

Homeowner experience & stakeholder responsibilities

This stage centers around finalizing all agreements and approvals needed to authorize the contractors' work. Table 5-3Table 5-2 below details each of the main homeowner and stakeholder steps.

Table 5-3: List of primary homeowner and stakeholder steps at the upgrades stage

Stakeholder	Experience / responsibilities
Homeowner experience	<ul style="list-style-type: none">Submit quotes and completed financing request form.Submit rebate applications to external programs.Sign the loan agreement.
Program administrator	<ul style="list-style-type: none">Lead coaching services with participants.Respond to written and phone enquiries.Work with local contractors if needed to clarify certain aspects of the quote.Monitor program activity and follow up on any inactive files.Issue regular invoices to City of Thunder Bay for services rendered.
Credit union	<ul style="list-style-type: none">Process financing documentation.Prepare, sign and execute the loan agreement.Remit payment to cover contractor deposits and related fees, if requested.Loan servicing
City of Thunder Bay	<ul style="list-style-type: none">Issue any necessary municipal permits.Remit payment to the program administrator.

Supporting documentation and infrastructure

The documentation needed to support the discovery stage includes:

- Loan agreement template.
- Centralized web platform, with integrated CRM software (or equivalent) and encryption function for financial documents.
- Detailed process and procedures, including standard response times.

Internal controls for quality assurance

CRM software can help monitor file progress to trigger follow-ups when warranted. Clear and consistent communication facilitated by the centralized web platform will be key to coordinate between participants, contractors, and the program administrator.



4. Repayment

Participants ensure the contractors' work has been completed to satisfaction and coordinate with the credit union to ensure contractors are paid in a timely manner. In addition, participants obtain a post-retrofit energy assessment and submit the remaining documentation. The program administrator remits payment to the energy advisor, calculates the applicable incentives, and provides the funds to the credit union, who adjusts the loan principal accordingly. The credit union manages billing and collections over the term of the loan.

Process description

The following steps are carried out at the financing stage:

- **Final disbursement.** Once participants are satisfied with the work completed, they forward the financing request and a copy of the contractor invoices to the credit union. The credit union provides the final disbursement to cover approved financing costs.
- **Energy assessment.** Participants obtain a post-retrofit energy assessment to fulfill program requirements and help understand the impact of their upgrades.
- **Project closing.** The homeowner submits all remaining documentation. The administrator then pays the energy advisor and submits applicable incentives to the credit union to bring down the loan principal. A homeowner survey is circulated to help estimate the additionality and impact of the program and to evaluate the participant experience.
- **Loan servicing.** The credit union bills and collects payment from borrowers. Participants may opt into a pre-authorized payment plan to help streamline the collections process. The process for addressing delinquencies and defaults is consistent with the credit union's existing policies and procedures.

Homeowner experience & stakeholder responsibilities

This stage is centred on final invoicing and loan payments. Table 5-4 below details each of the main homeowner and stakeholder steps.

Table 5-4: List of primary homeowner and stakeholder steps at the repayment stage

Stakeholder	Experience / responsibilities
Homeowner experience	<ul style="list-style-type: none">• Submit the final financing request and a copy of the contractor invoices to the credit union to receive the disbursement.• Use disbursed funds to pay contractors.• Obtain a post-retrofit energy assessment and submit all other required documentation.• Make loan payments over the term of the loan.
Program administrator	<ul style="list-style-type: none">• Process the final homeowner documentation and request additional information and clarification as needed.• Remit applicable incentives to the credit union.

Stakeholder	Experience / responsibilities
	<ul style="list-style-type: none"> Provide regular invoices to City of Thunder Bay for services and reimbursement of incentive amounts forwarded. Circulate the homeowner survey. Collect required data for reporting purposes. Monitor program activity and follow up on any inactive files. Issue regular invoices to City of Thunder Bay for services rendered.
Credit union	<ul style="list-style-type: none"> Draft modifications to the loan agreement, if applicable. Coordinate modified loan agreement signatures, if applicable. Disburse funds to borrowers. Adjust the loan principal to account for HEILP and other incentives, and any additional payments. Manage billing and collections, including any delinquencies and defaults.
City of Thunder Bay	<ul style="list-style-type: none"> Remit payment to the program administrator. Prepare regular reports to the program funder (FCM), with support from the program administrator and credit union, to fulfill funding requirements.

Supporting documentation and infrastructure

The documentation needed to support the discovery stage includes:

- List of required documentation for final disbursement.
- Centralized web platform, with integrated CRM software (or equivalent) and encryption function for financial documents.
- Detailed process and procedures, including standard response times.

Internal controls for quality assurance

Key Performance Indicators (KPIs) and supporting measurement tools will help monitor the overall effectiveness of the program processes and services based on the perspectives of participants who fully completed the program. The program may also conduct virtual or on-site quality assurance checks on a sample of completed projects. Finally, the program will implement strict protocols for managing personal identifiable information and data security.



5. Program re-entry (optional)

Former program participants are invited to consider additional home energy and adaptation upgrades through the HEILP program. Permitting and encouraging re-entry allows homeowners to phase their home retrofits over time with structured guidance from the personalized retrofit roadmap prepared during the previous planning stage.

Process description

The following steps are carried out at the program re-entry stage:

- **One-on-one meeting.** The energy Coach offers a one-on-one meeting with each former participant to revisit their retrofit roadmap and to discuss their current priorities and circumstances. This personalized engagement can help motivate homeowners to reflect on investing in further property improvements.
- **Repeated stages.** Homeowners interested in moving forward will prepare an application and move through the program stages anew. Certain steps may be more streamlined. For instance, if the post-retrofit energy assessment is still valid, the homeowner will not need to obtain another energy assessment. In addition, there may be an option to modify rather than renegotiate the loan agreement, provided it has not yet been discharged.

Homeowner experience & stakeholder responsibilities

At this stage, the homeowner re-immerses themselves in the program. Table 5-5 below details each of the main homeowner and stakeholder steps.

Table 5-5: List of primary homeowner and stakeholder steps at the program re-entry stage

Stakeholder	Experience / responsibilities
Homeowner experience	<ul style="list-style-type: none">• Invited to meet with a Coach to discuss additional home upgrades using the retrofit roadmap as a starting point for reflection.• Meet with the Coach to discuss the opportunity further, if desired.
Program administrator	<ul style="list-style-type: none">• Monitor the CRM to identify homeowners to re-contact.• Outreach to encourage homeowners to consider re-entering the program.• Disclose program re-entry terms and conditions.• Meet one-on-one with interested homeowners to review their retrofit roadmap, discuss their current priorities and circumstances, and advise them on the process to re-enter the program.• Issue regular invoices to City of Thunder Bay for services rendered.
Credit union	<ul style="list-style-type: none">• No direct support at this stage.• Redirect re-entry enquiries from participants to the program administrator.
City of Thunder Bay	<ul style="list-style-type: none">• Remit payment to the program administrator.

Supporting documentation and infrastructure

The documentation needed to support the discovery stage includes:

- Description of terms and conditions and other relevant disclosures for program re-entry.
- Central web platform, with integrated CRM (or equivalent) and encryption functionality.
- Detailed process and procedures, including standard response times.

Internal controls for quality assurance

CRM software can help trigger follow-ups at opportune times, track communication preferences, and keep note of discussion details.



6. Projected Uptake & Impacts

This section presents the anticipated program uptake, impacts and co-benefits. These estimates are based on results from Dunsky's proprietary financing program model and informed by available costing information, uptake data from other jurisdictions, and building archetypes representative of common housing types in the community. A sensitivity analysis with three uptake scenarios is shown to demonstrate a range of program possibilities under different conditions. Further details on the inputs and assumptions used in the financing program model are provided in Appendix C.

6.1 Estimated participation rate

Based on the modelling results of different uptake scenarios, the program is expected to support **up to 531 participants within the first four years of operations**. This represents 2.4% of the total eligible housing stock (39,485 dwellings). The preliminary budget and impact estimates are built around the 'FCM Scenario'.

Table 6-1: Estimated uptake, City of Thunder Bay²⁸

Uptake Scenario	Average Annual Uptake Years 1-4	Total Cumulative Uptake Years 1-4
Low	33	130
FCM scenario²⁹	50	198
High	132	529

Program uptake could exceed projections if there is substantial pent-up demand, if existing programs sunset, and if other initiatives that further drive demand for home energy and adaptation improvements are introduced at the local, provincial and federal levels in the coming years. The HEILP program is also expected to indirectly increase retrofit activity outside of the program by motivating homeowners to undertake energy and adaptation improvements through other financing options (e.g. savings, home equity loan) as the local retrofit ecosystem becomes more established and as residents become more aware and familiar with the associated benefits.

6.2 Environmental impacts

Based on the projected uptake for the program, Table 6-2 and Table 6-3 present the estimated energy saving and GHG reductions resulting from home retrofits completed through the HEILP program, respectively.

Table 6-2: Estimated energy savings (GJ)

Uptake Scenario	Average Annual Energy Savings Years 1-4	Total Cumulative Energy Savings Years 1-4
Low	2,322	9,289
FCM scenario	3,542	14,169
High	8,959	35,835

²⁸ Some totals may not add up exactly due to rounding across all tables in this section.

²⁹ The FCM scenario was created for the purposes of the CEF application and sits between the low and high uptake scenarios.

Table 6-3: Estimated GHG savings (tCO₂e)

Uptake Scenario	Average Annual GHG Savings	Total Cumulative GHG Savings
	Years 1-4	Years 1-4
Low	112	446
FCM scenario	164	657
High	413	1,651

While the HEILP program will play a role in meeting the City's climate action objectives, various other policies, regulations and initiatives—both carrots and sticks—will be needed to achieve net zero emissions across the existing housing stock by 2050.

6.3 Program co-benefits

The program will generate multiple co-benefits, in addition to supporting the City's GHG, energy and adaptation objectives. Some of the expected community benefits resulting from the program's direct and indirect impacts include:

- Reduced rate of energy poverty across the City;
- Increased economic activity (e.g., jobs created);
- Improved homeowner comfort;
- Improved health and safety (e.g., better air quality, less moisture and mold issues); and
- Increased home values.

This program will also allow the City to be well positioned to support residents meet future and growing pressures to undertake energy and adaptation upgrades, as well as to expand to target commercial and multifamily buildings.

7. Program Funds

This section provides an overview of the program's preliminary capital and operating budgets, the proposed flows of capital, and the purpose and structure of the proposed loan loss reserve supporting the program's associated loan product.

7.1 Preliminary program budget

To capitalize the HEILP program, the City intends to apply to FCM's CEF initiative. The following high-level estimate of the program's operating and capital needs is intended to help the City prepare its application to the CEF initiative and secure the required commitment from Council, assuming the program is awarded funding from FCM. It will also support the City's regular budget planning for the years ahead.

Table 7-1 shows the estimated funding needed to administer the program during its first four years of operations and

Table 7-2 shows potential contributions from different parties and revenue sources, noting that the CEF initiative requires that a portion (20%) of the program's total eligible costs be covered by non-FCM sources. In this case, the credit union funds would cover that match funding requirement. While it is the applicant's responsibility to secure these funds, the matching contribution may be committed by any number of external parties and therefore do not necessarily need to be entirely covered by the City. In this program's case, the capital is entirely provided by a local credit union, which amply covers the portion of the total eligible costs by non-FCM sources.

Table 7-1: Preliminary HEILP program budget

Program Expenditures	Year 1³⁰	Year 2	Year 3	Year 4	Total
Operation costs	\$376,500	\$169,250	\$158,000	\$148,000	\$851,750
Program rebates	\$118,976	\$131,738	\$133,538	\$150,917	\$535,169
Additional services for low-income participants	\$5,000	\$5,000	\$5,000	\$5,000	\$20,000
Loan loss reserve	\$153,280	\$181,640	\$185,640	\$224,260	\$744,820
Homeowner financing	\$766,400	\$908,200	\$928,200	\$1,121,300	\$3,724,100
Total expenditures	\$1,420,156	\$1,395,828	\$1,410,378	\$1,649,477	\$5,875,839

³⁰ Year 1 includes the program start-up and the first full year of the program.

Table 7-2: Sources of funding to cover the program budget

Sources of Funding	Year 1¹⁸	Year 2	Year 3	Year 4	Total
City (in-kind existing staff time)	\$96,250	\$45,000	\$33,750	\$33,750	\$208,750
Application fee	\$0	\$0	\$0	\$0	\$0
FCM (grant)	\$404,226	\$260,988	\$262,788	\$270,167	\$1,198,169
FCM (loan loss reserve)	\$153,280	\$181,640	\$185,640	\$224,260	\$744,820
Credit union (loan capital)	\$766,400	\$908,200	\$928,200	\$1,121,300	\$3,724,100
Total funding	\$1,420,156	\$1,395,828	\$1,410,378	\$1,649,477	\$5,875,839
% loans in grant (FCM)	53%	29%	28%	24%	32%
% covered by non-FCM sources	61%	68%	68%	70%	67%

The final estimates for the budget are based on the moderate scenario. During the program's 4-year implementation period supported with FCM funding, HEILP will support an estimated 200 home retrofits.

FCM is expected to provide most of the funds needed to support the program operations through the initial start up period and first four years. After FCM's funds have been fully expended and the loan loss reserve agreement expires, an alternative arrangement with the capital provider will need to be identified, and the revenue streams will need to be adjusted to account for operating costs no longer covered by the FCM grant (e.g. increased participant fees, reduced incentives, alternative funding for operational costs).

Alternative sources of program funds could include:

- **City funds** could replace the FCM's loan loss reserve if the program wishes to continue a similar collaboration with the capital provider or other financial institutions offering unsecured personal loans. The City would then need to provide funds for a Loan Loss Reserve and place them in an escrow fund, to secure the loan amounts deployed. The Loan Loss Reserve would then be administered directly by the City.
- **Private capital** from financial institutions, such as local credit unions, chartered banks, and other potential capital providers could be used to deliver another model of financing, such as through an LIC. In most instances, the program's potential financial partners are expected to set minimum drawdown amounts. This means the program will need to make best efforts to generate great enough financing volumes to ensure borrowed funds are passed through to homeowners within a given amount of time. For the City of Thunder Bay, the volume of loans may require regional collaboration. Other

financial instruments, such as sustainability-linked bonds, may be considered as part of a larger portfolio of municipal capital projects.

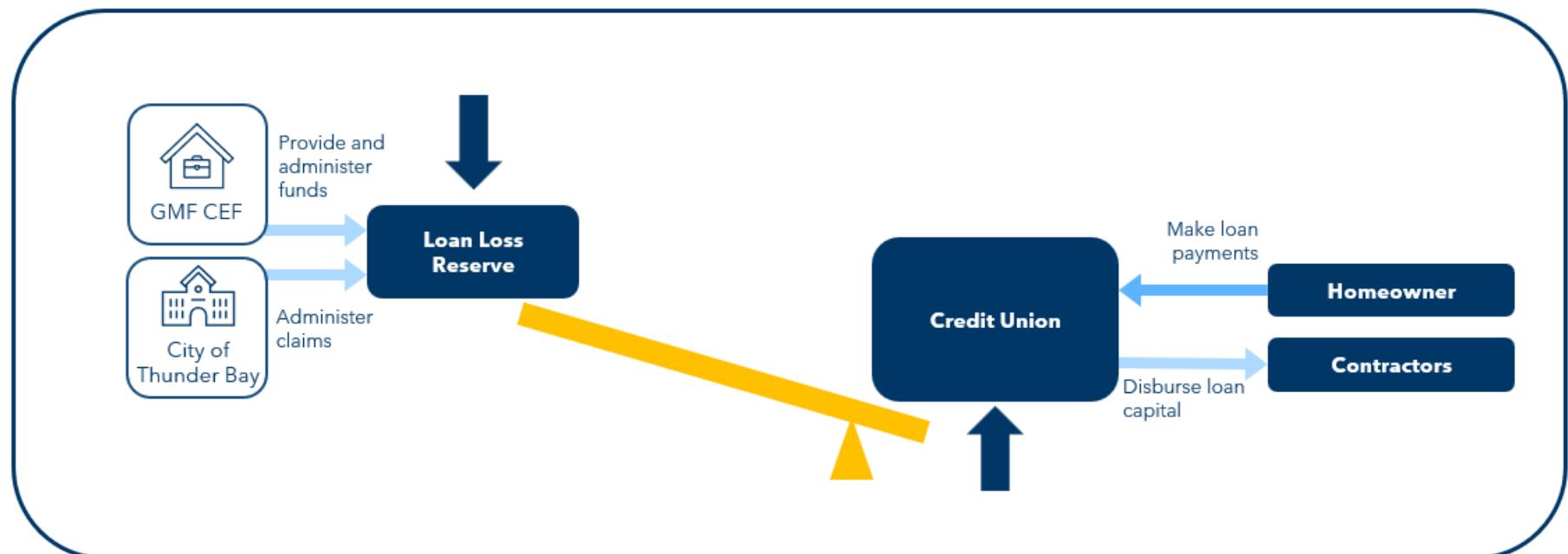
The City will also need to identify new revenue streams to cover the program's operating costs when the program transitions away from its dependence on CEF's grant contributions. Alternatively, the program operating costs could be reduced. This could include:

- The City subsidizing a portion of the program's operating costs.
- Increasing program participation and/or financing fees paid by the participants.
- Adding fees for services that were previously free (e.g. Coach).
- Relaxing some of the program eligibility criteria to increase participation volumes (e.g. render the home EnerGuide assessment optional or replacing it with a lower burden assessment).
- Finding other sources of funding, including public grants (provincial or federal governments), philanthropic funds, or private sponsors.
- Sharing costs and risks with other jurisdictions led by a common program administrator. This approach can leverage efficiencies of scale.
- Evaluating program processes to identify potential areas for efficiency gains.
- Reducing program services.
- Providing municipal contributions to cover a portion of administration costs. For instance, it could draw from an internal green fund dedicated to supporting the City's climate action initiatives.

7.2 Capital flows

Figure 7-1 below illustrates the capital flows between key program actors. Some adjustments to this flowchart may be warranted once agreements with all relevant parties have been put in place.

Figure 7-1 Simplified capital flow diagram



Direct payment to contractors

The credit union(s) are likely to manage the direct disbursement to contractors for the HEILP program participants, which is a more streamlined approach than having the homeowner pay contractors as it enables the funds to pass through fewer hands (Figure 7-1). It also alleviates some of the administrative burden for homeowners and avoids them from needing bridge financing.

It also is preferred by contractors as they have confidence that the payment will be made and the homeowner will not use the funds for other reasons. Table 7-3 outlines some of the strengths and shortcomings of this more direct approach to contractor payments.

Table 7-3: Strengths and shortcomings of a direct contractor payment structure

Strengths	Shortcomings
<p>Enhances the homeowner experience. Homeowners are not responsible for managing large sums of money.</p> <p>Reduces the risk of misuse of funds. This approach ensures that borrowed funds are directed to home improvements, rather than other uses.</p> <p>Builds trust with contractors Contractors have confidence they will be paid, so they may be willing to promote the program, take on more clients, and offer better payment terms.</p>	<p>Increased administrative complexity. Direct contractor payments create additional responsibility for the credit union and can become particularly complex on projects involving multiple contractors.</p>

7.3 Loan loss reserve

A Loan Loss Reserve (LLR) is a credit enhancement tool where a pool of funds is set aside to cover a portion of losses incurred by lenders from homeowner repayment defaults. The balance of the LLR fund may fluctuate as the balance of outstanding loans changes, since deposits are held until loans are repaid by the homeowners. In the event of default, lenders can apply to the LLR fund to be made whole for a portion of their demonstrable losses. Risks are shared between both parties as the LLR only covers a portion of losses. For the credit enhancement stream of the FCM CEF program, the LLR funds are attributed to the program, but remain in the possession of the FCM, which administers the fund.

The presence of the LLR allows the City to negotiate preferential terms with financial partners such as below-market interest rates, expanded underwriting criteria to homeowners with lower credit scores, longer term lengths and amortization periods, increased maximum loan amounts, or other benefits for participating homeowners.

8. Implementation Plan

This section maps out a high-level near-term plan to prepare for program implementation. It includes a timeline leading up to program launch, as well as series of required start up tasks. It also describes the roles and responsibilities of the different stakeholders that will support program delivery. A more detailed Implementation Plan is developed for the HEILP in another document.

8.1 Program launch timeline

Based on the approximate timeline to program launch, shown in Figure , the program's expected launch date falls in the last quarter of 2026. Following the start-up period, the City is expected to continue receiving funds and credit enhancement from FCM for up to four years, after which time alternative sources of revenue and different credit enhancement will need to be secured.³¹

Figure 8-1: Illustrative program timeline



The CEF initiative allows costs incurred following the full application date to be reimbursed, provided the program is awarded funding. To expedite the timeline, the City may opt to incur some costs prior to funding confirmation and final contracting from FCM. Following this approach would allow the City to continue advancing efforts to prepare for program launch with less delay, as FCM's review and contracting process can last over 12 months.

8.2 Start up plan

Once the City has submitted its funding application to FCM and is ready to move forward, several tasks must be completed to prepare for program launch. The start up period will be shaped by close collaboration between the City, the credit union, as well as the program administrator once retained. The following section provides a high-level overview of these activities, which include but are not limited to:

- 1. Council and funding commitment.** The City will need to secure Council endorsement and the requisite commitment of staff time allocations to fulfill application requirements to the CEF initiative (see the callout box below).
- 2. Application to FCM's CEF initiative.** The City will need to complete an application to FCM's CEF initiative to fund the majority of operating costs and provide credit enhancement to facilitate the deployment of capital during the program's start up period and initial implementation years.

³¹ As an example, after Ottawa's Better Homes program was fully subscribed, it transitioned to a model that leverages private capital. To cover its operating expenditures, it included a fee structure for program participants.

