Hornepayne Housing Corporation

Strategic Plan
2026 – 2029

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Appendices

1. Executive Summary

The Hornepayne Housing Corporation (HHC) is a Municipal Services Corporation (MSC) wholly owned by the Township of Hornepayne. As the community faces shifting demographics, aging housing stock, economic transitions, and increased pressure on both market and affordable housing, HHC requires a clear, actionable strategy that guides decisions over the next three years.

This Strategic Plan establishes the HHC's long-term direction while supporting the Township's economic development priorities, aligning with provincial and federal housing policy, and strengthening the HHC's ability to operate as a self-sustaining corporation.

The plan is shaped by stakeholder engagement – including employers, service providers, health and education organizations, economic development partners, provincial agencies, tenants and municipal leadership. It reflects HHC's commitment to fiscal responsibility, tenant well-being, asset stewardship, and regional collaboration.

Key Priorities Identified

Governance
Governance, Accountability, and Organizational Excellence

Growth
Expand and Diversify the Housing Supply While Responding to Community Needs

Collaboration
Partnerships, Funding and Regional Opportunities

Sustainability
Financial Sustainability and Operational Efficiency

Inclusivity
Support Aging, Accessibility and Inclusive Communities

By 2029, the HHC will have transformed into a more resilient, effective, and development-ready municipal service corporation. HHC will have:

- **Expanded its housing portfolio,**
- **Created solutions for accessible housing to support aging-in-place,**
- **Strengthened its financial sustainability, and**
- **Positioned itself as a leader in Northern rural housing solutions.**

Through a coordinated Strategic Plan, governance modernization, and strong partnerships, HHC will deliver measurable improvements in housing availability, community stability, and organizational performance.

2. Introducing Our Plan

Message from the Chairman of the Board

It is my honour to present the Strategic Plan for the Hornepayne Housing Corporation. This document represents months of careful work, informed discussion, and a shared commitment to strengthening the future of housing in our community. As Chair, I am proud of the collective effort that has guided the development of this plan and confident in the direction it provides for the years ahead.

I wish to extend my sincere appreciation to our Executive Director, whose leadership and professionalism were central to the completion of this plan. Their ability to balance day-to-day operational demands with long-term strategic objectives has ensured that this document is both grounded in our current realities and aligned with our aspirations for the future. Their commitment to tenant well-being and organizational excellence is evident throughout this plan.

I also extend my gratitude to the members of our Board of Directors. Each member brought thoughtful insight, dedication, and valuable experience to this process. Their careful governance, willingness to engage in detailed review, and shared vision for the future of housing in Hornepayne have strengthened the quality and clarity of this plan. I am deeply appreciative of the time and care they devote to the corporation and the community we serve.

This plan comes at a pivotal moment for our community. Like many northern and rural regions, Hornepayne faces significant housing pressures. However, with this Strategic Plan, we are positioning the corporation to respond with intention, innovation, and determination. As Chair, I see a future where our role extends beyond the management of our existing properties. I envision Hornepayne Housing Corporation taking a leadership role in the development of new homes, the expansion of housing options, and the advancement of greater housing diversity within our community and across the region.

Together, we will continue to build homes, strengthen stability, and contribute to a more resilient regional housing system.

Mayor Cheryl Fort - HHC Board Chairman

Message from the Executive Director

I am pleased to share the Hornepayne Housing Corporation's 2026-2029 Strategic Plan. This Plan comes from many conversations- with community members, tenants, local partners, employers, and service providers- and it builds on the thoughtful strategic planning of the Township of Hornepayne. The Township's early focus on housing gave us a strong starting point and helped ensure that our direction is aligned with the broader hopes and priorities of our community.

By combining the Township's vision and what we heard directly from the people living and working in Hornepayne, this Plan reflects not just where we want to go, but what our community told us what matters most:

Housing is the foundation of a healthy and thriving community.

As a municipal services corporation, the HHC plays an increasingly important role in meeting housing goals for our community. Through this Plan, the HHC will leverage its unique model to become a leader in Northern Ontario housing.

As we move ahead, HHC remains committed to working collaboratively, supporting our tenants, and creating new opportunities for safe, sustainable housing in Hornepayne.

I would like to express my appreciation to all those who participated in the development of this Plan. As we move forward, the HHC remains committed to creating healthy, safe, and welcoming housing for all who call Hornepayne home – because everyone deserves a place to belong.

Katherine Lewis - HHC Executive Director

3. How This Plan Was Developed

The HHC undertook a comprehensive and collaborative approach to develop this Strategic Plan. The process was designed to ensure the plan reflects local housing realities, community needs, organizational capacity, and alignment with municipal, provincial, and federal priorities. The following process was followed:

- Environmental Scan – This process began with an in-depth review of the internal (SWOT Analysis) and external (PESTLE Framework) analysis of key factors that affect the HHC in delivering its mandate. This exercise provided a solid evidence base for decision-making and helped identify gaps in housing supply, affordability, and accessibility. Using this data-driven approach ensured the Strategic Plan is grounded in current realities and future forecasts.