- 3. Resourcing.** The City will need to retain a program administrator through a process consistent with its procurement policies. The City will also need to re-engage with different municipal teams, to notify them of the activities they will be responsible for during the start up period, or the added volume they may see through the program start-up (for permits, or general inquiries, for example). This will help to firm up the internal and external resourcing plan, while providing municipal staff with some lead up time to anticipate the changes to their future workload.
- 4. Legal and financial activities.** The City will work with legal council to draft a contract with the credit union, to finalize the program's term sheet and work out the processes and procedures to store and share data, transfer funds, and finalize the conditions for access to the loan loss reserve funds.
- 5. Program infrastructure.** Working with the program administrator and other third parties, the City will oversee the building of the program's backend infrastructure (e.g. CRM, centralized web platform) and website. This step may require a significant investment of time to ensure all software is well customized to the needs of the program and safety requirements.
- 6. Delivery partner engagement.** The City, credit union and program administrator will need to work together to finalize the program's various processes and procedures, create alignment, and offer training and support. In addition, the program administrator will need to work with local energy assessors, relevant contractor firms, and other potential program delivery partners (e.g. local environmental organizations) to communicate the details of the program and enhance understanding of climate adaptation home improvements.
- 7. Marketing and outreach strategy.** The program administrator will be responsible for developing a complete marketing and outreach plan for the program, leveraging its previous experience. The administrator will also be responsible for producing promotional and website content and materials.

The following section elaborates on these seven key start-up tasks.

1. Council and funding commitment

Approval from the City's Council is needed to proceed with a credit enhancement program application to FCM and to secure the required matching contribution representing 20% or more of total eligible costs from the credit union (Section 7.1). At the same time, the Council resolution may also request delegating authority to one or more designated municipal staff (e.g. CFO) for the purposes of negotiating and executing a funding agreement with FCM, negotiating and executing a service agreement with the retained program administrator, and negotiating the terms of the LLR with both the FCM and the credit union, and proceed to claims against the LLR as needed.

2. Application to FCM's CEF initiative

Preparing a credit enhancement program application to the CEF initiative requires extensive documentation. The City will need to demonstrate that HEILP is a municipal priority and aligns with existing plans and strategies, provide evidence of consultation with the Province, provide a detailed budget, and identify all sources of program funding. Because the CEF initiative's funding award process is competitive, the application should also emphasize the program's innovative features.

While preparing the funding application to FCM, the City will need to:

- **Finalize the program budget.** Through further discussions with the potential program administrator and partnering credit union, the City will need to finalize its budget structure, including compensation framework for program administration services, and specific structure of the program's incentives.
- **Prepare application documents.** The CEF initiative requires applicants to undergo a pre-application process to confirm eligibility before submitting a full funding application. The pre-application process is relatively short and straightforward, whereas the full application will require preparing a more complex and lengthy application form and project workbook, as well as compiling all required supporting documentation.

FCM has communicated that the CEF initiative is expected to sunset in 2026, with the last funding attributions planned for the end of March 2026. As such, the City must continue to advance through CEF's application stages within the next months to fully take advantage of this funding and capacity building opportunity.

FCM funding and required contribution

Through the Community Efficiency Financing (CEF) initiative, FCM offers funding to cover up to 80% of total eligible costs across the combined operating and capital budget. FCM may provide a credit enhancement of up to \$2M to support third party financing and up to \$5M grant for start-up and operating costs. The grant cannot make up more than 50% of the combined third-party financing and start-up and operating costs or exceed the total start-up and operating costs. For this program, the capital contributions from the credit union make up this match funding contribution. To demonstrate to FCM that the City has some "skin in the game," the City should commit some staff time to support program delivery.

3. Resourcing

To deliver the HEILP program, the City will need to allocate the appropriate resources, clarify roles and responsibilities, and ensure adequate staffing both internally and externally.

- **Designate a City program lead.** Once the City receives confirmation of funding award (or earlier, depending on the City's tolerance for risk), the City can begin to undertake the activities needed to prepare for program launch. To do so, dedicated staff will need to be assigned to lead and coordinate activities during the program start up, implementation and evaluation processes. The program lead will need adequate allocated time and resources to successfully deliver on their responsibilities.
- **Retain a third-party program administrator.** The City will need to enter into a service agreement with a qualified third-party program administrator. To help select an appropriate partner, a thorough review of the program's roles and responsibilities should be conducted in consultation with affected municipal departments. The firm retained may impact the flow of funds currently envisioned in Figure 5-2, depending on their disbursement capabilities.
- **Retain a partnering credit union.** The City will need to enter into a final agreement with the credit union retained as a program partner. A thorough review and negotiation of roles and responsibilities, loan terms and loan loss reserve access conditions should be conducted. Negotiations with the credit union may impact the roles and responsibilities and flow of funds currently outlined in this report.
- **Engage other affected municipal staff.** While the program administrator will take on much of the program's day-to-day responsibilities during implementation, the program lead will need to work closely with relevant municipal staff within the City during the start up period to share information on the program, collect input, delegate tasks, and support training efforts on program processes and related activities.

Some municipal staff members offer valuable support and expertise that can help to effectively set up the program (e.g. Building Services), while others will be essential to the program's ongoing operations (e.g. Climate Change and Sustainability). They will thus need to clearly understand their roles and responsibilities. Staff consultation will serve to uncover potential hurdles to address prior to program launch, and to better understand staff needs and preferences when developing detailed processes and procedures.

4. Legal and financial activities

The exact terms for the participant term sheet, as well as the flow of funds and reporting requirements, should be clarified.

- **Finalize the Term Sheet.** Once the terms of the funding agreement with FCM have been established, the City and credit union will be able to finalize the program's term sheet, since the two are closely connected. The City should negotiate more attractive financing terms for homeowners, based on the loan loss reserve fund and City support. In addition, flexibility on the repayment terms should be given, to increase the ability for reducing interest charges, and early repayments should be allowed with reasonable conditions. The City could negotiate access to loans for lower income and more vulnerable populations, which could be done by offering different coverage of the Loan Loss Reserve for some specific profiles of applicants.

- **Financial Reporting.** The City will need to coordinate with FCM, the credit union, and the program administrator to finalize the program's capital flows, fee structure, and reporting requirements. For instance, the program administrator may remit payment directly to contractors for initial incentives (for assessment and air sealing) to further simplify the process for homeowners and minimize delays. Incentives may also be disbursed from the program administrator to the credit union, and discussions are still ongoing for the credit union to disburse payments directly to contractors. Additionally, the City, program administrator and credit union will need a clear understanding of the approach to store and share private information and conduct regular budget reconciliations to update the FCM. Further discussion is needed to reach a final decision on these items.
- **Establish an LLR.** The program may receive access to a credit enhancement from FCM in the form of an LLR which will be administered by the FCM. A LLR serves to mitigate participant default risk and promote greater confidence from the private capital provider. While similar programs administered through LIC model have historically had very low default rates (less than 1%), LLRs can help protect financial institutions from the cost and risk associated with a payment default. While the FCM will administer the LLR funds, the terms of the LLR, including the loss coverage rate and description of eligible withdrawals and specific withdrawal process, require further reflection and negotiation and may need to align with FCM funding requirements.

5. Program infrastructure

To support program operations, HEILP will require the following backend infrastructure and systems. Coordination with the selected program administrator is recommended as they may already have some of these items in place.

Table 8-1: Program infrastructure and systems to be developed

Lead	Infrastructure/systems	Status
Program oversight		
Administrator	<ul style="list-style-type: none"> Centralized web platform, with an integrated CRM tool. 	To be implemented
Administrator	<ul style="list-style-type: none"> Secure file sharing platform to send and receive files from program internal delivery agents and program participants. 	To be implemented
Administrator	<ul style="list-style-type: none"> Integrated data collection tools. 	To be developed
Administrator	<ul style="list-style-type: none"> Processes and software to manage paying incentives to contractors, energy advisors and to the credit union, and follow participant files. 	Build on existing processes
Program capital		
City	<ul style="list-style-type: none"> Processes and software to manage paying invoices from third parties and advancing incentives to the program administrator. 	In place

Lead	Infrastructure/systems	Status
City	<ul style="list-style-type: none"> Monitor incentive payments and lead program administration budget reconciliations. 	To be developed
City	<ul style="list-style-type: none"> Establish withdrawal processes to access Loan Loss Reserve to backstop qualifying losses. 	To be developed
Credit union	<ul style="list-style-type: none"> Processes and software to manage loan agreements, repayments and communicating loan schedules to participants. 	In place
Credit union	<ul style="list-style-type: none"> Processes to follow participant files and lead reports on program participant repayments and loan status 	To be developed
Credit union	<ul style="list-style-type: none"> Processes in case of loan delinquency and default 	In place
Credit union	<ul style="list-style-type: none"> Processes to request LLR coverage in case of loan default 	To be developed
Program delivery		
Program administrator	<ul style="list-style-type: none"> Directory of registered energy assessors and contractors 	To be developed
Program administrator	<ul style="list-style-type: none"> Create and update program website. 	To be developed

6. Delivery partner engagement

The City, credit union, and program administrator will need to work together to finalize the program's various processes and procedures, create alignment, and offer training and support to staff. In addition, a variety of industry actors will be critical to the program's success. They can help promote the program, support program delivery, and ensure alignment and coordination across program messaging and offerings. As such, the City will engage with, and enter into agreements where needed (e.g. funding, MOU), with key delivery partners. These are detailed in Table 8-2.

Table 8-2: Responsibilities of key program delivery partners

Delivery partner	Responsibilities
Green Municipal Fund	<ul style="list-style-type: none"> • Disburse grant funds based on drawdown requests (provided funding is awarded). • Offer and manage LLR funds and provide payments in case of withdrawals requests. • Offer capacity building materials and activities.
Local utility (Synergy North)	<ul style="list-style-type: none"> • Promote the program (e.g. utility bill inserts). • Coordinate to align program offerings.
Service Organizations / Energy Advisors	<ul style="list-style-type: none"> • Participate in information sessions to understand the program and align on program messaging. • Communicate local capacity relative to demand and identify any opportunities to improve program processes.
Contractors	<ul style="list-style-type: none"> • Participate in information sessions to understand the program and align on program messaging. • Communicate local capacity relative to demand and identify any opportunities to improve program processes. • Participate in climate adaptation training to understand opportunities to integrate adaptation measures and offer added value to homeowners.
Canada Home Builder Association (CHBA) & Heating and Refrigeration Air Conditioning Institute (HRAI)	<ul style="list-style-type: none"> • Provide curriculum for contractor training • Maintain a list of certified contractors
Training provider or local college	<ul style="list-style-type: none"> • Offer net zero contractor trainings and heat pump courses. • Promote training to students and contractors.
Municipal Property Assessment Corporation	<ul style="list-style-type: none"> • Provide data on home size/age and possibly energy/emissions ratings
Local environmental organizations and community groups	<ul style="list-style-type: none"> • Participate in information sessions to understand the program and align on program messaging. • Promote the program, refer potential participants, and share general information on energy upgrades and climate adaptation.

7. Marketing and outreach strategy

The program administrator will develop a marketing and outreach strategy with support from the City's communications team. It will serve to raise awareness of the program and engage with the broader market to drive interest and uptake. This section outlines some of the key considerations to support the development of a more detailed strategy during the start-up period. Drawing from best practices, the marketing and outreach strategy may include some of the following activities.

- **Lead an energy upgrades and climate adaptation awareness campaign.** A public education campaign would promote a basic understanding about the importance and benefits of energy efficiency, building decarbonization and electrification, and climate adaptation, while debunking some of the most common misconceptions. Information can be shared through press releases, social and traditional media, information sessions and community events, utility and property tax bill inserts, and local associations, organizations and colleges. The campaign should be designed with the target audience and local demographics in mind. The messaging should be tailored to resonate with different groups and reflect their level of education, language, awareness, and other factors.
- **Leverage delivery partners and other industry actors.** Engaging with and collaborating with other actors in the residential retrofit ecosystem is critical to the program's success. It can improve awareness and understanding of the HEILP program, stimulate further interest from homeowners, and promote greater clarity and consistency across communications from different parties. In addition, the HEILP program can be used to encourage more contractors to deepen their knowledge of materials and techniques that improve both energy and adaptation in homes to upskill and upsell their services. Trainings can be held virtually and in-person, with information circulated through associations, places of business, industry trade shows, conferences, and other events. Existing educational content and training modules should be leveraged wherever possible.
- **Target messaging to reach homeowners at key home retrofit trigger points.** Targeting homeowners at optimal moments (i.e. retrofit "trigger points") can help to promote energy and adaptation upgrades. Retrofit trigger points occur when homeowners are more likely to integrate energy and adaptation investments into their home renovation or another major purchase. This can mean reaching homeowners during planned renovations or equipment replacements and when buying or selling a home. Homes with fossil fuel heating systems also represent a significant opportunity to reduce emissions and should be prioritized in outreach efforts.

Best practices for consumer protections also recommend clear and transparent communications. As such, it is important that program communications convey the following points unambiguously:

- **HEILP is not a government assistance program.** The program should not be misinterpreted as a form of financial aid or subsidy from the government.
- **HEILP is not free.** Any home improvements financed through the program come at a cost, which will need to be repaid.
- **HEILP payments are collected through a local credit union.** Participating homeowners should understand that the financing provided through the program comes from the local credit union will become due and payable once the upgrades are completed.

8.3 Delivery roles and responsibilities

A third-party organization will be retained as program administrator to oversee most of the program's administrative responsibilities and services offered to homeowners, with support from the credit union and City at key stages. Outsourcing these responsibilities will minimize the impact on municipal staff, while leveraging operational efficiencies as experienced

administrators already have developed some of the needed infrastructure, materials and content.

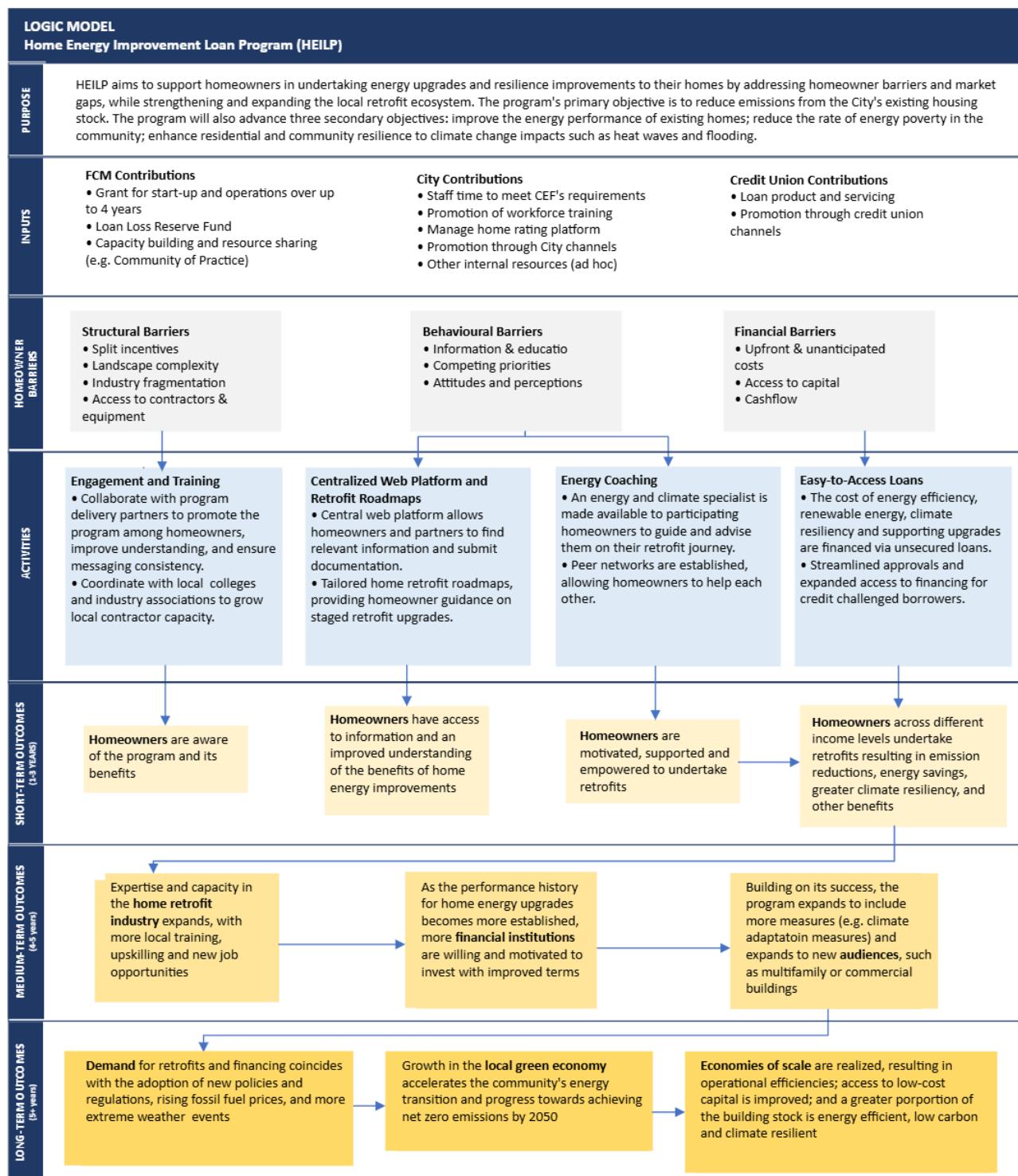
Table 8-3 describes the key roles and responsibilities of the primary program partners and administrator.

Table 8-3: Roles and responsibilities of main HEILP program partners

Program Lead	Detail of Role / Responsibilities
City of Thunder Bay	<ul style="list-style-type: none"> • Negotiate and execute agreement(s) with the funder(s) and capital provider(s). • Oversee the program, including final decisions over spending and contracted partners. • With credit union(s), define the program's term sheet and eligibility requirements. • Evaluate and monitor program performance. • Fulfill reporting requirements to program funder(s). • Prepare updates for Council, as needed. • Remit payments to the program administrator and other relevant parties. • Establish processes and oversee withdrawal requests to the LLR. • Support program marketing and outreach activities. • Manage the contractor training and home energy labeling elements of the program.
Program administrator	<ul style="list-style-type: none"> • Lead program marketing and outreach activities. • Manage the centralized web platform in communication with any software provider. • Deliver energy coaching services to homeowners. • Report on program performance to the City. • Oversee participant files throughout the project pipeline. • Lead the coordination among internal stakeholders. • Respond to enquiries and complaints to ensure customer satisfaction and uphold program reputation. • Circulate the homeowner survey to participants and collect other program data for program evaluation and reporting.
Credit union	<ul style="list-style-type: none"> • Prepare advance disbursement requests based on near-term disbursement projections. • Remit payment to participants, including advance disbursements. • Disburse funds in accordance with the terms of the loan facility. May involve payments directly to contractors. • Collect loan payments from the homeowners. • Manage any delinquencies and defaults and request loan loss reserve funds to recover partial losses when needed. • Collect and communicate key program data. • Support program marketing and outreach activities.

Appendices

Appendix A. Program theory logic model



Appendix B. List of eligible measures

The energy and adaptation measures described in the tables below are eligible for program financing. Other supporting measures may be considered as part of the upgrades in line with the criteria set out in Section 4.2 on qualifying upgrades.

Table B- 1: Qualifying energy conservation measures

Category	Eligible Measures	Minimum Eligibility Criteria
Heating, ventilation and air conditioning (HVAC)	Cold-climate air source heat pump	<ul style="list-style-type: none"> • ENERGY STAR® qualified • Certified by Canadian Standards Association (CSA) • Installed by a licensed, qualified professional
HVAC	Ground source heat pump	<ul style="list-style-type: none"> • ENERGY STAR® qualified • Certified by Canadian Standards Association (CSA) • Installed by a licensed, qualified professional
HVAC	Heat recovery ventilator / energy recovery ventilator	<ul style="list-style-type: none"> • Listed with the Home Ventilating Institute • Installed by a licensed, qualified professional
Thermal envelope	Attic Insulation	<ul style="list-style-type: none"> • <u>Min. 20% of attic/ceiling area:</u> Increase insulation from \leq R35 to \geq R50 • <u>Cathedral / flat roof:</u> Increase insulation by \geq R14 or achieve \geq R28
Thermal envelope	Exterior wall insulation	<ul style="list-style-type: none"> • Add R3.8 - R20 to 100% of building • Add \geq R3.8 to achieve \geq R12
Thermal envelope	Basement Insulation	<ul style="list-style-type: none"> • Add R12 - R23 to 100% of basement • Add R10 - R23 to 100% of crawlspace • Add R24 to 100% of floorspace above crawl space • Must upgrade a minimum of 20% of total wall area
Thermal envelope	Comprehensive Air Sealing	<ul style="list-style-type: none"> • Achieve base target or better
Thermal envelope	Window/door/skylight	<ul style="list-style-type: none"> • ENERGY STAR® qualified
Thermal envelope	Connected thermostat	<ul style="list-style-type: none"> • ENERGY STAR® qualified smart thermostats
Water heating	Drain-water Heat Recovery	<ul style="list-style-type: none"> • Minimum 30% efficiency
Water heating	High-efficiency water heater	<ul style="list-style-type: none"> • ENERGY STAR® qualified electric resistance water heater • ENERGY STAR® qualified heat pump water heater

Category	Eligible Measures	Minimum Eligibility Criteria
Other	Renewables	<ul style="list-style-type: none"> Rooftop solar photovoltaics: <ul style="list-style-type: none"> Certified by Canadian Standards Association (CSA) ≥ 1.0 kW DC For grid connected system: letter of approval or permission for interconnection issued by the local electrical or building authority Solar hot water systems
Other	Battery storage	<ul style="list-style-type: none"> Connection to solar system
Other	Electric vehicle charging stations	<ul style="list-style-type: none"> EV charging infrastructure (Level 2)

Table B-2: Eligible adaptation improvements (capped at 30% of total financing per project)

Category	Eligible Improvements	Minimum Eligibility Criteria
Flood-proofing	Backwater valve	<ul style="list-style-type: none"> Certified by Canadian Standards Association (CSA) Installed by a licensed, qualified professional
Flood-proofing	Sump pump/pit systems or backup sump pump	<ul style="list-style-type: none"> Installed by a licensed, qualified professional
Flood-proofing	Permanent sealing of unused floor drain	<ul style="list-style-type: none"> Installed by a licensed, qualified professional
Flood-proofing	Gutter downspout extension	<ul style="list-style-type: none"> Angled away from the house
Flood-proofing	Basement window well covers	<ul style="list-style-type: none"> Must be easily openable from the inside
Flood-proofing	Rain gardens	<ul style="list-style-type: none"> Can be DIY, accompanied with guidance from the Coach
Drought prevention	Water efficient toilet	<ul style="list-style-type: none"> Uses 4.8 litres or less per flush

Appendix C. Description of modeling approach

Dunsky's proprietary financial model generates valuable estimates to guide the design study, including the program's projected uptake, energy and GHG savings, municipal and third-party staffing needs, start up and operating costs and capital requirements.