- Stakeholder Engagement – HHC performed one-to-one interviews with key partners and stakeholders, along with conducting a housing survey to capture community perspectives on housing challenges and opportunities. This engagement identified recurring themes, validated challenges, and highlighted opportunities for strategic action.

- Board and Leadership Collaboration – In November 2025, HHC Board of Directors with shareholder representation participated in focused workshops. These sessions reviewed

findings from the environmental scan and stakeholder engagement, explored strategic themes, and refined the vision, mission and strategic directions for the coming years.

- Governance Review Integration – The strategic planning process also incorporated a parallel Governance Review (2025), (Appendix A), to ensure organizational readiness and role clarity. This included assessing the corporation's governance structure, shareholder relationship, and responsibilities under the Municipal Act. Key tools were developed to strengthen clarity and help guide plan implementation.

- Drafting and Alignment – The Key Priorities and directions were drafted to reflect the community and stakeholder insights, HHC's mandate and organizational capacity, the Township's strategic and economic development priorities and provincial and federal housing strategies.

- Validation and Finalization – A draft of the plan was review by the Board of Directors and the Township, with refinements made before approval in _____.

The HHC Strategic Plan (2026-2029) establishes a clear, actionable, and sustainable direction for the HHC for the next three years

4. Organizational Overview

4.1 Background

The HHC is a Municipal Services Corporation (MSC), established by the Township of Hornepayne under Section 203 of the Municipal Act, 2001 (the Act), and incorporated under the Ontario Business Corporation Act (OBCA).

Incorporated in 2021, the HHC was created in response to the *Township of Hornepayne Housing Needs and Demands Study (2019)*, with the intent to improve housing within the community. The initial project the HHC was the acquisition of the Parkview Apartments from the Hornepayne Economic Development Corporation (HEDC). The process included transferring ownership of the 35-unit complex to be used as the basis for future residential development of both market and affordable housing in Hornepayne.

Upon transfer, the HHC assumed the HEDC's funding agreement with the region's Service System Manager, Algoma District Services Administration Board (ADSAB). Through that partnership, the HHC was able to continue to subsidize 10 (ten) of the Parkview Apartments' units to qualified households. Both the subsidized and market units are in high demand within the community. Parkview Apartments are central to the HHC's foundation and play a significant role in the corporation's identity as an affordable housing provider.

In addition to the Parkview Apartments, the HHC has also invested in the Studio 6 Hotel, further diversifying accommodation options within the community. This strategic investment supports the corporation's commitment to addressing a broad spectrum of housing needs and accommodations.

The HHC is self-sufficient and fully funded through the ongoing operation of the Parkview Apartments. Revenue generated from both market and subsidized units ensures the corporation's ability to cover operational costs.

In accordance with the MSC's Business Plan, and Council-approved strategy, the HHC will be actively redeveloping municipal surplus properties transferred from the Township at nominal cost, with the intention to prepare them for sale. This approach is designed to both enhance the local housing stock and generate additional revenue streams, while supporting the corporation's long-term sustainability and reinvestment in new housing initiatives.

4.2 Corporate Structure

The Township of Hornepayne is the sole shareholder and exercises its ownership role and oversight through a Shareholder Direction, Annual General Meetings (AGM) and reporting, and the appointment of a Board of Directors. The HHC operates at arm's length of the Township, while remaining publicly accountable and aligned with municipal goals and statutory requirements under O. Reg. 599/06.

Governance of the HHC is carried out by a skills-based Board of Directors. Appointed by Municipal Council, the Board is made up of 2 (two) members of Council and 3 (three) members of the public. The Board provides strategic oversight, approves budgets and corporate policies, manages risks, ensures legal and financial compliance, and provides guidance to the Executive Director. Directors act in the best interests of the corporation, independent from Council, and must follow conflict-of-interest and fiduciary obligations under the OBCA and the Act.

Day-to-day operations are led by the Executive Director (ED), who functions as the corporation's operational capacity. The ED manages property operations, tenant services, strategic projects, financial administration, development activities, policy implementation, and corporate reporting. The ED is also responsible for maintaining effective relationships with the Shareholder, community partners, service providers, and stakeholders. Through this structure, HHC operates as an independent, self-sustaining, publicly accountable corporation focused on delivering, developing, and managing housing across the continuum within Hornepayne.