A summary of the model's inputs and outputs is provided below.

Inputs

- **Archetype analysis.** Four building archetypes were developed to represent common low-rise (i.e. Part 9) housing characteristics in Thunder Bay. The archetypes used in this study are designed as single-family dwellings with different heating systems and construction years, as well as one archetype for row/townhomes.
- **Retrofit packages.** Ten retrofit packages were developed to represent combinations of energy efficiency and renewable energy measures. The combinations of measures were also selected to align with the program requirements and to reflect homeowner preferences for certain technologies.

Outputs

- **Uptake projections.** The program's uptake projections are based on several variables, including the estimated housing market size, participation rate, and uptake variations between retrofit packages. The results provide a Low, FCM scenario³², and High uptake scenario to establish a reasonable range for program participation.
- **Budget estimates.** Based on the uptake projections and other design choices, the financial model is used to estimate the program's total operating and capital expenditures, while identifying the estimated staff and other resources needed for program implementation. The results are used to identify the matching contribution required to apply for funding to FCM's CEF initiative.

Housing archetypes

Drawing from available EnerGuide and Municipal Property Assessment Corporation (MPAC) data, the study defines four archetypes that are representative of common housing types in Thunder Bay, with key characteristics summarized in Table C-1 below. The estimated bill savings and GHG emission reductions shown are based on the study's retrofit packages.

³² The FCM scenario was created for the purposes of the FCM application and sits between the low and high uptake scenarios.

Table C-1: City of Thunder Bay housing archetypes

	SFD Natural Gas, Pre-1976	SFD Natural Gas, Post-1976	SFD Electric	Row/Townhouse
Type	Single family dwelling	Single family dwelling	Single family dwelling	Row/Townhouse
Year of construction	Before 1976	After 1976	All ages	All ages
Primary space heating source	Natural gas	Natural gas	Electricity	Natural gas
Stories	1 story	1 story	1 story	2 stories
Total area	101 m ²	142 m ²	115 m ²	122 m ²
Total annual energy consumption (% for space heating)	192 GJ (72%)	149 GJ (64%)	185 GJ (72%)	130 GJ (60%)
Annual GHG emissions	8.4 tCO ₂ eq	6.2 tCO ₂ eq	1.5 tCO ₂ eq	5.4 tCO ₂ eq
Estimated annual GHG emissions reduction from cost-effective upgrades	0.6 – 7.9 tCO ₂ eq	0.5 – 6.0 tCO ₂ eq	0.6 tCO ₂ eq	1.7 tCO ₂ eq

Retrofit packages

The project team developed ten retrofit packages with different combinations of measures, accounting for Thunder Bay's housing stock characteristics, their average energy consumption, and the results from the homeowner survey. Four retrofit packages were created for each of the single-family natural gas-heated archetypes, as they account for the majority of homes in Thunder Bay. The total costs of the retrofit packages range between \$13,000 and \$67,000 before rebates. The measures included in each of the retrofit packages are described in Table C-2.

Table C-2: Summary of Retrofit Packages

Package	1	2	3	4	5	6	7	8	9	10
Equipment										
Heat pump ³³				✓				✓	✓	
Water heater				✓			✓	✓		✓
Solar PV array ³⁴				✓				✓		
Insulation										
Ceiling	✓	✓		✓	✓	✓		✓		✓
Basement wall	✓	✓		✓	✓	✓		✓		✓
Wall		✓				✓				
Windows	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Package costs										
Est. costs (\$)	12k	20k	9k	49k	13k	22k	9k	51k	24k	13k
Incentives (\$) ³⁵	4k	10k	1k	16k	4k	10k	1k	14k	4k	4k
Final amount (\$)	8k	10k	8k	33k	9k	12k	8k	37k	19k	9k
Benefits										
Est. energy savings (GJ/yr)	12	21	23	139	8	16	22	120	67	30
Est. GHG savings (tCO ₂ eq/yr)	0.6	1.0	1.3	8.0	0.4	0.8	1.3	6.0	0.6	1.7

Uptake projections

The uptake projections consider the estimated market size, participation rate and uptake variations between retrofit packages.

- The total market size is 39,485, defined as the number of eligible low-rise (Part 9) homes. Additional variables are used to further refine and segment this market across the four archetypes. These include the types of homes, proportion of homes that are owner-occupied, and the primary home heating fuel.
- The model's uptake rates are informed by a mix of data from longstanding programs in both Canada and the US, more recent programs launched during the pandemic, and Dunsky's professional judgement. The model generated a low, FCM scenario, and high-uptake scenarios to establish a range of potential participants. The project team is using the FCM scenario to develop budget estimates.

³³ Heat pump is assumed to be an all-electric cold climate air source heat pump

³⁴ The cost of a solar PV system varies according to the overall size of the system, which is set in relation to the archetype's assumed electricity consumption and total size.

Budget estimates

The program's operating budget assumes the City will retain a third-party program administrator, rather than run the program in-house, and will access the combined credit enhancement and loan from FCM's CEF initiative during the initial 4-year program implementation period. The capital budget is informed by the estimated number of participating households and average cost of the modelled retrofit packages. Taken together, the total operating and capital budget can help the City develop cashflow projections, plan internal resourcing needs and formulate the funding application to FCM.

Appendix D. Risk mitigation strategy

Table D-1 below describes potential risks associated with program implementation, alongside risk mitigation strategies. These measures are expected to be further refined once program delivery partners are on-boarded.

Table D- 1: Risk Mitigation Strategy

	Potential Risk	Risk Description	Mitigation Strategies
1.	FINANCIAL RISKS		
1.1	Refusal from FCM CEF Grant Funding and Credit Enhancement	The most attractive funding source is the FCM CEF program, but it is highly competitive so there is a risk that the City will not be successful securing these funds.	<ul style="list-style-type: none"> • The City can continue collaborations with the credit union(s) on offering a loan product and can seek other funding sources to cover the program operational costs. • Scale down the program to the bare minimum and implement an administrative fee to cover some of the costs.
1.2	Insufficient uptake of loans to cover operating costs	While the aim is to deliver a cost-neutral program, low uptake may hinder the program's financial viability since the grant is tied to the loans deployed. The City would need to cover the delta between program costs and grant earned.	<ul style="list-style-type: none"> • Do a soft launch of the program with minimal start up costs to ensure there is some uptake before adding more expensive features. • Design delivery contracts and administrative costs as commission-type arrangements where possible to reduce risk to the City. Tie incentives to loan recipients only. Consider a regional third-party administrator to share costs, resources and risks with other communities. • Explore ways to generate revenue streams (e.g. sponsorships, referral kickbacks, fee-for-service fees, participant fees). • Scale down the program to the bare minimum. • Implement other complementary strategies to drive homeowner demand for energy and adaptation improvements, including: <ul style="list-style-type: none"> ◦ Improve the community's understanding and appreciation of energy efficiency and climate adaptation and make it easy for households to take initial steps (e.g. behavioural changes). ◦ Promote the program by engaging and sharing resources with local community organizations and other stakeholders.³⁶

³⁶ Contractors can play an enormous role in driving program uptake, as they can influence homeowner choices during renovations. Therefore, contractors should be trained and equipped to market the program. Program consistency and transparency over time may also contribute to growing the local green workforce.

			<ul style="list-style-type: none"> ○ Offer incentives that address gaps or shortfalls in other initiatives. ○ Promote word-of-mouth program promotion by focusing on creating a positive participation experience and showcasing success stories. ○ Revise financing terms (e.g. interest rates, terms, underwriting) to improve the offer as needed, without compromising consumer protection measures. ○ Simplify program requirements (e.g. do not require home energy assessments). ○ Support local green workforce capacity and expertise and promote the value of adaptation improvements as a value-add. ○ Conduct an interim (mid-program) evaluation to identify challenges in the existing offer and opportunities for improvement. ○ Develop complementary policies, such as home energy rating disclosures and green development standards and promote voluntary standards.³⁷
1.3	Cost overruns	The final program budget may vary from the design study's estimated program costs due to the current degree of uncertainty pertaining to specific details.	<ul style="list-style-type: none"> ● Include a contingency within the budget and use conservative estimates. As part of the start up phase, obtain quotes for required third party services and products and revise the budget accordingly.
1.4	Delinquent payments and defaults	Should homeowners fail to make payments, the credit union(s) will need to use collection remedies such as penalties, interest charges, and other collections mechanisms.	<ul style="list-style-type: none"> ● Implement robust consumer protection measures to mitigate the risk of creating or contributing financial hardships for participating homeowners, as well as to provide a degree of quality assurance for the installed measures. ● Adopt a flexible process for addressing delinquent payments to provide options to homeowners struggling to make payments.
1.5	Insufficient Loan Loss Reserve	If more homeowners default on their loans than there is Loan Loss Reserve to backstop, then the credit union(s) will be in a loss position.	<ul style="list-style-type: none"> ● Homeowner defaults from these types of programs tend to be less than 1%. The LLR is expected to total 20% of the loan value, so a significant buffer is built into the program design. However, if the default rate trends high, the credit union should revise their underwriting criteria and collections processes to prevent further defaults. Also, the program delivery team should implement more consumer protection measures to avoid defaults.

1.6	Loan Loss Reserve misuse	<p>As the loans to applicants are unsecured and from a private party, it may be tempting to relax the measure eligibility requirement and provide loans that go beyond the measure eligibility guidelines from FCM CEF. This could cause confusion for the appropriate use of the Loan Loss Reserve in case of loan delinquency or default.</p>	<ul style="list-style-type: none"> Provide clear directions to the credit union(s) that it is their responsibility to ensure, with the help of the program administrators, that the projects conform to the measure eligibility guidelines. Clarify that if the credit union was to authorize a loan for measures beyond those eligible, they void the possibility to rely on the Loan Loss Reserve in case of loan delinquency for the entirety of the loan.
2.	PROGRAM DELIVERY RISKS - INTERNAL		
2.1	Insufficient staff capacity at the program administrator	Staff may be stretched thin	<ul style="list-style-type: none"> Borrow or purchase a pre-existing CRM system from an experienced administrator to streamline and automate processes. Start the program with a soft launch to build experience before uptake increases. Delay adding complicated features to the program delivery until the staff team have gained some experience. Plan to slow or pause participation (e.g. limit program promotion), or to proactively manage participant expectations about processing timeframes and potential delays, during moments in the year that are particularly busy. Identify strategies that can be implemented on short notice to increase resourcing for the program.
2.2	Program Oversubscription	Uptake for the program could be higher than expected and the funds may not be sufficient to cover the operational costs.	<ul style="list-style-type: none"> If uptake of the loan is higher than expected, the program term can be shortened from four years. FCM allows for programs to expedite their terms, provided that the reporting requirements are met. If uptake is too high, marketing efforts can be slowed, and an administrative fee could be added to help recover some of the operational expenses.
2.3	Coordination difficulties	Close coordination may be challenging across all program partners	<ul style="list-style-type: none"> Procure the advice of an experienced program administrator regarding program delivery processes and systems across different parties. Purchase a proven CRM system to support coordination without need for direct communication at every step.

			<ul style="list-style-type: none"> • Test program systems with a few participant files and adjust any processes that are unclear, inefficient or impractical. • Build program processes in collaboration with the main parties involved and ensure the information is clearly disseminated through trainings, procedure documents, and other means. • Engage regularly with member delivery parties to identify concerns and resolve them early. • Develop a master agreement between the City and all other delivery parties that outlines the responsibilities of each party. • Participate in peer-learning activities with other programs delivering similar programs.
2.4	Reputational risk related to loan defaults	Community backlash if loans lead to financial hardship for homeowners	<ul style="list-style-type: none"> • Clearly communicate disclosures on eligibility, underwriting criteria, program processes for delinquencies and defaults, and participation risks to promote transparency. • Enforce robust consumer protection measures to ensure homeowners do not take on ill-advised debt. • Leverage the loan loss reserve that can be drawn from to cover missed payments in case of default.
2.5	Process friction (pain points)	The absence of a clear program lead with sufficient capacity, resources, and authority to obtain the necessary approvals and to manage overall program oversight.	<ul style="list-style-type: none"> • Secure Council support for the program to provide clear direction to municipal staff, delegate signing authority to appropriate members of the senior leadership team and ensure sufficient resources (e.g. staff time) are secured. • Identify a clear program lead to oversee the program's operations and coordinate with staff and delivery partners to address process fragmentation, overcome pain points, and implement adjustments to support continuous improvement efforts.
3.	PROGRAM DELIVERY RISKS - EXTERNAL		
3.1	Incorrect payment to contractors	The flow of funds from the credit union to the contractors is a practical but unusual feature of program design. In this situation, some contractors could try to get a deposit directly from their clients, when the credit union	<ul style="list-style-type: none"> • Proactive communications and notices from the credit union to the applicant must be made in a timely way for every transaction. • Clear communications from the program to clarify that they should not disburse any funds if their loan application is to cover 100% of project costs.

		is the way, they are to receive their deposit.	
3.2	Poor contractor performance	<p>Contractors who do not correctly install selected upgrades may indirectly present reputational risks to the program by contributing to a poor participant experience.</p> <p>Poorly installed equipment can result in unmaterialized energy and GHG savings, impacting the program's ability to deliver on its stated objectives and homeowners' capacity to afford payments on their home upgrades if energy savings fall substantially short.</p>	<ul style="list-style-type: none"> • Direct homeowners to existing vetted contractor list (e.g. HRAI and CHBA, RenoMark, insulateandairseal.ca) that enforce a quality assurance process and disciplinary measures (e.g. probation and expulsion from the list). • Communicate to contractors the expectations of the program and the information to be provided in quotes. • Develop an online bulletin board where participants can provide their reviews of contractors. • Ensure all contractors meet industry standards when quotes are submitted to the administrator prior to any work being authorized. • Manage, track and resolve complaints to the best of the program's ability, and clearly communicate liability disclosures.
3.3	Local workforce capacity	If retrofit demand outpaces local workforce capacity, homeowners may face delays and higher total project costs (e.g. to pay for travel costs for professionals from further away).	<ul style="list-style-type: none"> • Provide contractor training through partnerships with the local college and relevant associations. • Promote trainings being offered by others and offer subsidies for registration if necessary (e.g. HRAI Heat Pump Champion training, CHBA Net Zero training, NAIMA Insulation Training).
3.4	Changing rebate and incentive landscape	Sunsetting financing and incentive programs, as well as pollution pricing, can make home retrofits less affordable and attractive, while contributing to market confusion.	<ul style="list-style-type: none"> • Monitor the financing and incentive programs offered by other entities, as well as any applicable pollution pricing, and ensure the program materials and communications remain up to date. • Adjust the program's rebates and incentives as needed to ensure funds are directed to where they are most needed and continue to reflect the program's priorities.

Appendix E. Other Municipal Home Energy Loan Programs

To get a sense of the diversity of program models used by mid-sized municipalities across Canada for home energy retrofits, see the examples in Table E, showing that programs use a range of delivery models, funding sources, and market support elements.

Table E-1: Examples of Home Retrofit Programs in Canadian Mid-Sized Municipalities

Program model	Program Name (status)	Location	Delivery model & agent	Source of funds	Interest rate, loan terms & fee	Additional market support
LIC In-House model	Guelph Greener Homes (ongoing)	City of Guelph, ON	LIC in-house, delivered in-house by Guelph	FCM CEF City of Guelph	Loan up to \$50k; 0% interest rate; Loan term of 10 years; No program fee	Grants for low-income households
LIC Shared model	Energize Bridgewater (ongoing)	Town of Bridgewater, NS	LIC in-house, admin by Clean Foundation	FCM CEF Town of Bridgewater	Loan of \$15k to \$40k; 1% interest rate; Loan term up to 15 years; \$400 program fee	Energy assessment booking; Energy Coach from Clean Foundation; Trade partner network
LIC Turnkey Model	Switch Charlottetown (ongoing)	City of Charlottetown, PEI	Turnkey with LIC backstop, delivered by SwitchPACE	FCM CEF Efficiency PEI	Loan up to \$40k; 0% interest rate; Loan term of 15 years; 5% program fee	Energy coaching service: advisory support for retrofit project inquiries, contractor quotes and home energy assessment booking and interpretation; Direct payment to contractors.
	TBD (Application under review)	Town of Newmarket	Turnkey with LIC backstop, delivered by Enerva	TBD	TBD	TBC
LIC Turnkey Model, privately funded	Residential Clean Energy Improvement Program	Town of Stettler, Alberta	LIC, delivered by Alberta Municipalities	Vision Credit Union Stettler	Loan of \$3k to \$50k; 5.60% interest rate; Loan term of useful life or < 25 years; 5% program fee	List of qualified contractors

	(pre-qualification)					
Private lending model (unsecured loans)	Durham Greener Homes (amending to LIC)	Durham Region	Windfall Ecology Centre for market support & credit unions for loans	FCM and Credit unions	Private lending model offering unsecured, variable rate loans for 10-year terms at prime+2%.	Home energy Coach, One-stop-shop website, Home energy ratings (not public)
Market-Support (without loans)	CHIRP (Community Home Improvement and Adaptation Program)	Greater Sudbury	Delivered by internal staff - Affordable Housing and Home Energy Concierge	Funded through Housing Accelerator Funds	No loan offered	Coach support to residents by City staff

Appendix F. List of Alternative Funding Sources Beyond FCM Funding

To support program start-up, we identified potential alternative funding sources. Table F-2 presents each program's funding potential, eligibility criteria and key considerations for Thunder Bay to meet the requirements. Those avenues for alternative funding would require further analysis and may orient some program design decisions. They are presented from the highest potential fit to the lowest. New initiatives from the federal government could also be announced regarding housing supply, housing affordability and home retrofits, according to the election platform of the new government elected in April 2025.

Table F-2: Alternative funding sources

Program	Description	Funding available	Eligibility	Considerations
Intact Municipal Resiliency Grants	Initiatives that implement proven adaptation solutions, protecting the community at large or homeowners.	Up to \$200k /project.	Municipalities eligible.	Specific adaptation measures at the homeowner level for resilience to floods are funded. The program would need to include home flooding resilience interventions.
Ontario Clean Home Heating Initiative	Residents in some communities received top-up incentives for electric heat pumps.	\$8.2 million total allocated in 2021 and 2023. Up to \$4,500 in incentives /applicant.	Residents are the applicants, but specific municipalities identified by the Government of Ontario.	Could enquire with the government and/or Enbridge (who delivered the incentives) to understand if this program could be expanded or renewed.
CMHC Innovation Fund	Address barriers to innovative homebuilding. Priority is given to modular and prefab buildings to help address homelessness and focus on delivery of homes.	\$57 billion committed in 2024 for creation of 156k units and repair of 290k units. Amount per project not disclosed.	Municipalities are eligible. Projects must demonstrate affordability, innovation for affordable housing, through transformational, breakthrough or incremental innovation.	A program focused on affordable secondary suites might be eligible.
Canada Community Building Fund	Permanent source of federal funding for local infrastructure,	Thunder Bay receives around \$7M yearly.	Funds already allocated to municipalities.	Funds are reserved for infrastructure investments. If funds are not all

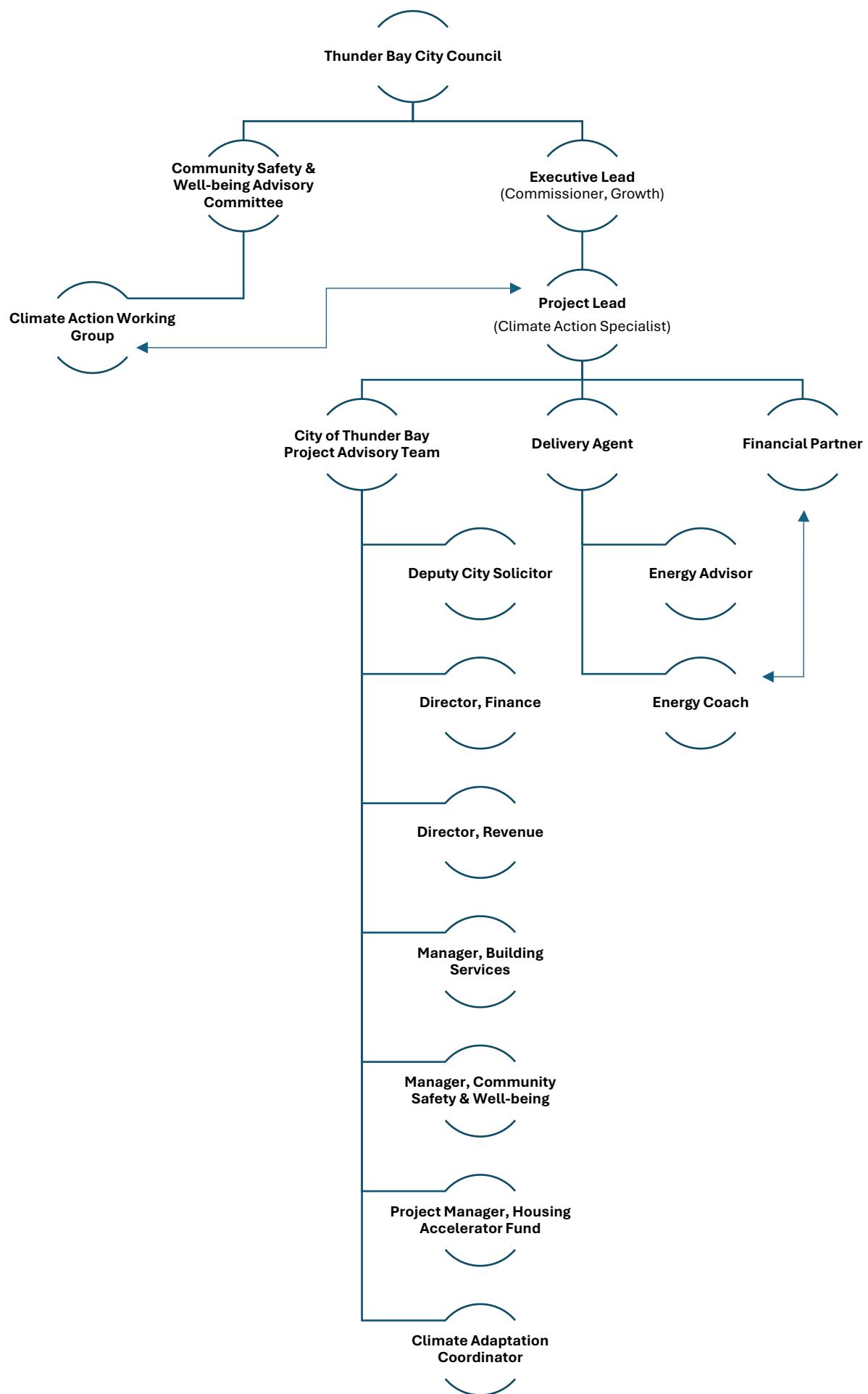
	<p>distributed through the AMO. Includes projects for community energy systems, adaptation and capacity-building</p>			<p>earmarked, it could be explored if there is flexibility to use it for related initiatives that are not strictly municipal infrastructure.</p>
Greener Neighbourhood Pilot Program: Sustainable Buildings Canada	<p>Funds already awarded for Market Transformation Team, for social housing (including part 9 row housing and MURBs)</p>	<p>\$602k awarded</p>	<p>N/A</p>	<p>Discussing with Sustainable Buildings Canada could help understand their funded project for part 9 row housing. Some resources might help with program implementation.</p>

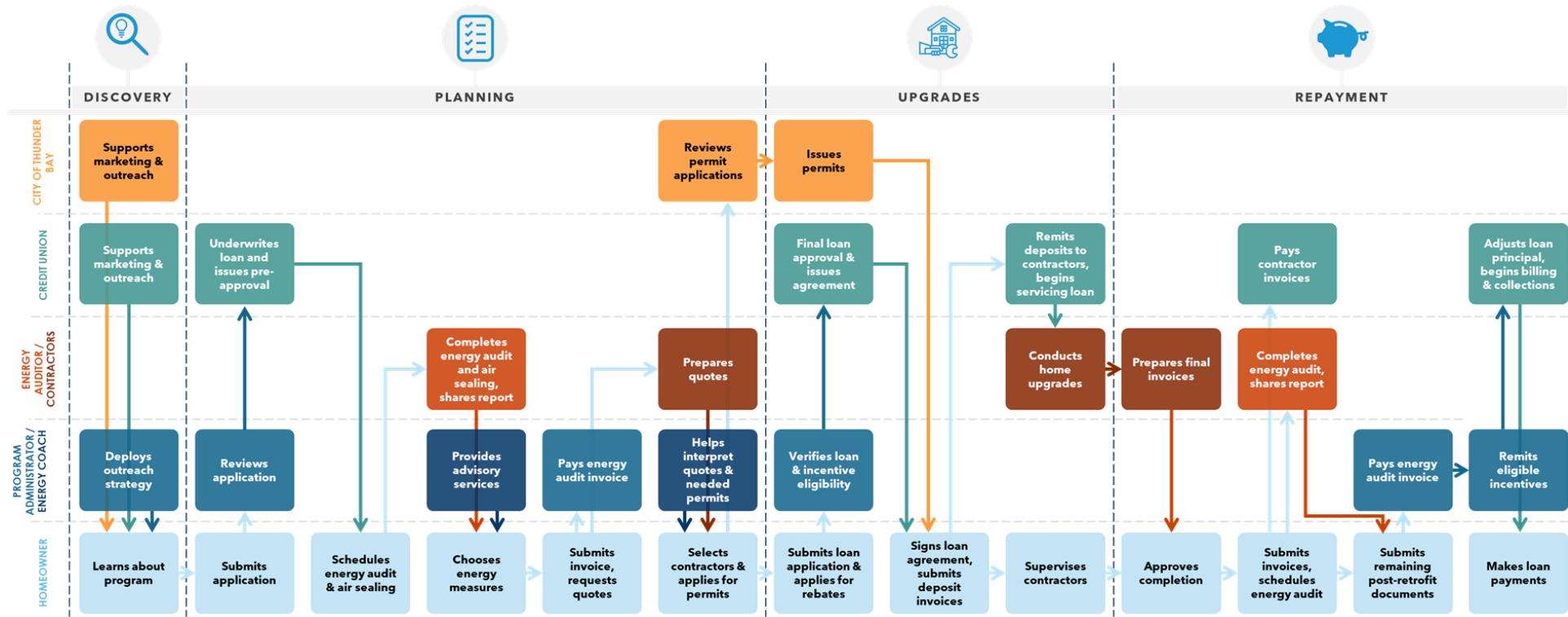


"NO DISCLAIMERS" POLICY

This report was prepared by Dunsky Energy + Climate Advisors, an independent firm focused on the clean energy transition and committed to quality, integrity and unbiased analysis and counsel. Our findings and recommendations are based on the best information available at the time the work was conducted as well as our experts' professional judgment.

Dunsky is proud to stand by our work.







Memorandum

Corporate By-law Number: 042-2026-Corporate Services-Finance

TO: Office of the City Clerk **FILE:**

FROM: Andrea Morrison, CPA, CA, Director – Finance - Corporate Services

DATE PREPARED: January 15, 2026

SUBJECT: By-law 42-2026 – Amendment to User Fee By-law

MEETING DATE: City Council - February 17, 2026

By-law Description: A By-law to amend By-law Number 24-2025, being a By-law to set fees and charges imposed for various municipal services, to be known as the “User Fee By-law”

Authorization: Corporate Report 1-2026-Corporate Services-Finance – Committee of the Whole – Budget – January 26, 2026

By-law Explanation: The purpose of this by-law is to amend By-law Number 24-2025, the User Fee By-law, by replacing Schedules A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T and U as passed by Committee of the Whole on January 28, 2026.

Schedules and Attachments:

Schedule A: City Manager’s Department – City Solicitor

Schedule B: City Manager’s Department – Office of the City Clerk

Schedule C: Corporate Services Department – Licensing & Enforcement (Municipal Enforcement Services)

Schedule D: Corporate Services Department – Licensing & Enforcement (Municipal Parking Services) – Rate Supported

Schedule E: Corporate Services Department – Revenue

Schedule F: Corporate Services Department – Supply Management

Schedule G: Community Services Department – Child Care Centres

Schedule H: Community Services Department – Long Term Care (LTC) & Senior Services

Schedule I: Community Services Department – Recreation & Culture
Schedule J: Community Services Department – Superior North Emergency Medical Services (SNEMS)
Schedule K: Community Services Department – Transit Services
Schedule L: Growth – Development Services
Schedule M: Infrastructure & Operations Department – Engineering
Schedule N: Infrastructure & Operations Department – Environment (Solid Waste & Recycling)
Schedule O: Infrastructure & Operations Department – Environment (Landfill) – Rate Supported
Schedule P: Infrastructure & Operations Department – Environment (Waterworks) – Rate Supported
Schedule Q: Infrastructure & Operations Department – Environment (Wastewater) – Rate Supported
Schedule R: Infrastructure & Operations Department – Parks & Open Spaces
Schedule S: Infrastructure & Operations Department – Parks & Open Spaces (Boater Services) – Rate Supported
Schedule T: Infrastructure & Operations Department – Roads
Schedule U: Infrastructure & Operations Department – Thunder Bay Fire Rescue

Amended/Repealed By-law Number(s):



THE CORPORATION OF THE CITY OF THUNDER BAY
BY-LAW NUMBER 042-2026

A By-law to amend By-law Number 24-2025,
being a By-law to set fees and charges imposed for
various municipal services, to be known as the
“User Fee By-law”

Recitals

1. It is deemed necessary and expedient to amend By-law Number 24-2025 of The Corporation of the City of Thunder Bay, by resolution of Committee of the Whole on January 26, 2026.

ACCORDINGLY, THE COUNCIL OF THE CORPORATION OF THE CITY OF THUNDER BAY ENACTS AS FOLLOWS:

1. By-law Number 24-2025 is amended by deleting the following schedules:

Schedule A: City Manager’s Department – City Solicitor
Schedule B: City Manager’s Department – Office of the City Clerk
Schedule C: Corporate Services Department – Licensing & Enforcement (Municipal Enforcement Services)
Schedule D: Corporate Services Department – Licensing & Enforcement (Municipal Parking Services) – Rate Supported
Schedule E: Corporate Services Department – Revenue
Schedule F: Corporate Services Department – Supply Management
Schedule G: Community Services Department – Child Care Centres
Schedule H: Community Services Department – Long Term Care (LTC) & Senior Services
Schedule I: Community Services Department – Recreation & Culture
Schedule J: Community Services Department – Superior North Emergency Medical Services (SNEMS)
Schedule K: Community Services Department – Transit Services
Schedule L: Growth – Development Services
Schedule M: Infrastructure & Operations Department – Engineering
Schedule N: Infrastructure & Operations Department – Environment (Solid Waste & Recycling)
Schedule O: Infrastructure & Operations Department – Environment (Landfill) – Rate Supported
Schedule P: Infrastructure & Operations Department – Environment (Waterworks) – Rate Supported
Schedule Q: Infrastructure & Operations Department – Environment (Wastewater) – Rate Supported
Schedule R: Infrastructure & Operations Department – Parks & Open Spaces
Schedule S: Infrastructure & Operations Department – Parks & Open Spaces (Boater Services) – Rate Supported

Schedule T: Infrastructure & Operations Department – Roads
Schedule U: Infrastructure & Operations Department – Thunder Bay Fire Rescue

2. By-law Number 24-2025 is further amended by inserting the following schedules:

Schedule A: City Manager's Department – City Solicitor
Schedule B: City Manager's Department – Office of the City Clerk
Schedule C: Corporate Services Department – Licensing & Enforcement (Municipal Enforcement Services)
Schedule D: Corporate Services Department – Licensing & Enforcement (Municipal Parking Services) – Rate Supported
Schedule E: Corporate Services Department – Revenue
Schedule F: Corporate Services Department – Supply Management
Schedule G: Community Services Department – Child Care Centres
Schedule H: Community Services Department – Long Term Care (LTC) & Senior Services
Schedule I: Community Services Department – Recreation & Culture
Schedule J: Community Services Department – Superior North Emergency Medical Services (SNEMS)
Schedule K: Community Services Department – Transit Services
Schedule L: Growth – Development Services
Schedule M: Infrastructure & Operations Department – Engineering
Schedule N: Infrastructure & Operations Department – Environment (Solid Waste & Recycling)
Schedule O: Infrastructure & Operations Department – Environment (Landfill) – Rate Supported
Schedule P: Infrastructure & Operations Department – Environment (Waterworks) – Rate Supported
Schedule Q: Infrastructure & Operations Department – Environment (Wastewater) – Rate Supported
Schedule R: Infrastructure & Operations Department – Parks & Open Spaces
Schedule S: Infrastructure & Operations Department – Parks & Open Spaces (Boater Services) – Rate Supported
Schedule T: Infrastructure & Operations Department – Roads
Schedule U: Infrastructure & Operations Department – Thunder Bay Fire Rescue

3. This By-law shall come into force and take effect on April 1, 2026.

Enacted and passed this 17th day of February, A.D. 2026 as witnessed by the Seal of the Corporation and the hands of its proper Officers.

Andrew Foulds
Speaker

Krista Power
City Clerk

Schedule A – City Manager’s Department – City Solicitor

User Fee Description	2026 Approved User Fee (\$)
Hourly charge for Legal Services staff: (when reimbursable to the City)	
Solicitor	200.00
Law Clerk	65.00
Registration of Subdivisions/Condominiums:	3,690.00
Plus deposit for: (a) disbursements (b) outside counsel fees, if required Any unused balance to be returned.	1,025.00
Registrations	588.00
Applicants for any planning approvals that may result in appeals to the Ontario Land Tribunal are responsible to pay the City’s legal costs in defending the relevant by-law, decision or other approval.	Deposit of 4,522.60
Applicants for Committee of Adjustment approvals that may result in appeals to the Ontario Land Tribunal are responsible to pay the City’s legal costs in defending the relevant by-law decision or other approval.	Deposit of 2,419.30

Schedule B – City Manager’s Department – Office of the City Clerk

User Fee Description	2026 Approved User Fee (\$)
Promotional Souvenirs:	
Lapel Pin:	
Organizations visiting other Cities (max. 50 pins)	No Charge
Others	2.00
City Sticker	0.23
Pewter Commemorative Coin:	
Members of Council	13.45
Other purchaser	18.00
Sale of Marriage License	164.00
Civil Marriage Ceremony	352.00
Civil Marriage Ceremony - Witness	25.00
Search of City Records:	
First 5 years	10.00
Each additional year thereafter	15.00
Copies of Meetings of Committee of the Whole or City Council	10.00
Burial Permit Forms to Funeral Directors	No Charge
Agendas:	
Photocopies (per page)	0.50
Certification of City Records	5.00 (+ copying cost)
Oath of Affidavit by Commissioner of Oaths	20.75
Pension Forms, Student Loans and Grants, Applications for Social Services and Documents required in support of these services	No Charge
Still Birth Registration	No Charge
Voters’ List (Digital):	
Full set of 7 Wards	50.00
Each individual Ward	15.00
Photocopies (per page)	0.50

User Fee Description	2026 Approved User Fee (\$)
Ward Maps:	
Hard Copy	30.00
Digital Copy	50.00
Nomination Filing Fee:	
Office of the Mayor	200 (in accordance with the Municipal Elections Act)
Office of City Councillor	100 (in accordance with the Municipal Elections Act)
Office of School Board Trustee	100 (in accordance with the Municipal Elections Act)
Archives:	
Fire Insurance Map set:	
Each	50.00
Student – Each	25.00
Photocopies and PDFs:	
Per page	1.00
Student – Per page	0.50
Scanning set-up - Over 100 pages or undigitized image	10.00 + cost of document
Audio/Video File	
Each	20.00
Student - Each	10.00
Digital Image File:	
Each	5.00
Student – 5 Free Images THEN each Image	5.00
Use of an image in a published article or book:	
Each	20.00
Out-sourced copies or digitization	
	20.00 + cost recovery
Transfer medium - USB, etc.	
	cost recovery
Shipping	
	15% admin + cost recovery
Search of city records - 1 hour free, THEN	
	40/hour

User Fee Description	2026 Approved User Fee (\$)
Requests (and other services) under Municipal Freedom of Information and Protection of Privacy Act	In accordance with legislation and regulations
Lottery:	
Raffle Lottery	Three (3%) percent of the total value of prizes to be awarded
Bazaar Lottery	Three (3%) percent of the total value of prizes to be awarded AND \$10. per wheel
Break Open Ticket Lottery	Three (3%) percent of prizes per unit
Non-Pooling Halls and Media Bingo	Three (3%) percent of the total value of prizes to be awarded

**Schedule C – Corporate Services Department – Licensing & Enforcement
(Municipal Enforcement Services)**

User Fee Description	2026 Approved User Fee (\$)
Request for information regarding notices orders or proceedings against property	159.75
Eating establishment or food shop class license issued to a Not-for-Profit Organization (includes 2-year Fire Inspection)	194.01
Eating establishment or food shop class license issued to a Not-for-Profit Organization (includes 1 year Fire Inspection)	282.22
Eating establishment or food shop class license issued to any other person	282.22
Hairstylist's license	282.22
Lodging house license	282.22
Master plumber's license	282.22
Plumbing contractor's license	109.69
Examination Fee	282.22
Fire Inspection Fee – 2 Year	140.76
Fire Inspection Fee – 1 Year	72.21
Stationary Peddler License issued to a Not-for-Profit Organization	-
Stationary Peddler license issued to any other person	282.22
Peddler license issued to a Not-for-Profit Organization	53.25/person
Peddler license issued to any other person	282.22
Peddler License - Business 2-10 Employees	2,129.97
Peddler License - Business 11-30 Employees	5,325.00
Peddler License - Business over 30 Employees	5,325 + 159.75 per employee over 30 employees
Pet shop license	282.22
Public hall license issued to a Not-for-Profit Organization	-
Public hall license issued to any other person	282.22
Refreshment vehicle license for a chip truck, hot dog cart, ice cream cart, popcorn cart issued to any other person	282.22
Refreshment vehicle license issued to a Not-for-Profit Organization	-
Other refreshment vehicle license issued to any other person	282.22
Vehicle for Hire and Designated Driver (by-law 17/2018):	
Broker Licence - No charge	307.80
Business Licence - No charge	307.80
Broker Licence Renewal - No charge	307.80
Business Licence Renewal - No charge	307.80
Vehicle Licence 1 year	170.40

User Fee Description	2026 Approved User Fee (\$)
Vehicle Licence Renewal 1 year	117.15
Driver's Licence 1 year	117.15
Driver's Licence 90 days	79.87
Driver's Licence Renewal 1 year	85.20
Driver's Licence Renewal 90 days	79.87
Licensing Committee Hearing Fee	228.97
Change of Information Fee	31.95
Replacement Licence Fee	31.95
Trailer park license	282.22
Production of Duplicate License (as provided for in all business license by-laws)	21.30
Fee for re-inspection (as provided for in all business license by-laws)	133.12
Request by Applicant or Owner for hearing by Committee (as provided for in all business license by-laws)	-
License fee for any license that runs for a calendar year period, or a set period of twelve months expiring on a certain date, where the application for the license is made at a time when there will be only six (6) months or fewer to run on the license when it will expire by operation of the by-law.	53.25 + Prorated
Surcharge on other applicable fees where any license is allowed to lapse prior to an application for renewal (as provided for in all business license by-laws)	117.15
Encroaching Sign	159.75
Mobile Billboard Sign Permit	99.65 up to 4 months
Mobile Permit-erected before permit issued	306.71
Approved signs in excess of 23.2 square meters	266.25
Mobile Sign Permit 30 days	51.11
Mobile sign permit-late renewal	149.10
Single Facia Sign Approval per Application	159.75
Multiple Facia Sign per Approval Application / Building Face	266.25
Facia Digital	266.25 per sign
Ground/Pylon Digital Stand Alone	532.50
Ground/Pylon	213 per sign + 213 Digital Component

User Fee Description	2026 Approved User Fee (\$)
Administration fee imposed for attending a property clean up, repair, or demolition	85.20 per hour per officer
Fee for re-inspection as provided for in Property Standards By-Law	133.12
Fee for re-inspection as provided for in Yard Maintenance By-Law	133.12
Fee for re-inspection for other Municipal compliance orders	133.12
Order registered on title fee - noncompliance	186.37
Order removal from title fee	239.62
Second Hand Dealers and/or Scrap dealer Registers	53.25
Second Hand Dealers, Salvage Yards, Etc.	53.25
Final Notice Fee/Notice of Violation fee	186.37
Non-compliance administration fee-notices/NOV's/orders	186.37
Appeal fee all notices	213.00
Paid duty police assistance	Recovery Cost
Issuance of certificate of compliance	159.75
Pound Services:	
Dog license fee – unaltered dogs	69.22
Dog License Fee – unaltered dogs that have a microchip implant (upon production of a Veterinary Certificate)	53.25
Dog License Fee – spayed or neutered dogs (upon production of a Veterinary Certificate)	42.60
Lifetime Dog License Fee – spayed or neutered dogs that have a microchip implant (upon production of a Veterinary Certificate)	79.87
Dog License Fee – replacement dog license	10.65
Cat License Fee – unaltered cats	69.22
Cat License Fee – unaltered cats that have a microchip implant (upon production of a Veterinary Certificate)	53.25
Cat License Fee – spayed or neutered cats (upon production of a Veterinary Certificate)	42.60
Lifetime Cat License Fee – spayed or neutered cats that have a microchip implant (upon production of a Veterinary Certificate)	79.87
Cat License Fee – replacement cat registration	10.65
Kennel License Fee	213.00

User Fee Description	2026 Approved User Fee (\$)
Hobby Breeders License Fee	213.00
Adoption Fee - Dog	250.27
Adoption Fee - Cat	170.40
Euthanasia Fee – Dog (Euthanasia to be performed by a veterinarian)	Full Cost + Disposal
Euthanasia Fee – Cat (Euthanasia to be performed by a veterinarian)	Full Cost + Disposal
Quarantine Fee – Each day or any part thereof the animal is in quarantine	53.25/day
Pound Fees (on any first offence) – First Day	69.22
Pound Fees (on any first offence) – Each additional day or any part thereof the animal has been impounded	37.27
Pound Fees (on any second offence within the current calendar year) – First Day	159.75
Pound Fees (on any second offence within the current calendar year) – Each additional day or any part thereof the animal has been impounded	69.22
Administrative Release Fee - Return of animal without fine/charges laid (Includes first night)	149.09
Administrative Animal Care Fee (starting second night and each night there after)	37.27 per night
Miscellaneous Fees – Veterinary Fees	Recovery Cost
Appeal for Restraint Order Fee	159.75
Cat trap rental (7 nights)	37.27
Trap recovery service fee	37.27

Schedule D – Corporate Services Department – Licensing & Enforcement (Municipal Parking Services) – Rate Supported

User Fee Description	2026 Approved User Fee (\$)
Parking Meter Spaces 2 hours complimentary parking. After 2 hours, minimum Fee \$0.50 per 15 minutes based on a rate of \$2.00 for 60 minutes - inclusive of HST	First 2 hours - Free After - 0.50/15 minutes
Marina/Prince Arthur's Landing Parking Spaces 4 hours complimentary parking. After 4 hours, Minimum Fee \$0.50 per 15 minutes based on rate of \$2.00 for 60 minutes - inclusive of HST	First 4 hours - Free After - 0.50/15 minutes
Marina Market Square Lot 4 hours complimentary parking. After 4 hours, Minimum Fee \$0.75 per 15 minutes based on rate of \$3.00 for 60 minutes- inclusive of HST	First 4 hours - Free After - 0.75/15 minutes
Marina Market Square Lot - Overnight Rate - exclusive of HST	17.70
Annual Marina All Day Pass – April 1 to March 31, includes overnights, subject to applicable by-laws and restrictions (excludes Market Square Lot) – exclusive of HST Can be used after 4 hour complimentary parking and includes exemption from 8 hour parking time limit.	220.50
Parkade Charge - flat rate due at exit (per 24 hrs) - exclusive of HST	4.64
Parkade Monthly Rate - exclusive of HST	82.03
Parkade Monthly Rate – Resident - exclusive of HST Residents eligible if they live in the Main Street Zone in North Core (in proximity to Red River Road) or the Downtown Zone in the South Core (in proximity to Victoriaville Parkade) per Zoning By-law 01-2022	61.52
Surface Lot Monthly Rate - exclusive of HST	65.72
Surface Lot Monthly Rate – Resident for Crooks or Courthouse lots - exclusive of HST Residents eligible if they live in the Main Street Zone in North Core (in proximity to Red River Road) or the Downtown Zone in the South Core (in proximity to Victoriaville Parkade) per Zoning By-law 01-2022	49.29
Residential Parking Permit (HST not applicable)	5.00/permit
Mobile Parking App Convenience Fee	0.15
Online Ticket Payment Convenience Fee	3.50

Schedule E – Corporate Services Department – Revenue

User Fee Description	2026 Approved User Fee (\$)
NSF Payments	45.00
Credit Card Reversal Fee	40.00
Municipal Tax Sales Administration Fee:	
Registration	800.00
Extension Agreements	600.00
Sale of Property	400.00
Late Penalty – Water	5.0%
Interest on Outstanding General Accounts Receivable (per month), compounded and payable monthly. Equivalent to an annual interest of 16.075%.	1.25%
Collection Fee on Outstanding Provincial Offense Fines	30.00
Tax Certificate	60.00
Tax New account setup fee	44.00
Water New account setup fee	44.00
Tax Statement of Information per year	25.00
Tax Transaction Statement	25.00
Tax Property Ownership Changes	35.00
Additions to Tax Account	40.00
Additions to Tax Account - Provincial Offense Fines	70.00
Tax Arrears Notices	7.00
Tax Bill Reprint Fee	10.00
Water Certificate	60.00
Water Account Ownership Changes	35.00
Water Account - Tenant Change	35.00
Water Statement of Information	25.00
Water Bill Reprint Fee	10.00
Water Arrears Notice	7.00
Water Final Bill fee	15.00
Water Bill Correction fee	20.00
Water Final Disconnection Notice	10.00
Water Service Representative Property Visit - no turn off fee	60.00
Mortgage Listing Fee (per account)	12.00
Photocopies of court documents or exhibits, transcripts of trials and proceedings - Prices per applicable legislation and/or Ministry of the Attorney General policies.	