Function	Shareholder	Board	Board Chair	Executive Director
Mandate and Purpose	Defines and approves corporate mandate	Ensures activities align with approved mandate and purpose	Provides leadership to ensure Board fulfills mandate effectively	Implements the corporate mandate through operational plans and actions
Strategic Direction	Approves the overall strategic direction and key priorities; reviews strategic plan outcomes	Develops and approves the strategic plan; monitors results and updates as needed	Facilitates Board discussion and consensus on strategic priorities	Leads the development and implementation of the strategic plan; reports progress to Board
Corporate Governance	Approves governance structure	Establishes and maintains corporate policies and framework and Board processes	Ensures Board operates according to good governance practices	Ensures operations comply with approved governance and policy framework
Financial Oversight	Approves audited financial statements and budgets annually; major financial decisions as needed	Reviews and approves budgets, financial policies, and internal controls	Leads the Board's oversight of financial management and audit relationships	Prepares budgets, financial statements, and manages day-to-day financial performance
Risk Management	Ensures appropriate risk expectations are included in Shareholder's Direction	Oversees corporation's risk management framework and ensures key risks are monitored	Leads risk discussions and ensures Board addresses major risks	Identifies, manages, and reports operational risks to the Board
Performance and Accountability	Receives annual reports and performance updates from the Board; evaluates overall performance	Monitors corporate and Executive Director performance against strategic goals and objectives	Coordinates performance evaluations	Delivers operation outcomes and performance targets set by Board
Policy and Program Approval	Sets broad housing and community development policies at the municipal level	Approves HHC-specific operational policies, tenant policies and program frameworks	Guides the Board to maintain policy framework	Implements approved policies and develops procedures to support them
Stakeholder Oversight	Represents the public interest; communicates with Council expectations and decisions to the HHC	Represents HHC interest in the community	Serves as a spokesperson for the HHC	Manages the day-to-day stakeholder communications; serves as spokesperson for the HHC
Reporting and Transparency	Receives annual reporting and audited financials	Ensures transparency through annual reporting and compliance with municipal accountability requirements	Signs off on key reports and ensures accuracy	Prepares reports and provides data for Board and Shareholder reporting
Operational Management	Does not engage in operations	Provides oversight and guidance to the Executive Director	Provides oversight and guidance to the Executive Director	Responsible for the day-to-day operations, staff supervision, and projected management of the corporation

Hornepayne Housing Corporation – Governance Roles Matrix (Appendix B)

4.3 Revised Vision

A thriving and inclusive corporation that serves as a catalyst for housing development, Hornepayne Housing Corporation expands access to safe, sustainable and appropriate housing.

4.4 Revised Mission Statement

Hornepayne Housing Corporation develops, manages, and advances housing options across the continuum - from affordable to market - through collaborative partnerships, innovative solutions, and community education, while operating as a self-sustaining corporation for future generations.

4.5 Values

Accountability
Transparent, compliant, and aligned with municipal and provincial expectations.

Respect
Supporting tenants and community members with dignity, fairness, and responsiveness.

Community Partnership
Working with service providers, employers, and local organizations.

Innovation
Using creative approaches to Northern-rural housing challenges.

Fiscal Stewardship
Operating within sustainable financial parameters.

Governance Excellence
Strong policies, clear roles, and continuous improvement.

The Mission and Vision Statements and the Values of the HHC were developed through a collaborative, evidence-informed process that included board discussions, stakeholder interviews, an environmental scan, and alignment with municipal, provincial, and federal housing priorities.

These statements reflect the collective insights of the HHC Board of Directors, municipal partners, community stakeholders, and operational leadership. They are intended to provide clear direction for HHC's strategic priorities and guide decision-making over the 2026–2029 planning cycle.

5. Environmental Scan

This Environmental Scan employed both internal and external assessment tools, utilizing the SWOT and PESTEL frameworks. The SWOT Analysis examined the internal factors that shape HHC's strategic direction by highlighting significant trends, opportunities, and challenges. The PESTLE Framework analyzed external factors in the political, economic, social, technological, environmental, and legal spheres that affect the HHC's capacity to achieve its mandate.