Schedule F – Corporate Services Department – Supply Management

User Fee Description	2026 Approved User Fee (\$)
Copies of Budget Books, Publications, Studies	Recovery Cost
Tender Document Fee	31.90
Weigh Scale Fee	23.01
Stores Re-sale	Purchase Cost Plus 15%
Print Shop	Recovery Cost

Schedule G – Community Services Department – Child Care Centres

User Fee Description	2026 Approved User Fee (\$)
Municipal Child Care: Child Care Centres (Algoma, Grace Remus, Woodcrest & Ogden): January 1 to March 31:	
Late Fees (after hours – 5:30 p.m. pickup)	25.00
Extended Day Toddler (over 9 hours)	22.00
Extended Day Pre-school	22.00
Extended Day Kindergarten	22.00
Extended Day Grade 1 & up (under 6 years old)	22.00
Extended Day Grade 1 & up (6 years and older)	55.01
Full Day Toddler	22.00
Full Day Pre-school	22.00
Full Day Kindergarten	21.18
Full Day Grade 1 & up (under 6 years old)	19.53
Full Day Grade 1 & up (6 years and older)	47.75
½ Day (no lunch) Toddler	16.69
½ Day (no lunch) Pre-school	14.65
½ Day (no lunch) Kindergarten	14.08
½ Day (no lunch) Grade 1 & up (under 6 years old)	12.66
½ Day (no lunch) Grade 1 & up (6 years and older)	31.14
½ Day (with lunch) Toddler	20.79
½ Day (with lunch) Pre-school	17.96
½ Day (with lunch) Kindergarten	17.03
½ Day (with lunch) Grade 1 & up (under 6 years old)	14.66
½ Day (with lunch) Grade 1 & up (6 years and older)	35.29
Before & After School Kindergarten (max 2 hours) each	13.23
Before or After School Kindergarten	12.00
Before or After School (max 2 hours) each - Grade 1 & up (under 6 years old)	12.00
Before & After School Grade 1 & Up (under 6 years old)	13.23
Before or After School (max 2 hours) each Grade 1 & Up (6 years and older)	15.57
Before & After School Grade 1 & Up	32.18
Lunch - Toddler, Preschool, Kindergarten (under 6 years old)	10.40
Lunch Grade 1 & up	11.00

User Fee Description	2026 Approved User Fee (\$)
April 1 to December 31:	
Late Fees (after hours – 5:30 p.m. pickup)	25.00
Extended Day Toddler (over 9 hours)	22.00
Extended Day Pre-school	22.00
Extended Day Kindergarten	22.00
Extended Day Grade 1 & up (under 6 years old)	22.00
Extended Day Grade 1 & up (6 years and older)	56.44
Full Day Toddler	22.00
Full Day Pre-school	22.00
Full Day Kindergarten	21.18
Full Day Grade 1 & up (under 6 years old)	19.53
Full Day Grade 1 & up (6 years and older)	48.99
½ Day (no lunch) Toddler	16.69
½ Day (no lunch) Pre-school	14.65
½ Day (no lunch) Kindergarten	14.08
½ Day (no lunch) School age (under 6 years old)	12.66
½ Day (no lunch) Grade 1 & up (6 years and older)	31.95
½ Day (with lunch) Toddler	20.79
½ Day (with lunch) Pre-school	17.96
½ Day (with lunch) Kindergarten	17.03
½ Day (with lunch) Grade 1 & up (under 6 years old)	14.66
½ Day (with lunch) Grade 1 & up (6 years and older)	36.20
Before & After School Kindergarten (max 2 hours) each	13.23
Before or After School Kindergarten	12.00
Before or After School (max 2 hours) each Grade 1 & up (under 6 years old)	12.00
Before & After School Grade 1 & Up (under 6 years old)	13.23
Before or After School (max 2 hours) each Grade 1 & up (6 years and older)	15.97
Before & After School Grade 1 & Up	33.01
Lunch - Toddler, Preschool, Kindergarten (under 6 years old)	10.40
Lunch Grade 1 & up (6 & older)	11.29
Interest Charge for Child Care Arrears	1%

Schedule H – Community Services Department – Long Term Care (LTC) & Senior Services

User Fee Description	2026 Approved User Fee (\$)
Jasper Tenant Fees:	
Single Tenant Fee – per day (15 meals/month)	11.90
Double Tenant Fee – per day	18.00
Meals:	
Extra Tenant Meals - per meal	6.85
Guest Meals – per meal	7.35
Meals On Wheels:	
Meals on Wheels – per meal	8.20
Meals on Wheels – weekend meal	6.00
Hairdressing Service – Rent Free	7% of gross earnings
Cafeteria Meals	Recovery Cost
Internal Catering Meals	Recovery Cost

Schedule I – Community Services Department – Recreation & Culture

User Fee Description	2026 Approved User Fee (\$)
Stage Equipment Rentals:	
Rental of SL320 Stage Line Mobile Stage:	
<ul style="list-style-type: none"> • 40x40 stage • Upstage windwall • Loading ramp • 2 sets of stairs <p>Weekend Event (1 or 2 day use on Saturday/Sunday) In Place at Marina Park Includes standard set-up and take-down</p>	
Standard Weekend Fee	11,954.49
Additional Day	2,390.90
Weekday Events	10,759.57
Non-Profit/Charitable Organization - Weekend	9,563.59
Non-Profit/Charitable Organization - Weekday	8,368.67
Additional Optional Component Rental - For Rental of SL320:	
Sound wings (2)	239.62
• 12 4'x8' extension platforms	
Sound wing guardrails (14)	90.52
Fly bays (2)	777.44
Lateral banner supports (2) Includes lateral banner installation at time of set-up	120.34
Additional Banner Installation at set-up (per banner)	47.92
Additional Banner Installation after set-up	956.36
Downstage windwall extensions	94.78
Accessibility Lift - up to 6'	72.42
Extension Platforms & Accessories - 4'x8' (5-17) Per unit # available depends on use of sound wings (12)	18.11
Extension Guardrails - 4'	95.85
Cable Covers (per piece - per day)	12.78
Delivery:	
Within City Limits	478.18
Outside City Limits	717.80
Call-out to open/close, reconfigure once set	1,068.18
Multi-day event cleaning fee	
For active use of more than one day	120.34

User Fee Description	2026 Approved User Fee (\$)
Security (CTB Provided)	cost plus 15% admin charge
Full package fee: In place with all accessories and lateral banner installation (Delivery, additional days, non-profit rate, cleaning, callouts, security are additional as applicable)	13,150.47
Rental of SL75 Stage Line Mobile Stage – 16x20:	
SL75 Standard Equipment	
<ul style="list-style-type: none"> • 16x20 stage • 2 sets of stairs • Loading Ramp • Guardrails 	
Weekend Event (1 or 2 day use on Saturday/Sunday)	
In Place at Marina Park	
Includes standard set-up and take-down	
Standard Fee - Weekend	2,630.52
Additional day	478.18
Weekday Events	2,390.90
Non-Profit/Charitable Organization - Weekend	2,152.34
Non-Profit/Charitable Organization - Weekday	1,674.17
Upstage Backdrop	24.49
Side windwalls - 16'	24.49
Roof banner kit <i>Includes roof banner installation at time of set-up</i>	47.92
Lateral banner supports & bars/level <i>Includes lateral banner installation at time of set-up</i>	47.92
Accessibility Lift - up to 5'	72.42
Cable Covers (per piece - per day)	12.78
Delivery:	
Within City Limits	358.91
Outside City Limits	538.89
Call-out to open/close, reconfigure once set	239.62
Multi-day event cleaning fee	60.71
Security (CTB Provided)	cost plus 15% admin charge
Full package fee: In place with all accessories and lateral banner installation (Outside of City delivery, additional days, non-profit rate, cleaning, callouts, security are additional as applicable)	2,869.08

User Fee Description	2026 Approved User Fee (\$)
Stage Lighting – Full package for SL320:	
Full package Rental	
<ul style="list-style-type: none"> • Console • 36 LED wash fixtures • 6 LED profile fixtures • Hazers • Fans • Power distribution, cables • Motors & trusses 	
<i>Production crew labour additional (rigging/operations)</i>	
Daily Rate	3,407.96
Weekend Rate	5,110.88
Additional day	1,703.98
Delivery (location other than Marina Park – Festival Area):	
<i>Only charged once if more than one of lighting/sound/dance floor ordered</i>	
Within City Limits	358.91
Outside City Limits	538.89
Sound Equipment – Package for SL320:	
Full package Rental	
<ul style="list-style-type: none"> • Sound Mixer • 16 Linear Line Array & 6 Low Frequency Speakers • Power distribution, grids, cables, cases, & hoods • Motors 	
<i>Production crew labour additional (rigging/operations)</i>	
Daily Rate	3,586.88
Weekend Rate	5,380.32
Additional day	1,793.44
Delivery (location other than Marina Park – Festival Area):	
<i>Only charged once if more than one of lighting/sound/dance floor ordered:</i>	
Within City Limits	358.91
Outside City Limits	538.89
Dance Floors:	
40x40 Marley:	
<ul style="list-style-type: none"> • Harlequin Cascade • Black 	
Daily Rate	1,315.26
Weekend Rate	1,973.42
Additional day	658.16

User Fee Description	2026 Approved User Fee (\$)
16x20 Marley: • Harlequin Cascade • Black	
Daily Rate	717.80
Weekend Rate	1,076.70
16x20 Tap Tiles:	
Daily Rate	956.36
Weekend Rate	1,434.54
Delivery (location other than Marina Park – Festival Area): <i>Only charged once if more than one of lighting/sound/dance floor ordered</i>	
Within City Limits	358.91
Outside City Limits	179.98
Event Hosting Services - Training sessions for volunteers:	
Evening Workshops	11.72-33.02
One & two day sessions – per day	76.68-137.38
Rental of Event Equipment (for non-profit groups):	
Crowd Control Barriers - per day	12.78
Plastic Jersey Barriers - per day	12.78
Speakers - JBL Power Eons - per day	12.78
Tent Weights - per day	6.39
4' High Staging - Built by qualified Fort William Gardens Staff:	
20' X 20'	1,070.31
20' X 40'	1,426.02
40' X 40'	2,135.30
40' X 60'	2,852.03
Riser Stages:	
12' X 16'	348.26
16' X 20'	423.86
20' X 24'	548.47
Fee if built by Fort William Gardens Staff	167.21
Delivery each way	186.37
Arenas & Stadia: Fees for Services - Effective April 1 Indoor Arenas Ice Rental – Hourly:	

User Fee Description	2026 Approved User Fee (\$)
Minor	173.59
Adult	220.46
Non-Prime Time Adult	184.24
Christmas Break & March Break Weekdays Promotion - Book 3 hours & pay for 2 hours	122.83
Satellite Arenas – Summer Ice – Hourly:	
Summer Ice – Weekdays	199.16
Summer Ice – Weekends & Holidays	153.36
3-4 hour block booking (hourly)	185.31
5-8 hour block booking (hourly)	171.47
Summer non-ice bookings	92.66
Satellite Arenas – Building Rental:	
Non-Commercial	1,191.72
Commercial	1,632.62
Per Hour	110.76
Fort William Gardens – Building Rental:	
Non-Commercial (non-ice)	3,579.43
Non-Commercial (ice)	4,665.71
Commercial (greater of fee or 12% of gross ticket sales to a max of \$7,500)	5,485.76
Fort William Curling Club - Building Rental - Hourly (Summer)	136.00
Fort William Curling Club – Building Rental-Daily (Summer)	1,639.01
Fort William Gardens Hourly (non-ice)	110.76
Extending FWG Ice Season into April/May (Daily rate)	1,597.48
Fort William Gardens:	
Facility Maintenance Fees (paid by ticket purchasers) Price per ticket based upon ticket price and number of draws **individual hockey games exempt	2.40-6.71
Blade Sharpening Service	42.60
Fort William Gardens Box Office:	
Ticket Service Fee (per customer) for tickets priced from \$5.00 to \$25.00 - Individual Ticket	1.30-2.05
Ticket Service Fee (per customer) for tickets priced over \$25.00 - Individual Ticket	2.05-3.60
Ticket Service Fee (per customer) for 6 to 22 game package	8.00-9.25

User Fee Description	2026 Approved User Fee (\$)
Ticket Service Fee (per customer) for 23 plus game package	12.00-13.35
Ticket System Set-up Fee for events with ticket prices over \$5:	
Ticket System Fee for events with ticket prices \$5 or less (paid by host)	115.01
Use of ticket scanners (1-6) away from FW Gardens (not including staffing) per day	143.77
Box Office fee for Concerts	6% of gross sales (after taxes) to a max of \$4,500 paid by host)
Satellite Arenas - Public Skating (HST included):	
Child (14 years & under)	5.75
Student (15-18 years)	6.25
Adult (over 18 years)	7.25
Older Adult (over 65 years)	6.25
Family Rate (maximum 2 adults & maximum 4 people)	16.75
Adults Only Public Skate (GV Arena) – HST included	7.25
Stadiums-Rental Rate:	
Non-Commercial	925.47
Concerts/Commercial (greater of fee or 12% of gross ticket sales)	6,327.10
Concerts/not for profit organizations (per day)	6,327.10
Per hour Other Recreational Uses	100.11
Fort William Stadium (per hour):	
Soccer & Field Sports (weekdays)	66.03
Soccer & Field Sports (evenings & weekends)	74.55
Other Recreational uses	74.55
Field Lights	69.22
Port Arthur Stadium (per hour):	
Recreational use	119.28
Field Lights	121.41
Advertising/Satellite Arenas:	
Board Advertising (3.5'x8' sign with Lexan cover) per Year/Arena/Sign	1,020.25

User Fee Description	2026 Approved User Fee (\$)
Board Advertising (3.5'x8' sign with Lexan cover) per Three Year/Arena/Sign	681.59
Lobby Banners (3'x6') per Week per Arena	129.93
Rink Wall Banners per Arena per sign per year	1,814.74
Advertising Package-Lobby/Rink/Boards (2 of each) for 3 week term (all advertisements supplied by customer)	1,555.95
Stair Stickers	600.65
Arena A - Zamboni	1,801.96
Arena A - In Ice Logos-Centre (radius of 14'x10')	1,801.96
Arena A - In Ice Logos-Neutral Ice A (9'x9')	900.98
Arena A - In Ice Logos-Neutral Ice B (12'x6.7')	900.98
Arena A - In Ice Logos-Blue Line Horizontal (15'x8')	1,201.30
Arena A - In Ice Logos-Faceoff Dots (15'x5')	600.65
Arena A - Quick Frames Posters (2.5' x 1.667')	600.65
Arena A - Rink Wall Banners (8'x4') per Arena per sign per year	900.98
Arena B - Zamboni	1,201.30
Arena B - In Ice Logos - Centre (radius of 14' 10")	1,201.30
Arena B - In Ice Logos -Neutral Ice A (9'x9')	600.65
Arena B - In Ice Logos - Neutral Ice B (12' x 6.7')	600.65
Arena B - In Ice Logos - Blue Line Horizontal (15'x8')	900.98
Arena B - In Ice Logos - Faceoff Dots (15'x5')	600.65
Arena B - Quick Frames Posters (2.5 x 1.667')	300.33
Arena B - Rink Wall Banners (8'x4') per sign per year	900.98
Arena Bundle 1 (Rink Wall Banners, Posters)	13,029.06
Arena Bundle 2 (Rink Board, Banners, Posters)	10,686.09
Arena Bundle Rink Boards (5 Rink Boards)	4,272.74
Advertising Fort William Stadium:	
Press Box Banner (8'x4")	1,801.96
Top of Stands Banner (8'x4')	1,201.30
Concourse Signage (8'x4')	1,801.96
Fence Banner (8'x4')	1,201.30
Quick Frame Posters (2.5'x1.667')	600.65
Dressing Rooms and Commercial Space:	
Dressing Room at Satellite Arenas and Fort William Gardens/season (Oct. to April)	1,284.38
Dressing Room at Satellite Arenas and Fort William Gardens per season (Oct to April) (With 5 hrs/wk. practice & 80 hrs/yr. games)	449.43

User Fee Description	2026 Approved User Fee (\$)
Commercial Space in Arenas/Day (Vendors without Contract with City of Thunder Bay)	128.87
Neighbourhood Recreation Programs:	
March Break 1 day	38.41
March Break 5 days	183.73
Youth Move – Alternative Sports Park Activities/Youth/Teen Programs:	
Event A	5.00
Event B	10.00
Event C	15.00
Event D	25.00
Youth Move – Kinsmen Centre Rental	
Not for Profit /Charitable Rates:	
Multi-purpose room daily use	150.00
Multi-purpose room per hour	25.00
Profit Rates:	
Multi-purpose room daily use	225.00
Multi-purpose room per hour	40.00
Kidventures:	
First Child 4 days	186.37
Additional Child	149.10
First Child 5 days	220.46
Additional Child	186.37
Playgrounds Program:	
Playgrounds Swimming Drop In Fee	2.05
Event A (formerly Events)	11.69
Event B (formerly part of Events)	16.87
Culinary Kids (formerly Super Arts)	38.26
SuperKids (formerly Super Sports)	37.20
Integration Services PAL Card Replacement Cards	6.14
Chippewa Summer Camps:	
First Child 3 days	141.64
Additional Child	111.82
First Child 4 days	186.37
Additional Child	149.10

User Fee Description	2026 Approved User Fee (\$)
First Child 5 days	220.46
Additional Child	186.37
Churchill & Volunteer Pools Admission Fees:	
Child (3-14 years)	3.72
Student (15+ in school full time)	4.69
Adult	7.52
Senior (60 years of age plus)	5.65
Accessibility	5.85
Family	11.77
Churchill & Volunteer Pools Book Passes:	
Child (10)	31.20
Student (10)	37.44
Adult (10)	62.29
Senior (60+) (10)	49.82
Accessibility (10)	49.82
Family (5)	52.99
Fitness Swipe Card (10)	69.05
Fitness Swipe Card (15)	101.75
Churchill & Volunteer Pools Seasonal Passes:	
Year:	
Adult	444.10
Senior (60+)	354.64
Accessibility	354.64
Student	266.25
Family	754.00
Six Month:	
Adult	288.61
Senior (60+)	231.10
Accessibility	231.10
Student	173.59
Family	489.89
Three Month:	
Adult	177.85
Senior (60+)	142.70
Accessibility	142.70

User Fee Description	2026 Approved User Fee (\$)
Student	106.50
Family	301.38
Community Aquatics Extra Pass Fees	
Locker Rental – for 3 months	26.62
One Month:	
Adult	67.09
Senior (60+)	53.25
Accessibility	53.25
Student	40.46
Family	113.96
Volunteer Pool Community Centre:	
Hourly Rental Fee (Ongoing Rentals)	27.64
Hourly Rental Fee (One Time Rentals)	42.60
Birthday Party Room Rental (No Party Package)	37.27
Community Aquatics Pool Rental Fees:	
Pool Rental (up to 70 participants)	123.54
Single Lane Rental (1 hour)	21.29
Private Birthday Party (12 children)	207.67
Public Birthday party (12 children)	166.14
Birthday Party Cancellation Fee (Less than 7 days notice)	50.00
Community Aquatics Extra Rental Fees:	
Drop-in Swimming Lessons (Outdoor Pools – toonie lesson)	2.00
Community Aquatics Sport Group Rental Fees:	
Daytime School Rate	123.54
Boulevard Lake - Boat Rentals per hour:	
Paddle Boats	15.00
Aquatics Program Fees	
Swim Lessons/Learn to Swim:	
Group Swimming Lesson (Per Class)	9.17
Private Swimming Lesson (Per 1/2 Hour Class)	27.98
Semi-Private Lessons (5-½ hours lessons)	20.43
Bronze Star	102.24
Bronze Medallion/Emergency First Aid	135.26

User Fee Description	2026 Approved User Fee (\$)
Bronze Medallion Recertification with Classes	87.33
Bronze Cross	135.26
Bronze Cross Recertification with Classes	87.33
National Lifeguard Service	228.97
National Lifeguard Service Cancellation Fee	65.00
National Lifeguard Recertification	71.36
National Lifeguard (Waterfront Option)	144.84
Lifesaving Society Assistant Instructor	85.20
Swim Instructor & Lifesaving Society Instructor (Manuals no longer included)	315.24
Swim Instructor (Manuals no longer included)	157.61
Lifesaving Society Instructor (Manuals no longer included)	157.61
Swim Instructor & Lifesaving Society Instructor Cancellation Fee	65.00
Four Strokes for Fun (1 Day)	101.17
Four Strokes for Fun (2 Days)	151.23
Instructional Family Pass	67.09
Examination Standards Clinic	25.62
Aquatic Supervisory Training	113.03
Mermaid Training	90.88
Low-Ratio Swimming Lessons (Per Lesson)	13.68
First Aid:	
Standard First Aid Course (Red Cross)	132.06
Standard First Aid Recertification (Red Cross)	63.90
Standard First Aid Course (Lifesaving Society)	132.06
Standard First Aid Recertification (Lifesaving Society)	63.90
Fitness and Aquatic Programs:	
Aquatics – 14 weeks – once per week (Community Aquatics)	89.81
5 week programs – once per week (Complex)	46.79
Community Fitness (per class)	7.08
Shoe Pass	65.00
Bari-Active (per class)	7.00
Fitness for Breath (per class)	7.00
Keep Moving (per class)	6.00
Accessible Sport/Class drop in	6.00
VOLT Participant Fee	50.00
City Fire Fitness Test (Complex)	Negotiations
Advertising in Aquatic Facilities	250.00-1,000.00

User Fee Description	2026 Approved User Fee (\$)
Fitness Coaching - 6 Session Private	406.51
Fitness Coaching - 12 Session Private	738.88
Fitness Coaching - 24 Session Private	1,330.49
Fitness Coaching - 48 Session Private	2,365.31
Fitness Coaching - Single Session for Returning Customer Private	67.75
Fitness Coaching - 6 Session Semi-Private (per person)	295.55
Fitness Coaching - 12 Session Semi-Private (per person)	532.22
Fitness Coaching - 24 Session Semi-Private (per person)	946.13
Fitness Coaching - 48 Session Semi-Private (per person)	1,773.82
Fitness Coaching - 6 Session Small-Group (per person)	221.66
Fitness Coaching - 12 Session Small-Group (per person)	384.35
Fitness Coaching - 24 Session Small-Group (per person)	650.45
Fitness Coaching - 48 Session Small-Group (per person)	1,182.59
Canada Games Complex Memberships	
General 12 Month Full Membership:	
Adult	750.82
Corporate Adult	725.82
Spouse	375.40
Youth	204.48
Child	139.42
Student	482.44
Adult (60 & Over)	520.78
Accessible Adult	520.78
Accessible Child (Not an add on)	139.52
Extra Fees for General Membership - 12 Months Babysitting:	
1 st Child	124.61
2 nd Child	96.92
Extra Fees for General Membership - 8 Months Babysitting:	
1 st Child	107.57
2 nd Child	80.94
Extra Fees for General Membership - 1 Month Babysitting:	
1 st Child	61.77
2 nd Child	45.79
General 12 Month Membership - Mid Day:	
Adult	677.33

User Fee Description	2026 Approved User Fee (\$)
Spouse	339.73
Adult (60 & Over)	479.24
Accessible Adult	479.24
One Month Membership:	
Adult	84.13
Spouse	57.51
Student	62.83
Adult (60 & Over)	69.24
Child	43.67
Youth	50.06
Accessible Adult	71.36
Special Promotion	65.00
All Day & Evening Membership 8 Month:	
Adult	607.04
Spouse	303.52
Youth	165.07
Child	113.96
Student	379.14
Adult (60 & Over)	406.83
Accessible Adult	406.83
Group Membership Discount:	
10 - 20 Memberships	10% off
21+ Memberships	12% off
City Staff Memberships:	
Adult General	563.12
Adult (60+) General	390.85
Student City Membership	377.00
Pre-Authorized Monthly Payment Plan General (DDS):	
Adult	62.57
Corporate	60.49
Spouse	31.28
Youth	17.04
Child	11.62
Student	40.20
Adult (60 & Over)	43.40
Accessible Adult	43.40

User Fee Description	2026 Approved User Fee (\$)
Locker – Full, Wide	17.57
Locker – Half, Wide	12.33
Locker – Half, Narrow	8.78
Locker – Full, Narrow	12.33
Pre-Authorized Monthly Payment Plan Mid-Day (DDS):	
Adult	56.44
Spouse	28.32
Adult (60 & Over)	39.94
Pre-Authorized Monthly Payment Plan (DDS) & Payroll Deduction - City:	
Adult	46.92
Spouse	31.28
Youth	17.04
Child	11.62
Adult (60 & Over)	32.58
Student	31.42
Special Swim & Slide Membership for Children:	
3 Months	137.38
6 Months	201.28
12 Months	272.64
Summer Memberships Adult:	
4 Months	225.78
3 Months	186.37
2 Months	138.45
1 Month	74.55
Summer Memberships Spouse:	
4 Months	169.33
3 Months	137.38
2 Months	109.69
1 Month	57.51
Summer Memberships Youth:	
4 Months	73.48
3 Months	66.03
2 Months	57.51
1 Month	50.06

User Fee Description	2026 Approved User Fee (\$)
Summer Memberships Child:	
4 Months	67.09
3 Months	59.64
2 Months	53.25
1 Month	43.67
Summer Memberships Adult (60 & Over):	
4 Months	186.37
3 Months	150.17
2 Months	121.41
1 Month	67.24
Summer Memberships Student:	
4 Months	179.98
3 Months	148.03
2 Months	117.15
1 Month	60.83
Summer Fun for Children	70.29
Healthy Hearts Memberships:	
Healthy Hearts Membership 6 Months	417.48
Healthy Hearts Membership 6 Months Spouse	208.74
Healthy Hearts Membership 4 Months	279.00
Healthy Hearts Membership 4 Months Spouse	139.50
Healthy Hearts Membership 10 Months	696.50
Healthy Hearts Membership 10 Months Spouse	348.25
Healthy Hearts Membership Pre-Authorized Payment Plan (DDS)	58.06
Locker Rentals:	
Full Locker – Wide:	
12 Months	210.86
8 Months	168.26
1 Month	27.69

User Fee Description	2026 Approved User Fee (\$)
Half Locker – Wide:	
12 Months	148.03
8 Months	119.28
1 Month	20.23
Full Locker – Narrow:	
12 Months	148.03
8 Months	119.28
1 Month	20.23
Half Locker – Narrow:	
12 Months	105.43
8 Months	84.13
1 Month	13.84
Lock Rentals	10.00-12.00
Canada Games Complex – General Admissions:	
Adult:	
Single Visit	11.31
Book of 12 Coupons	113.10
Daytime Rate	9.42
Book of 12 Coupons (daytime)	94.20
Family:	
Single Visit	24.50
Book of 6 Coupons	122.50
Child:	
Single Visit	4.26
Book of 12 Coupons	42.60
Student:	
Single Visit	6.59
Book of 12 Coupons	65.90
Adult (60 & Over):	
Single Visit	7.54
Book of 12 Coupons	74.40

User Fee Description	2026 Approved User Fee (\$)
Accessible Admission Rates:	
Adult	6.38
Book of 12 Coupons	63.80
Student	4.26
Book of 12 Coupons	42.60
Child	3.19
Book of 12 Coupons	31.90
*Membership Rates same as Adult (60 & Over)	
Accessible Group Rate	4.26
12 Coupons	51.12
Babysitting (per hour):	
Babysitting – 1 st Child	8.47
Babysitting – 2 nd Child	5.65
Group Admissions:	
Group Rate – Children	4.26
Group Rate – Students	4.88
Group Rate – Adults	8.47
Group Rate – Adult (60 & Over)	5.65
Preferred Rate – Child (Includes Thunderslide)	5.32
Preferred Rate – Student	4.29
School Elective Program – 4 visits	33.93
Instructor – Electives (per hour)	18.00 or recovery cost whichever is greater
Special Sale Admission - Twoonie Days	2.00
Canada Games Complex - Programs	
Adventurers Camp:	
10 Day Session – 1 st Child	322.69
10 Day Session – 2 nd Child	274.76
5 Day Session – 1 st Child	220.46
5 Day Session – 2 nd Child	186.37
5 Day Sessions with Private Lessons - 1st Child	309.91
5 Day Sessions with Private Lessons - 2nd Child	270.50
Birthday Parties	205.54

User Fee Description	2026 Approved User Fee (\$)
P.A. Day Activities:	
1 st Child	51.12
2 nd Child	42.60
1/2 Day	35.14
Junior Development Squash	54.32
Canada Games Complex - Programs:	
Squash Lessons (5-50 minutes)	94.78
Private Squash Lessons (3)	118.22
Semi-Private Squash Lessons (3)	93.71
Court Jester – court fees (per person)	88.39
Court Time - court fees (per person)	57.51
Karate - Tots	80.94
Karate - Beginners	90.52
Karate - Advanced	125.66
Canada Games Complex - Rental Fees:	
Multi Purpose Room – per hour	68.16
Multi Purpose Room – Ongoing Seasonal – per hour	53.25
Small Multi Purpose Room – per hour	53.25
Small Multi Purpose Room – Ongoing seasonal – per hour	40.47
Meeting Room - per hour	28.76
Poolside Party Place – per hour	54.32
1/6 Pool - Per Hour	47.70
1/3 Pool – Per Hour	97.88
2/3 Pool – Per Hour	145.69
Whole Pool – Major Events – per day	2,566.62
Whole Pool – 1/2 day	1,383.42
Lane Fee	11.93
Extra Child	3.08
Extra Pop	1.03
Extra Pizza	15.39
Cancellation	20.00-50.00
Community Recreation Programs and Events:	
Community Centres (Not Board Operated)	
West Arthur Community Centre - Room Rentals	
Arthur Hall	57.51
West Arthur Room	35.14

User Fee Description	2026 Approved User Fee (\$)
Craft Room	28.76
Security Deposit for any use of meeting space	79.87
Kitchen Rental (minimum 2 hour rental)	56.44
Dishwashing service up to 4 hours	111.82
Each additional hour	35.14
Coffee/tea service (per person)	1.75
Cricut machine user fee (per visit)	3.00
Craft Supplies - Printable vinyl (per 8.5 by 11 sheet)	3.00
Craft Supplies - Foil transfer sheets (per 12" by 12" sheet)	3.00
Craft Supplies - Foil transfer sheets (per 4 by 6" sheet)	1.00
Craft Supplies - Printable sticker paper (8.5 by 11)	2.00
Craft Supplies - Smart paper sticker card stock (per 13" by 13" sheet)	3.00
Craft supplies - Smart iron-on or removable vinyl (per foot)	3.00
Meeting Rooms Hourly Charge (Non-Profit Rate):	
Arthur Hall	43.67
West Arthur Room	26.62
Craft Room	22.37
Kitchen Rental (2 hour minimum)	43.67
Other Fees:	
Kitchen add on to room rental	56.43
Security/Damage Deposit for all rentals	80.00
Thunder Bay 55 Plus Centre - Room Rental Fees:	
Security Deposit	100.00
For Profit: Whole Auditorium (1-4 hours)	266.25
Non Profit: Whole Auditorium (1-4 hours)	211.93
Special Occasions Auditorium (1-4 hours)	302.45
Multi-Purpose Room, Meeting Room, Board Room, Craft Rooms, River/McVicar:	
For Profit: Meetings (1-4 hours)	98.74
Non Profit: Meetings (1-4 hours)	66.03
Special Occasions (1-4 hours) / Meetings (1-4 hours)	141.64
Registered Programs (4 to 13 weeks, price per class):	
Fitness Class - Per Hour	6.39
Yoga Class - Per Hour	6.39
Specialty Fitness	6.93

User Fee Description	2026 Approved User Fee (\$)
Art classes	
Per 3 Hour Class	14.91
Workshops Vary from 1 day to multiple weeks:	
Various other workshops	10.00-100.00
Support Services - Health & Wellness:	
Expo - Non Profit	53.25
Expo - Small Business (\$0 - \$50,000)	95.85
Expo - Large Business (\$50,000 \$ up)	202.35
General Interest programs, price per class:	
Guitar lessons (once per week, 8-13 weeks)	14.91
French 13 weeks	6.39
Ukulele	51.30
Punch Cards:	
Fitness punch cards	65.97
General punch cards	65.97
West Arthur Community Centre Registered Programs (4 to 12 weeks, price per class):	
Zumba (8-13 weeks, 1x/week)	6.39
Yoga Fit (8-13 weeks, 1x/week)	8.52
Art Classes:	
10 week	14.91
Registered Programs (4 to 13 weeks, price per class):	
Fitness Classes	5.76-17.23
Art Classes	14.26 - 57.46
Workshops on variety of topics - 1 day	27.66 - 114.90
Drop-in Programs	2.05 - 7.18
Kids Halloween Party	10.25
Kids Christmas Party	10.25
Indoor Yard Sale (per table)	15.39
Craft Sale (per table)	20.52
Cultural Development and Events:	

User Fee Description	2026 Approved User Fee (\$)
Summer Event Series Digital Guide – Advertising:	
Premier Spotlight	718.20
Homepage Feature	461.70
Banner Boost	282.15
Workshops:	
Workshops on variety of topics - 1 day	35.91 - 56.43
Event Exhibitors:	
Artisan Fees at events	41.04
Artisan Fees at Canada Day	51.30
Event Vendors:	
Live on the Waterfront - First Half	949.05
Live on the Waterfront - Second Half	949.05
Kite Festival, Snow Day, Teddy Bears Picnic	323.19
Canada Day	769.50
Food Vendors:	
Teddy Bears Picnic & Kite Festival - Per Event	359.10
Canada Day	513.00
Live on the Waterfront - Per Event	164.16
Live on the Waterfront - Summer Send Off (Two dates)	328.32
Quest Tech & Gaming	256.50
Snow Day on the Waterfront	102.60
Culture Days	164.16
New Food Vendors & Artisans	25% discount
Multi-Event Discount for Food Vendors & Artisans (6+ event commitment)	25% discount
Arts & Heritage:	
Arts & Heritage Awards Tickets	51.30
Volunteer Program:	
Youth Empowerment Training (YET)	51.30
Mariner's Hall Rental:	
For Profit: (1-4 hours)	240.69
Non Profit: (1-4 hours)	181.05
For Profit: (5-8 hours)	361.03
Non Profit: (5-8 hours)	270.50

User Fee Description	2026 Approved User Fee (\$)
For Profit: (9-12 hours)	420.67
Non Profit: (9-12 hours)	316.31
Internal CTB Use	No charge
Tbaytel Multiplex - Rentals - Hourly	
1/4 Field - Prime Time	155.00
1/2 Field - Prime Time	310.00
Full Field - Prime Time	620.00
1/4 Field - Non-Prime	125.00
1/2 Field - Non-Prime	250.00
Full Field - Non-Prime	500.00
1/4 Field - Summer	100.00
1/2 Field - Summer	200.00
Full Field - Summer	400.00
Meeting Room	30.00

Schedule J – Community Services Department – Superior North Emergency Medical Services (SNEMS)

User Fee Description	2026 Approved User Fee (\$)
Ambulance call reports/first response call reports	50.00 per request
Rental of ambulance for special events (minimum 4 hours)	180.00 per hour
Standard first aid with CPR/HCT training	175.00
Standard first aid with CPR/HCT Recertification	100.00
Standard first aid with CPR C training	155.00
Standard first aid CPR C Recertification	90.00
Standard first aid with CPR A training	132.00
Standard first aid CPR A Recertification	85.00
Emergency first aid with CPR C training	110.00
Emergency first aid with CRP A training	95.00
CPR HCP training	98.00
CPR HCP Recertification	75.00
CPR C training	86.00
CPR C recertification	65.00
CPR A training	75.00
First aid instructor training	590.00
First responder training	475.00
Emergency medical care training	950.00
Baby Sitting Courses	45.00
Training room	100.00 per day
CPR – Actar squadron E008 training	25.00 per day
ACLS Manikin and Stimulator E006/E0025 and E007/E0024	250.00 per day
ATLS Manikin and E006/E0024 and E007/E0024	250.00 per day
PALS Baby intubation kit	75.00 per day
PALS/NALS Leg Replacement Kit/Skin Replacement Kit	132.00 per day
BTLS/A/W crash Kelly	100.00 per day

Schedule K – Community Services Department – Transit Services

User Fee Description	2026 Approved User Fee (\$)
Charter Rate - Conventional Transit (minimum 3 hours)	144.50 per hour (CTB Internal rate 126.00 per hour)
Charter Rate - Specialized Transit (minimum 3 hours)	70.75 per hour
January to March 31:	
Cash Fare	3.25
Single Ride Pass (10 tickets)	29.05
Single Rider Day Pass (Unlimited rides for the day)	9.35
Adult Monthly Pass	90.30
Discounted Monthly Pass	74.70
Senior/Youth Monthly Pass	62.30
Senior Annual Pass	556.35
Effective April 1:	
Cash Fare	3.25
Single Ride Pass (10 tickets)	29.80
Single Rider Day Pass (Unlimited rides for the day)	9.60
Adult Monthly Pass	92.65
Discounted Monthly Pass	76.50
Senior/Youth Monthly Pass	63.90
Senior Annual Pass	570.80
Reloadable Smart Card	5.00
Lift Plus Late Cancellation Fee	3.30
Lift Plus No Show Fee	6.45
Taxi Rides	3.25
Lift ID Cards	5.00

Schedule L – Growth Department – Development

User Fee Description	2026 Approved User Fee (\$)
Building Services:	
New Buildings or Additions-Group A-Assembly Occupancies:	
Shell	19.00 per square meter
Finished	23.50 per square meter
New Buildings or Additions-Group B-Institutional Occupancies:	
Shell	22.00 per square meter
Finished	28.75 per square meter
New Buildings or Additions-Group C-Residential Occupancies:	
Single, semi, townhouse & duplex	15.00 per square meter
Finished basement	3.50 per square meter
Attached garage	6.00 per square meter
Detached garage/shed/carport	5.25 per square meter
Apartment building	15.00 per square meter
Hotel/Motel	17.00 per square meter
Residential care facility	15.00 per square meter
New Buildings or Additions-Group D-Business & Personal Service Occupancies:	
Office building (shell)	18.00 per square meter
Office building (finished)	22.25 per square meter
New Buildings or Additions-Group E-Mercantile Occupancies:	
Retail store (shell)	12.75 per square meter
Retail store (finished)	16.00 per square meter
New Buildings or Additions-Group F-Industrial Occupancies:	
Shell	10.50 per square meter
Finished	13.75 per square meter
Farm Building	13.75 per 1,000.00 of construction value
Deposits:	
Minimum application deposit (non-residential)	50% of total fee
Foundation permit	25% of total fee
Water well deposit (refundable)	500.00
Early water turn on deposit (refundable)	1,000.00
Administration fee - processing/refunding refundable deposit	50.00
Interior finish/renovation-all classifications	13.75 per 1,000.00 of construction value
Temporary buildings/tents	117.00

User Fee Description	2026 Approved User Fee (\$)
Portable classrooms-per unit	234.00
Demolition (per building)	116.75
Change of use	117.00
Barrier free ramp	117.00
Deck-uncovered	116.75
Deck-covered	234.00
Outdoor patio (Assembly Occupancies)	234.00
Fireplace/Woodstove	117.00
Swimming pool fence permit	117.00
Solar Collector:	
Residential	117.00
Non-residential	234.00
Retaining Wall	117.00
Alter/replace mechanical systems	13.75 per 1,000.00 of construction value
Alter/replace electrical life safety systems	13.75 per 1,000.00 of construction value
Permit for plumbing only	13.75 per 1,000.00 of construction value
Plumbing-meter downsize	116.50
Plumbing-building control valve	116.50
Backflow prevention device	116.50
Minimum permit fee (all other permits)	117.00
Transfer of permit:	
Accessory buildings	116.90
All other	292.25
Zoning only permit	292.25
Conditional permit	292.25
Alternative Solution Application	236.00
Notice of Change Application (Minor)	117.00
Notice of Change Application (Complex)	234.00
Additional inspection	117.00
Special inspection fee after hours	500.00
Reports-Building, Statistics Canada per month (HST included)	13.25
Subscription-Building, Statistics Canada per year (HST included)	158.00
Property Information report	212.00
Liquor license inspection/letter	117.00
Minimum fee retained	58.50

User Fee Description	2026 Approved User Fee (\$)
Any project not included on user fee schedule for Building Services	13.75 per 1,000.00 of construction value
Planning Services:	
Publications:	
Printed materials including those prepared internally such as the Official Plan, Zoning By-law, and various studies, as well as work undertaken by Consultants, typically on behalf of applicants, such as market studies, environmental impact studies and traffic reports.	Recovery Cost
Custom Planning Research (minimum 1 hour)	91.25 per hour
Orthophotography:	
Per tile (per km2) 2024, 2019, 2012, 2007, 2002, 1996 pdf/tif/jpeg/MrSid	122.00
Per tile (per km2) 2024, 2019, 2012, 2007, 2002, 1996 hardcopy of photo paper	35.00
Mosaic of entire City 2024, 2019, 2012, 2007, 2002, 1996 pdf/tif/jpeg/MrSid	4,883.75
Mosaic of entire City 2024, 2019, 2012, 2007, 2002, 1996 hardcopy on photo paper	141.50
Tiles bulk purchase-approx. 520 tiles in 2024, 2019 &2012, 409 tiles in 2007, 2002, 1996	4,883.75
Archive Air Photos – 1949, 1955, 1959, 1962, 1968, 1969, 1974, 1976, 1981, 1987, 1991 – scanned pdf/tif/jpg	23.50 per scan
LiDar:	
LiDar derivative products such as bare earth, road surface, slope analysis	121.00 per km2
Customized feature classification	148.75 per km2
LiDar bulk purchase of entire City	Cost Recovery
Media required for transfer of all LiDar products	6,104.00
Topographical Maps in digital format	Cost Recovery
- Printed @ 1:2000 scale hardcopy	116.75 per tile
- Bulk purchase 425 topos in digital format	23.50 per tile
- Entire City-1 layer from topo	6,104.00
- One layer-per km2 in digital format	1,220.75
DEM-Digital Elevation Model	61.50
- Per km2	1,220.75
Media required for transfer of DEM products	61.50
	Cost Recovery

User Fee Description	2026 Approved User Fee (\$)
Geographic Legal Fabric Map-lot, plan, concession, section:	
Complete City in digital format	8,546.50
Annual Updates - digital format	611.50
Per km2-digital format	121.00
Per km2-hardcopy	29.75
Geographic Legal fabric-custom area hardcopy	91.25 per hr + 28.75
Property Data Set custom area digital format	91.25 + .55 per pin
Property Data Set and Digital Parcels Custom Area digital format	91.25 + .30 per pin
City Street Map hardcopy1:25000	29.75
City Street Map hardcopy1:15000	47.25
Zoning Map hardcopy-large scale per page	29.75
Official Plan per schedule hard copy	29.75
Ward Boundaries in hardcopy	29.75
Digital scans of plans, maps or air photos up to 8 1/2 x 14"	23.50 per scan
Custom Map Work-(minimum 1 hour)	91.25 per hour
Custom GIS analysis	121.00 per hour
Preconsultation-Fee	365.25
Application for Official Plan Amendment	5,130.00
Application for Zoning By-law Amendment	3,907.00
Combined Official Plan and Zoning By-law Amendment	8,546.50
- If situated within Urban Area Limit	365.25
- If additional public meeting is required	611.50
- If a newspaper notice is required	1,221.00
- Minor revisions that require additional internal circulation	611.50
- Major revisions that require recirculation and notice	1,282.50
- Annual processing fee for recirculation of applications held over one year	1,221.00
Deeming By-law establishing or rescinding	611.50 (Plus Registration Recovery)
Combined Zoning By-law Amendment and Subdivision	6,960.25 (Plus 117.00 for each lot or block)
Temporary Use By-law including Garden Suites	3,907.00
Notice of Open House	183.50
Application for removal of "H" holding symbol	305.75

User Fee Description	2026 Approved User Fee (\$)
	An additional fee of 598.00 will be required if an authorizing report must be considered by Committee of the Whole
Deeming By-law-establishing or rescinding	611.50 (Plus Registration Recovery)
Application for Approval of a Condominium	3,053.25 (Plus 117.00 for each unit) Parking units & locker units exempt from the additional fee
Application for Approval of a Condominium Exemption or Conversion	1,220.00 (Plus 117.00 for each unit) Parking units & locker units exempt from the additional fee
Application for Subdivision Draft Plan Approval	3,053.25 (Plus 114.00 for each lot or block)
Final Approval of Each Stage	1,830.25
Extension of Draft Plan Approval	1,221.00
Modifications to any Draft Plan of Subdivision or Condominium Approval (as determined by the Director):	
Minor	611.50
Major	1,221.00
Application for Consent to Sever Land for Base Transaction and/or each new lot created	1,464.00
- For each additional type of transaction (in addition to the Base Transaction) requested at the time of the application is made	365.25
- Request to change conditions of consent or minor variance	611.50
- Certificate of Secretary-Treasurer-to be paid when the request is submitted	365.25

User Fee Description	2026 Approved User Fee (\$)
- Minor Variance requested and processed jointly with Consent to sever	732.50
Minor Variance/Permission	1,464.00
Recirculation of Consent to Sever Land or Minor Variance/Permission	365.25
Deferral of consent or minor variance requested by applicant	121.00
Deferral of consent or minor variance requested by applicant and resulting in recirculation of application and new notice	732.50
Validation of Title - Technical Severance	1,221.00
Special Committee of Adjustment Meeting Requested by Applicant	611.50
Part Lot Control Exemption Approval	1464.00 (Plus 117.00 for each lot of block)
Part Lot Control Extension Approval	1,463.00
Deferred Services Agreement, Noise Notification Agreement, Miscellaneous Notification Agreement	151.75
Addendums or Amendments to such Agreements	151.75
	An additional fee of 598.00 will be required if an authorizing report must be considered by Committee of the Whole
Garden Suite Agreement	855.50
Addendums or Amendments to such Agreements	855.50
	An additional fee of 598.00 will be required if an authorizing report must be considered by Committee of the Whole
Registration	611.50 to be paid when the agreement is executed
Site Plan Control Application	1,830.25
Major revisions to site plans requiring recirculation	611.50
Minor revisions to site plans not requiring recirculation	151.75

User Fee Description	2026 Approved User Fee (\$)
Addendums or Amendments to Site Plan Control Agreements	1,221.00
Completed facilities inspection	293.50
Development Agreements and other agreements related to land development	1,829.25
Addendums or Amendments to such Agreements	1,221.00
Phase I or II Environmental Enquiry	305.75
Status letter on Planning Agreements	611.50
Ministry Authorization Letter or Zoning Confirmation Letter	121.00
Road Naming	1,830.25
Owner initiated change of address	611.50
Communications Towers Consultation and other requests for Municipal support solutions	1,221.00
Address List for Mailout	378.00 + postage recovery fee
Legal Costs	4,694.50 deposit plus recovery cost
Applicants for any planning approvals that may result in appeals to the Ontario Land Tribunal are responsible to pay the City's legal costs in defending the relevant by-law, decision or other approval.	
Legal Costs	2,511.00 deposit plus recovery cost
Applicants for Committee of Adjustment approvals that may result in appeals to the Ontario Land Tribunal are responsible to pay the City's legal costs in defending the relevant by-law, decision or other approval.	
Peer Review Cost – Applicants required to prepare technical studies in support of planning applications are responsible to pay the City's costs for an independent peer review.	Recovery Cost
Planning fees waived for qualified and approved properties falling within Strategic Core Areas Improvement Plan.	
Realty Services:	
Administration fee – Preparation of transfers, document generals, registrations, releases, teraview documents, easements, discharges, etc.	398.00 per document
Annual Fee – License of Occupation Agreement	137.50
Application Fee – License of Occupation Agreement (By-law 132-1996).	398.00
Security Deposit by Proponents – Response to Request for Proposal (If proposal accepted, the fee is retained and used to defray administrative costs; if proposal is not accepted, fee is returned).	603.25

User Fee Description	2026 Approved User Fee (\$)
Application Fee – Easement reduction/partial release of easement	398.00
Authorization for temporary land use	168.25
Assignments for leases, license, agreements, etc.	398.00 (Plus Cost Recovery)
Street and lane closing application	398.00 (Plus Cost Recovery)
Compliance Letter Request (Agreements, easements, road opening, etc.)	186.75 (Plus Disbursements)
Lease/Licence Renewal Fee	169.25
Lease/Licence Amending Agreement	398.00
Patio Licence Application	398.00
Patio Licence Renewal	213.50
Application Fee - Licence Agreement	398.25
Private Patio Approval Review & Letter	106.75

Schedule M – Infrastructure & Operations Department – Engineering

User Fee Description	2026 Approved User Fee (\$)
Contract document	Recovery Cost
	Printing production
Tender package	55.00
Directional signage for churches – Sign erection (City Policy 11-02-03)	80.00
Maps & drawings	Recovery Cost
	Printing production
Engineering Development Standards documentation	Revision Package 45.00
	Complete Book 85.00
	Digital Copy 45.00
Review of Environmental Compliance Applications	3,000.00
Subdivision Agreement Review & Administration to Final Acceptance – Per Stage	3,100.00
Consolidated Linear Environmental Compliance Approvals – Storm Sewers & Appurtenances	1,500.00
Consolidated Linear Environmental Compliance Approvals – Sanitary Sewers & Appurtenances	1,500.00
Consolidated Linear Environmental Compliance Approvals – Sanitary Sewers Force mains & Pumping Stations	5,000.00
Consolidated Linear Environmental Compliance Approvals – Stormwater Management Manufactured Treatment Devices (E.g. Oil-Grit Separator, Filter Unit, etc.)	2,500.00
Consolidated Linear Environmental Compliance Approvals – Stormwater Management Facilities (E.g. Ponds, Wetlands, LID's, etc.)	5,000.00
Environmental Compliance Approval – Amendments	1,000.00
Heavy/oversize load permits – Single	130.00
Heavy/oversize load permits - Annual	270.00
Loading zone permits – Application processing	40.00
Loading zone permits - Installation	285.00
Driveway permit applications	45.00
Sewer & water connection charge	Recovery Cost.
	Deposit taken based on expected conditions

User Fee Description	2026 Approved User Fee (\$)
Sewer & Water Disconnection Fee (services less than 100mm in diameter)	5,250.00
Sewer & Water Disconnection Fee (services of 100mm or greater in diameter)	7,400.00
Temporary Street Closures	40.00

Schedule N – Infrastructure & Operations Department – Environment (Solid Waste & Recycling)

User Fee Description	2026 Approved User Fee (\$)
Collections	
Multi-residential and Commercial Collections – Additional pick-ups beyond those allowed under the Waste Collection By-Law.	24.49/pick-up
Item Tags (Sold in sheets of 5 tags)	10.00/sheet
	Item Limits Apply

**Schedule O – Infrastructure & Operations Department – Environment (Landfill)
– Rate Supported**

User Fee Description	2026 Approved User Fee (\$)
Landfill Site	
General Dumping Charges:	
Minimum charge (0 - 120 kg)	10.00
Over 120 kg	0.09465/kg
Waste Hauler Special Tipping Fee Rate Agreement (Subject to approved agreement)	0.06929/kg
Contaminated Soil:	
Minimum charge (0 - 220 kg)	10.00
Over 220 kg	0.04517/kg
Solid Waste Soil Assessment Requests	100.00
Dumping Charges: (Used during Flat Rate Period when scale equipment is down)	
Passenger Vehicles	10.92
Passenger Vehicles with Trailer	46.14
Half – ton Trucks	46.14
Single Axle Trucks	189.11
Tandem Trucks and Trailers	426.57
Packers, Containerized Hauling Units & Tanker Trucks	518.86
Non-Residential User Pay Schedule (per trip):	
Household Hazardous Waste Depot	43.90
All non-residential vehicles	34.90
Special Commodities:	
Minimum charge (0 – 200 kg)	10.61
over 200 kg	0.05889
Waste Requiring Pit Handling:	
Asbestos:	
Minimum charge, plus general dumping fee rate	111.39
General Dumping Fee Rate	0.09465/kg
International Waste	
Minimum charge, plus general dumping fee rate	2,339.13

User Fee Description	2026 Approved User Fee (\$)
General Dumping Fee Rate	0.09465/kg
Grit:	
Minimum charge (0 – 375 kg)	41.38
Over 375 kg	0.10782
Weight certificate for Vehicle	28.64
Administration fee for billing Requests	28.64
Tires: Where tires are the only items being dropped off, dumping fees can be waived if placed in designated areas. Tires included in other waste will be subject to the weight charges for the load as a whole.	

**Schedule P – Infrastructure & Operations Department – Environment
(Waterworks) - Rate Supported**

User Fee Description	2026 Approved User Fee (\$)
Waterworks	
Miscellaneous water charges, including new connections	Cost Recovery
Demolition Disconnection Fee (Services less than 100mm in diameter)	5,250.00
Demolition Disconnection Fee (Services of 100mm or greater in diameter)	7,400.00
Administration of the annual maintenance and field testing of backflow prevention devices	50.00
Pre-Engineering inspections for work such as hydrants, valves and connections	Cost Recovery
Water service on or off	103.76
Water service on or off – after hours	171.99
Remote Meter Reading Device Installation	218.55
Use of hydrant - Seasonal	545.00 + Cost of water
Hydrant Flow Testing	375/hydrant
Waterfill station commercial card data recovery fee	26.00
Waterfill Station and Bulk consumption charge	4.81/m ³
Water tapping fee (Service of 100mm or greater in diameter)	1,000.00 per tap plus full cost recovery of operational costs
Water tapping fee (Service less than 100mm in diameter)	500.00 per tap plus full cost recovery of operational costs
Thawing frozen services	400.00
Testing of Water Meters	Cost Recovery
Water Meter Repairs	Cost Recovery
Water Meter Replacement at Customer Request	Cost Recovery
Water Quality Program - Administration, Sampling and Inspections	Cost Recovery
Water Sampling	Cost Recovery
Dechlorinating Fee	Cost Recovery
Water Billings:	

User Fee Description	2026 Approved User Fee (\$)
Fixed Charge – Daily fee multiplied by the number of days in the quarter. Charge is based on meter size or intended use.	
Single family residential use daily fixed charge (Applicable to single detached residential buildings and semi-detached residential buildings that are individually metered.)	0.970
All other Accounts (by meter size):	
15 & 18 mm	1.587
20 mm	3.308
25 mm	4.188
40 mm	7.938
50 mm	10.683
75 mm	18.628
100 mm	29.061
150 mm	58.056
200 mm	82.534
250 mm	118.615
Meters larger than 250 millimetres will have a proportionate fixed charge.	
Volumetric Rate:	
- Consumption fee for each cubic metre of water used during each and every quarter of a year or fraction of a year thereof as follows:	
Single family residential use rate	2.124/m ³
Other accounts	1.309/m ³
Unmetered Services:	
There are over one hundred water customers for which meters cannot be installed. These customers are billed flat rates for water consumed on the premises. The rates were historically determined based on the physical features of the property served (such as number of rooms, etc.) and are varied. All such fees are increased pursuant to this By-law by 3.00% effective April 1.	
Fire Service Charges:	
	Fire service Lines will be charged at a daily rate calculated by multiplying the mm size of the line times a factor of 6.037 divided by 365 to provide a daily rate
20 mm	0.331
25 mm	0.413

User Fee Description	2026 Approved User Fee (\$)
30 mm	0.496
40 mm	0.662
50 mm	0.827
60 mm	0.993
75 mm	1.240
100 mm	1.654
125 mm	2.068
150 mm	2.481
200 mm	3.308
250 mm	4.135
300 mm	4.962
Private Fire Hydrants and Standpipe systems:	
	An annual charge of \$603.86 will be applied for each private hydrant or standpipe system. This will result in a daily charge of 1.6544

**Schedule Q – Infrastructure & Operations Department – Environment
(Wastewater) - Rate Supported**

User Fee Description	2026 Approved User Fee (\$)
Wastewater	
Sewer Service Rate	90%
Applies to all owners/occupants of separately assessed parcels of land connected to the sewage system.	Of water fixed and volumetric charges
Miscellaneous Sewer Charges	Cost Recovery
Pre-Engineering Inspections for work such as Manholes, sewer inspections, etc.	Cost Recovery
Hauled Sewage Management Agreement Fee	275.00
Hauled Sewage Management Agreement - Revision	100.00
Disposal Fee Liquid Material	11.50/m3
Over Strength Discharge Agreement Annual Fee	1,100.00
Over Strength Discharge Agreement - Revision	150.00
Analysis Fee (In-house and external)	Cost Recovery
Emergency/Before or After-Hours/Weekend/Holiday Laboratory Opening Fee	Cost Recovery
Compliance Program	250.00
Pollution Prevention Control Plan	250.00
Administration fee for Environmental Assessment for sewer use	25.00

Schedule R – Infrastructure & Operations Department – Parks & Open Spaces

User Fee Description	2026 Approved User Fee (\$)
Outdoor Sports Fields, Courts, and Outdoor Rinks	
- Prices subject to HST	
- Fees for services may be adjusted by Administration for marketing purposes.	
Adult Organized League Activities (Charge per Team for Season)	
Outdoor Rinks	293.00
Youth House League (Natural Turf Field, Charge per Team for Season)	
6-8 week season	106.00
Adult Organized League and Youth Organized Rep League (Natural Turf Field, Charge per Team for Season)	
9-15 week season	353.00
16 weeks or longer season	646.00
League team fees may be subject to a reduction factor where teams perform their own grooming or lining, at the discretion of Administration.	
Sports Field and Court Rentals (Charge per hour, All users)	
Natural Turf Fields (per field)	12.00
Pickleball/Tennis Courts (per court)	4.00
Premier Sports Field Fees Rentals (Charge per Hour, All Users)	
Chapples CP4	64.00
Street Trees	
New Street Tree	600.00
Tree Removals – Driveway Applications – Per hour	Cost Recovery
Campgrounds	
- Prices subject to HST	
Chippewa Park and Trowbridge Falls Campgrounds	
Daily Campsite Rentals:	
Non-Refundable booking/charge fee	5.00
Electric and Water - A	46.00
Electric and Water - B	51.00
Electric and Water - C	58.00
Electric and Water - D	67.00
Electric only - A	41.00
Electric only - B	47.00
50 AMP site	72.00
Seasonal site A	2,467.00
Seasonal site B	2,155.00
Site only A - No Services – Tent Site	21.00

User Fee Description	2026 Approved User Fee (\$)
Site only B - No Services – Tent Site	26.00
Site only C - No services – Tent Site	37.00
Trowbridge Single Day Site - No Services	10.00
General Campground Fees	
Extra Vehicle Day Pass (HST Included)	6.00
Pump-Out (non-registered vehicle) (HST Included)	12.00
Chippewa Park Cabin Rental (includes bedding rental)	
Daily - Cabin A	123.00
Daily - Cabin B	144.00
Fee for lost key (HST Included)	31.00
Chippewa Park Facility/Field Rentals:	
Pavilion Dance Hall	718.00
Coffee House	667.00
Pavilion and Dance Hall	1180.00
Carousel Building - Room Booking Only (half day)	300.00
Carousel Building - Room Booking Only (full day)	450.00
Carousel Building - Access to Carousel Ride - Plus cost recovery of staff required to operate ride	150.00
Additional Security for events where alcohol is served	Cost Recovery
Friday Night setup for an event (12:00 pm to 8:00 pm)	130.00
Extended Pavilion Rental - Day after storage	313.00
Rental of Tables (per table)	19.00
Rental of Chairs (per chair)	3.00
Chippewa Park Field #1	99.00
Chippewa Park Fields #3,4 5	77.00
Chippewa Park – Amusement Rides	
Tickets	1.25
Coupon Book – 30 Tickets per book	30.00
Children's (or small) Rides	2 Tickets
Adult's (or large) Rides	4 Tickets
Chippewa Park – School Playday Fee per Student	
Field Activities & Rides (per student)	5.00
Centennial Park - Muskeg Express	
15 years & older	3.25
6 -14 years	1.50
5 years and under	Free
Park Bookings - General	
Picnic Tables and Barricades	

User Fee Description	2026 Approved User Fee (\$)
Picnic Table Deliveries for events on streets and in Parks - Excludes City events; Includes up to 8 tables, 4 garbage cans, and 4 barricades	293.00
Barricade delivery for events - 4 or less free; Charge applies to every 10 barricades requested.	53.00
Park Booking Locations - General (Excludes City Events)	
Blvd Lake - Adelaide Butterfly Garden	75.00
Blvd Lake - Birch Point Picnic Area	75.00
Blvd Lake - Evergreen Picnic Area	75.00
Blvd Lake - Recreation Trails	75.00
Blvd Lake - Pavillion Picnic Area	75.00
Blvd Lake - Lyon Blvd East	75.00
Blvd Lake - Lyon Blvd West	75.00
Carrick Park	75.00
Current River Park	75.00
Dick Waddington Park	75.00
Rita Street Picnic Area	75.00
River Bend Picnic Area/Seaman Park	75.00
Vickers Park	125.00
Waverley Park	125.00
Marina Park Bookings (Excludes City Events)	
- Prices subject to HST except as noted	
- per event/day	
Celebration Circle	125.00
Green Lawn Area	125.00
Festival Area	250.00
Pier 2 Viewing Circle	125.00
Pool 6 Secure Fenced Area	125.00
Conservatory	
- Prices subject to HST except as noted	
Facility Rentals - General	
Multi Purpose Room - General Half Day	300.00
Multi Purpose Room - General Full Day	450.00
Gallery Space - Full Day	300.00
Use of public space (Pictures, ceremony, etc.) - 30 minutes	67.00
Use of public space (Pictures, ceremony, etc.) - 1 hour	134.00
Public Access Event in Display Area Half Day	100.00

User Fee Description	2026 Approved User Fee (\$)
Public Access Event in Display Area Full Day	175.00
Outdoor Venue Booking - General Half Day	100.00
Facility Rentals - Weddings	
Multi-Purpose Room - Wedding (50 people max.) - Full Day	1,250.00
Supplements Rentals	
Floral Display (per small unit)	25.00
Floral Display (per large unit)	100.00
Rental of Tables (per table)	19.00
Rental of Chairs (per chair)	3.00
Memberships and Tours	
Annual Membership - Individual Adult	75.00
Annual Membership - Individual Child	35.00
Annual Membership - Family	150.00
Display/Facility Tour (30 min.) - Individual Admission	10.00
Pool 6 Cruise Ship Terminal Operations	
Cruise Ship Docking per gross tonne per day (Billing -Day starts at 0000 and ends at 2359)	0.06
Tender Dock Rental per foot (by Boat Length)	2.11
Cruise Ship Minimum Docking per day	775.00
Cruise Ship Docking Cancellation Fee (Under 48 Hours)	775.00
Cruise Ship Waste Bin per day	115.00
Passenger fee per person	5.65
Passenger Fee for Tender based on the number of passengers on board cruise ship	25% of Passenger Fee
Miscellaneous Services subject to 10% Admin fee	Cost Recovery plus 10% Admin Fee
Security Fee per Hour (Two Guards)	Cost Recovery plus 10% Admin Fee
Temporary Security Fence Set Up/Take Down	530.00
Mountainview & St. Patrick's Cemetery	
- Prices subject to HST except as noted	
Adult Single	1,197.00
2-Grave Plot	2,455.00
3-Grave Plot	3,653.00
Child Single	359.00
Cremation Grave - 3' x 3'	828.00
Columbarium Niches Top	2,980.00
Columbarium Niches Second Row	2,829.00
Columbarium Niches Third Row	2,773.00

User Fee Description	2026 Approved User Fee (\$)
Columbarium Niches Bottom	2,706.00
Burials & Funerals on Saturdays, Sundays and Holidays	660.00
Transfer of Interment Rights	33.00
Opening and Closing:	
Adult Grave – City Ratepayer	1,090.00
Adult Grave – All Other Cases	1,309.00
Child Grave – City Ratepayer	437.00
Child Grave – All Other Cases	648.00
Cremation – City Ratepayer	465.00
Cremation – All Other Cases	577.00
Administrative Fee – Double Urn or Companion Urn Interment	269.00
Columbarium Niches	275.00
Government License Fee	Charge as set by Province
Disinterment:	
Adult - Coffin	3,645.00
Children - Coffin	884.00
Cremated Remains	588.00
Golf Courses- Fees for services may be adjusted by Administration for marketing purposes.	
Golf Season Pass	
Adult (36 years – 59 years):	
Double (7days/week)	1,570.80
Single - Strathcona or Chapples (7 days/week)	1,415.93
Older Adult (60 years +):	
Double (7days/week)	1,438.05
Single – Strathcona or Chapples (7 days/week)	1,283.19
Golf Season Pass (available all season)	
(Double – Strathcona & Chapples 7 days/week):	
Intermediate Adult (23-35 years old)	1,349.56
Student (19-22 years old and a full time student)	685.84
Junior (14-18 years) (includes locker)	300.88
Child (8-13 years) (includes locker)	163.72
Family Golf Package (Purchased with an Adult Membership):	
1st Junior (14-18) (additional Juniors Free)	207.97
1st Child (Up to 13) (additional Children Free)	132.74

User Fee Description	2026 Approved User Fee (\$)
Daily Green Fees (Chapples & Strathcona 7 days/week)	
9 Hole	37.17
18 Hole	46.90
9 to 18 Hole Upgrade	9.73
Junior Rate – (14-18) 9/18 Holes	22.56
Senior 60+ (9 Hole)	32.74
Senior 60+ (18 Hole)	42.48
Senior 75+ (9 or 18 holes)	32.74
Child (8-13) 9 Holes (No HST)	16.50
Coupon Pass Card Sales (Chapples or Strathcona)	
9 Hole (10 Round Punch Card) - 2026 Card will expire end of 2026 season	336.28
18 Hole (10 Round Punch Card) - 2026 Card will expire end of 2026 season	424.78
Super Senior (75+) (10 Round Punch Card) - 2026 Card will expire end of 2026 season	318.58
Driving Range	
Buckets	11.95
Junior - under 19 (50 Bucket Punch Card) - 2026 Driving Range Pass will expire end of season	199.11
50 Bucket Punch Card - 2026 Driving Range pass will expire end of season	331.86
100 Bucket Punch Card - 2026 Driving Range pass will expire end of season	420.35
Golf Power Carts	
City-Owned Golf Power Carts – Rental:	
9 Hole Golf Power Cart	26.55
18 Hole Golf Power Cart	35.39
18 Hole Golf Power Cart (Tournaments when additional carts requested)	45.00
Shared Option - Season Pass Golf Cart - Restrictions apply	1,039.83
Single Player Option - Season Pass Golf Cart	818.58
Cancellation No Show Fee - No show with No notice	50.00
Golfer-Owned Golf Power Carts – Fee:	
Season Golf Power Cart Fee	221.24
Season Golf Power Cart Storage (subject to availability)	106.19
Other Services	
Club Storage (Season)	75.00

User Fee Description	2026 Approved User Fee (\$)
Full Locker (Season)	23.01
Half Locker (Season)	14.16
Club Rental (Round)	22.12
Club Rental - Premium clubs (Round)	45.00
Power Cart Trail Fee (Round)	10.00
Pull Cart (Round)	4.425
Golf Shop Merchandise	
Golf balls, tees, gloves, bug spray, spikes, etc.	Based on average prices on similar items sold in the community

**Schedule S – Infrastructure & Operations Department – Parks & Open Spaces
(Boater Services) – Rate Supported**

User Fee Description	2026 Approved User Fee (\$)
Prince Arthur's Landing Marina	
- Prices subject to HST except as noted	
Daily Rate per foot (by Boat Length)	2.11
Minimum Daily Rate (any size)	43.00
Weekly Rate (7-28 days) per foot (by Boat Length)	1.63
Minimum Weekly Rate per day (any size)	34.00
Monthly Rate (29+ days) per foot (by Boat Length)	1.47
Minimum Monthly Rate per day (any size)	31.50
Short Term Docking (4hr block)	11.00
Daily Dry Land Storage (excludes event authorized storage)	22.25
Seasonal Rates (per dock length):	
Docking (Dedicated Electrical)	66.66
Mooring Balls	21.25
Charter Boats/Commercial rate	150% of Recreational Rate
Dryland Storage (by boat length)	30.00
General Item Rates:	
Seasonal Application Admin Fee	56.00
Pump Out Service – Recreational Vessels (HST Included)	16.00
Daily Launch Ramp (HST Included)	8.50
Launch Ramp Season Pass (HST included)	85.00
Mast Hoist - Per use (HST included)	20.00
Laundry (HST Included)	5.00
Marina Seasonal Boater Key (refundable deposit per key *Max 2 per slip) (HST Included)	20.00
Visitor/Contractor Key-Parking Pass Deposit (Refundable)	50.00
Power Washer	20.00

Schedule T – Infrastructure & Operations Department – Roads

User Fee Description	2026 Approved User Fee (\$)
Animal carcass removal	Recovery Cost
Repairs to infrastructure as a result of motor vehicle accident/ vandalism.	Recovery Cost

Schedule U – Infrastructure & Operations Department – Thunder Bay Fire Rescue

User Fee Description	2026 Approved User Fee (\$)
Copies of fire reports	87.00 per report
Letters of compliance for approval for properties	87.00
File search and written reports & records against properties:	
Request made 10 or more working days prior to the date the report is required.	87.00
Request made less than ten (10) days prior to the date the report is required.	171.00
Requested inspections of properties:	
Private home day care facilities (5 or less)	144.00
Licensed day care centers (more than 5)	144.00
Special care and group homes (3 or less)	144.00
Special care and group homes (more than 3)	144.00
Alcohol and gaming commission requests	144.00
Lodging house	144.00
Occupancy load calculation & posting	144.00
Private nursing homes	144.00
All rates per hour with 1 hour minimum and 30 minutes intervals, inclusive of administrative time per hour.	144.00 per hour
Requested Inspections Under the Ontario Fire Code per hour	144.00 per hour
Requested after hours inspections (3 hour minimum). All rates per hour with 1 hour minimum and 30 minute intervals, inclusive of administrative time.	171.00
Requested inspections under the Ontario Fire Code Special Inspections:	
Where fire code inspections are mandated (i.e. Tents, marquee)	171.00
- High Hazard	201.00
- Low Hazard (family fireworks)	87.00
- Pyrotechnics	201.00
Public Vendors – Commercial establishments	87.00
Public Vendors – From outside the region	286.00
Cost associated with boarding up, barricading, fire cause determination, scene security and safety and any other miscellaneous cost after a fire or other response. Plus cost of material used. If the owner fails to pay the associated cost, the Fire chief or his/her designate may authorize the actual cost to be charged back through taxes and a 15% administration fee will be applied.	Current MTO Rate

User Fee Description	2026 Approved User Fee (\$)
Burning permits within the municipality per permit:	
Residential, subject to approval	43.00
Commercial, permit required for each burn	137.00
Open air burning permits granted with supervision of a firefighter – All permits subject to inspection and approval. If the owner fails to pay the associated cost, the Fire Chief or his/her designate may authorize the actual cost to be charged back through taxes and a 15% administration fee will be applied.	Current MTO Rate
Cease-to-Burn Orders and Recreational/Open Air Burning Violations	
Responses to open air burning without a permit or in violation of permit conditions.	Current MTO Rate
Standby requests by private companies, developers, industry, provincial or regional government, other than emergency response:	
Per vehicle for the first hour	Current MTO Rate
Per vehicle for every additional ½ hour	Current MTO Rate
Response to transportation of dangerous goods incident per hour, per vehicle and related equipment usage cost recovery (or full recovery).	Current MTO Rate
As per transportation of Dangerous Goods Act.	Current MTO Rate
Fire prevention presentation for commercial and industrial requests – Familiarization of evacuation plans, extinguisher demonstrations, cost of manpower, providing demonstration or presentations.	144.00
Life safety study review (depending on complexity) – Minimum charge	87.00
Fire safety plan review:	
New submission	0.00
Subsequent review/consultation	166.00
Risk safety management plan (propane facilities):	
Level 1 facility <=5K water gallons	229.00
Level 2 facility >5K water gallons	565.00
Written responses to written requests relating to outstanding orders under the Ontario Fire Cost or any act, regulation or by-law with which the fire services has authority or jurisdiction	87.00
Air bottle refills (up to 2200 psi)	12.50
Fire Responses to Structural Fires:	

User Fee Description	2026 Approved User Fee (\$)
Residential	See the Indemnification Technology® Section
Commercial	
Industrial	
Emergency response to illegal burning of hazardous material or burning regarding open air burning permits under the Ontario Fire Code. If the owner fails to pay the associated cost, the Fire Chief or his/her designate may authorize the actual cost to be charged back through taxes and a 15% administration fee will be applied.	Current MTO Rate
Response to natural gas line strikes where locates have not been completed by the responsible party	Current MTO Rate
- Plus any additional cleanup costs	Current MTO Rate
Emergency response to motor accidents on Ministry of Transportation Highways as per the Province of Ontario rates, plus any additional cleanup costs (Cost recovery through MTO).	Current MTO Rate
- Per vehicle per hour	Current MTO Rate
- Per vehicle for every ½ hour thereafter	Current MTO Rate
Auto extraction for vehicles insured outside the City of Thunder Bay (Kings Highway exempt):	
- Per vehicle per hour	Current MTO Rate
- Per vehicle for every ½ hour thereafter	Current MTO Rate
Auto or truck fires or rescues for vehicles insured outside the City of Thunder Bay (Kings Highway exempt):	
- Per vehicle per hour	Current MTO Rate
- Per vehicle for every ½ hour thereafter	Current MTO Rate
Fires on or beside the railroad, as a result of the railroad left unattended in tie burning or otherwise, out of control fires, and failure to attempt to extinguish those fires that impinge on private or public properties.	Current MTO Rate
Emergency response to assistance beyond normal fire protection	Current MTO Rate
Response to false alarm if determined by Fire Service to be a preventable alarm:	
Preventable false alarms – (3 vehicles) 2 nd false alarm within 12 months calendar year	1,740.00
First false alarm within 12 month calendar year	0.00
Second false alarm within 12 month calendar year	295.00
Third false alarm within 12 month calendar year	565.00
All subsequent false alarms within 12 month calendar year	565.00
Non notification of false alarm work	286.00

User Fee Description	2026 Approved User Fee (\$)
Note: Owners will be given opportunity to show corrective actions within calendar year for eligibility for 50% reimbursement.	
Inspect illegal marijuana grow operation or clandestine lab first 185.81m ² (2000 ft ²)	457.00
Inspect illegal marijuana grow operation or clandestine lab each additional 185.81m ² (2000ft ²)	67.00
Inspect legalized marijuana grow operation inspection first 185.81m ² (2000ft ²)	457.00
Inspect legalized marijuana grow operation inspection each additional 185.81m ² (2000ft ²)	67.00
Inspection of illegal suites, base fee	565.00
Inspection of illegal suites/room or suite	115.00
Re-inspection fee: First re-inspection of fire inspection order.	0.00
Re-inspection fee of any property	286.00
Re-Inspection Fee (complaint inspection – Including illegal suites): First and every subsequent re-inspection of fire inspection order as a result of a complaint.	286.00
Non-emergency response by Thunder Bay Fire Rescue personnel to assist in repositioning, transferring, or otherwise lifting an individual, at the request of a facility or caregiver, where no medical emergency exists.	Current MTO Rate
Indemnification Technology®	Current MTO rate per vehicle & personnel/hour plus any costs to Thunder Bay Fire Rescue or the City of Thunder Bay for each and every call. Should the issuer pay the coverage to the property owner, the property owner is liable to remit these funds to the municipality or its representative.
TRAINING CENTRE:	
Full Classroom Rental:	
full day	335.00
1/2 day	169.00

User Fee Description	2026 Approved User Fee (\$)
Half Classroom Rental:	
full day	169.00
1/2 day	112.00
Apparatus floor (Includes confined space and search prop)	
full day	169.00
1/2 day	112.00
Fire Scene Assessment Prop	560.00 (Plus Consumables)
Fire Tower	560.00 (Plus Consumables)
Grounds Only:	
full day	280.00
1/2 day	141.00
Face Fit Testing (quantitative)	64.00 per person
TBFR Training Support Personnel per hour	112.00
Additional Apparatus with crew	Current MTO Rate
Additional Apparatus per day	160.00
Miscellaneous Training Props	52.00 to 513.00 per use plus consumables (cost to be determined based on prop and duration of use)



Memorandum

Corporate By-law Number: 095-2026-Growth-Development Services-Planning Services

TO: Office of the City Clerk **FILE:** B-90-2025

FROM: Adam Crago, Planner II
Planning Services, Growth Department

DATE PREPARED: February 3, 2026

SUBJECT: By-law 095-2026 – Site Plan Control Designation – 226 and 228 Pearl Street

MEETING DATE: City Council - February 17, 2026

By-law Description: A By-law to designate areas of Site Plan Control pursuant to Section 41 of the Planning Act, R.S.O. 1990, as amended (226 and 228 Pearl Street).

Authorization: Committee of Adjustment Decision – December 18, 2025

By-law Explanation: The purpose of this By-law is to designate an area of Site Plan Control pursuant to Section 41 of the Planning Act, R.S.O. 1990, as amended, as it applies to Part of Lot 3 on Town Plot north side of Pearl Street, municipally known as 226 and 228 Pearl Street.

Schedules and Attachments:

Exhibit to By-law 095-2026

Amended/Repealed By-law Number(s):



THE CORPORATION OF THE CITY OF THUNDER BAY
BY-LAW NUMBER 095-2026

A By-law to designate areas of Site Plan Control
pursuant to Section 41 of the Planning Act, R.S.O. 1990,
as amended (226 and 228 Pearl Street)

Recitals

1. Authority is provided in accordance with Section 41 of the Planning Act, R.S.O. 1990, c. P. 13, as amended (the "Act"), to pass a By-law designating a Site Plan Control Area.
2. Council has determined it is necessary to designate a Site Plan Area, as referenced by decision of the Committee of Adjustment, dated December 18, 2025.

ACCORDINGLY, THE CORPORATION OF THE CITY OF THUNDER BAY
ENACTS AS FOLLOWS:

1. The lands described in section 2 of this By-law (the "Lands") are designated as a Site Plan Control Area within the meaning of Section 41 of the Act, and no person shall undertake any development on the Lands, until the Council of the Corporation has approved plans and drawings as may be required under Subsection 41(4) of the Act.
2. The Lands to which this By-law applies are more particularly described as follows, namely:

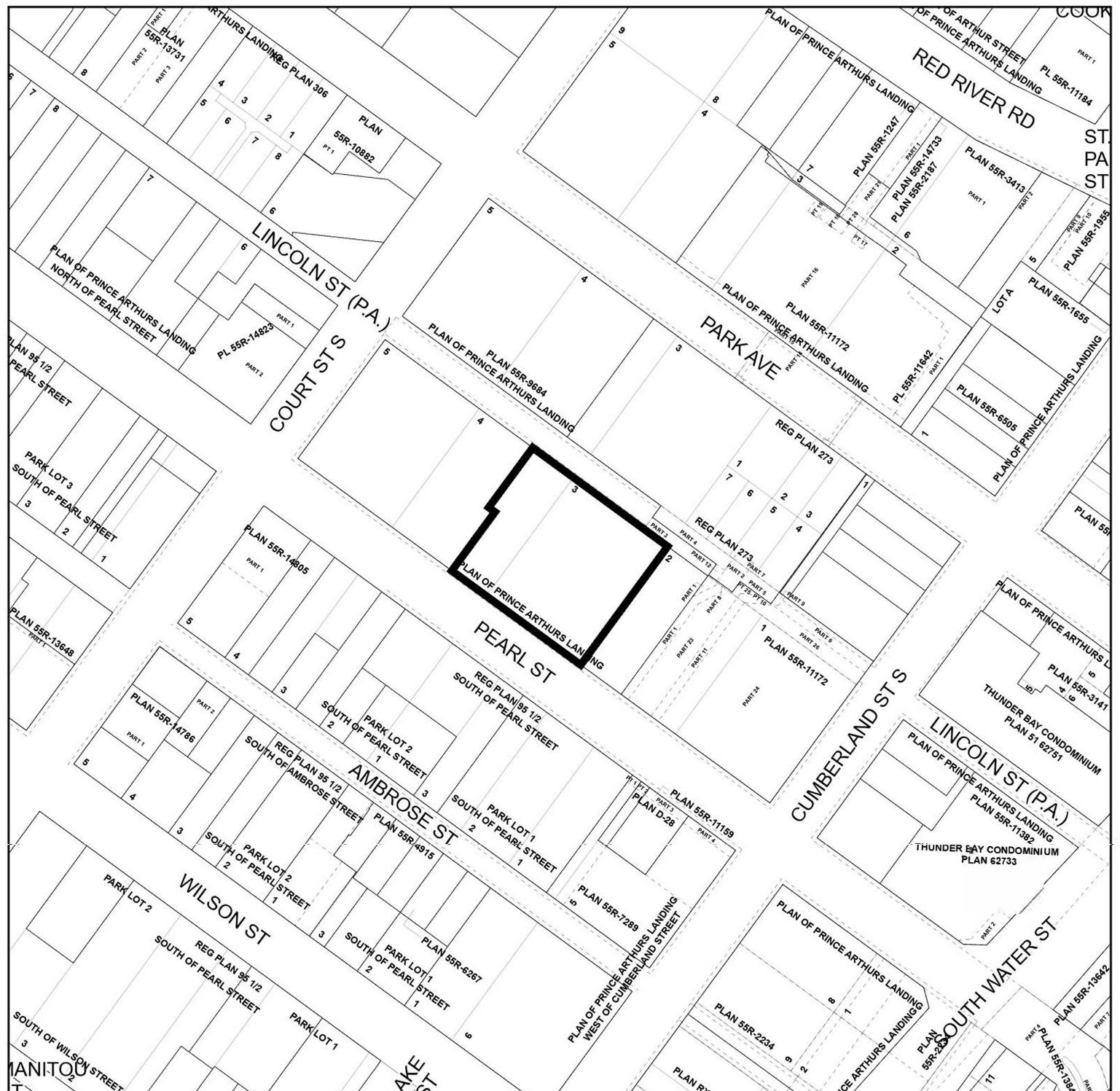
ALL AND SINGULAR that certain parcel or tract of land and premises situate, lying and being in the City of Thunder Bay, in the District of Thunder Bay, and being composed of Part of Lot 3 on Town Plot north side of Pearl Street, and shown as "Property Location" on the Exhibit to and forming part of this By-law.

3. This By-law is in accordance with the City of Thunder Bay Official Plan, as amended.
4. This By-law shall come into force and take effect upon the date it is passed.

Enacted and passed this 17th day of February, A.D. 2026 as witnessed by the Seal of the Corporation and the hands of its proper Officers.

Andrew Foulds
Speaker

Krista Power
City Clerk



Property Location 

226/228 Pearl St

0 50 100
SCALE IN METRES

N

THIS IS EXHIBIT ONE TO BY-LAW NUMBER 095-2026

SPEAKER _____

CITY CLERK _____



Memorandum

Corporate By-law Number: 077-2026-City Manager's Office-Office of the City Clerk

TO: Office of the City Clerk **FILE:**

FROM: Linda Crago
Office of the City Clerk, City Manager's Department

DATE PREPARED: January 22, 2026

SUBJECT: By-law 77-2026 – Confirming By-law – February 17, 2026

MEETING DATE: City Council - February 17, 2026

By-law Description: A By-law to confirm the proceedings of a meeting of Council, this 17th day of February 2026

Authorization: Committee of the Whole - 2003/02/24

By-law Explanation: To confirm the proceedings and each motion, resolution and other action passed or taken by the Council at this meeting is, except where prior approval of the Ontario Land Tribunal is required, adopted, ratified and confirmed as if all such proceedings had been expressly embodied in this By-law

Schedules and Attachments:

Amended/Repealed By-law Number(s):



THE CORPORATION OF THE CITY OF THUNDER BAY
BY-LAW NUMBER 77-2026

A By-law to confirm the proceedings of a meeting of
Council, this 17th day of February 2026

Recitals

1. Subsection 5(1) of the Municipal Act, 2001, S.O. 2001 c. 25, as amended, provides that the powers of a municipal corporation are exercised by its Council. Subsection 5(3) provides that those powers are to be exercised by by-law.
2. Council considers it appropriate to confirm and adopt its proceedings at this meeting by by-law.

ACCORDINGLY, THE COUNCIL OF THE CORPORATION OF THE CITY OF THUNDER BAY ENACTS AS FOLLOWS:

1. The actions of the Council at the following meeting:

17th day of February, 2026 OPEN SESSION, CITY COUNCIL MEETING

and each motion, resolution and other action passed or taken by the Council at that meeting is, except where prior approval of the Ontario Land Tribunal is required, adopted, ratified and confirmed as if all such proceedings had been expressly embodied in this By-law.

2. The Mayor and the proper officials of The Corporation of the City of Thunder Bay are authorized and directed to do all things necessary to give effect to the actions of the Council referred to in Section 1 of this By-law. In addition, the Clerk is authorized and directed to affix the corporate seal to any documents which require it.

3. This By-law shall come into force on the date it is passed.

Enacted and passed this 17th day of February, A.D. 2026 as witnessed by the Seal of the Corporation and the hands of its proper Officers.

Andrew Foulds
Speaker

Krista Power
City Clerk