5.1 Internal Scan (SWOT Analysis)

A SWOT analysis is a strategic planning tool used to identify and assess an organization's internal strengths and weaknesses, as well as external opportunities and threats. It helps organizations understand where they excel, areas for improvement, potential avenues for growth, and external risks that could hinder their objectives. This approach guides decision-making by providing a structured overview of key factors affecting organizational success.
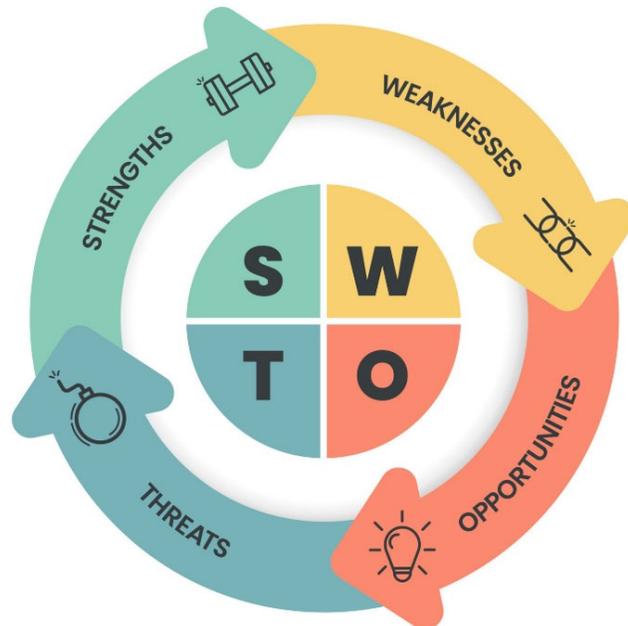
Strengths

MSC Model

- Legally structured under the Municipal Act, 2001, providing sound governance and framework
- Operates at arm's length with strong alignment to the Township of Hornepayne

Local Knowledge/Expertise

- Board composed of two members of Council and three community members with expertise in housing, business, finance, and industry.
- Deep understanding of Hornepayne's housing continuum.
- Established relationship with Council, ADSAB, employers and housing providers.

Existing Asset Base

- Parkview Apartments generates stable rental income, self sufficiency without annual municipal funding.
- Established tenant management processes for subsidized and market rentals

Community Trust and Public Purpose

- Seen as community oriented
- Accountable to Council and the public, transparent

Weaknesses
Limited Financial Independence and Capacity

- Restricted financial capacity for large scale development without external funding
- Dependence on Township for property transfers
- Financial health and debt will affect the municipality, as sole shareholder, the MSC's finances are consolidated with the Township's, effecting their Annual Repayment Limit (ARL) during their Financial Information Return (FIR) reporting to the province

Small Organizational Capacity

- Limited staff resources
- Heavy reliance on the Executive Director for both operational and strategic functions

Regulatory and Funding Complexity

- The MSC model is not always the most intuitive, leading to confusion and delays
- Navigating multiple layers of municipal, provincial and federal policy can be burdensome

Opportunities

Regional Collaboration Initiatives

- Investigating a regional housing corporation model in partnership with Rural Impact Canada and the Township of Hornepayne.
- Applying to the Innovation Fund through CMHC to explore new avenues for leveraging the MSC model more effectively and increasing competitiveness for grants. These initiatives are intended to support long-term sustainability and improve access to funding opportunities for community housing projects, along with alleviating financial burden to the Township

Partnership Development

- Continue to collaborate with current and potential partners for funding and expertise
- Engage local employers and developers

Threats
Political and Administration Change

- Shifts in Municipal leadership

- "Lame duck" periods under the Act may delay land transfers or funding approvals

Funding Instability

- Competition for federal and provincial housing funding
- Economic downturns could affect grants or municipal capacity

Perception and Role

- Confusion around role of the Township and the HHC
- Non-alignment with the Township

Hornepayne Housing Corporation – SWOT Analysis, 2025

5.2 External Environment Scan (PESTLE Framework)

The PESTLE framework is a strategic analysis tool used to assess the external environment affecting an organization. It stands for Political, Economic, Social, Technological, Legal and Environmental factors. By examining these six dimensions, the HHC can identify opportunities and threats in their operating context, better anticipate changes, and develop policies that respond proactively to broader trends.

Political   Economic   Social   Technological   Legal   Environmental
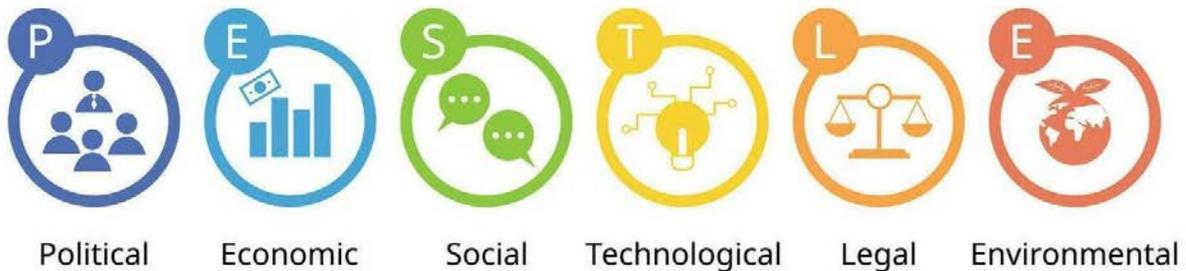
Political & Policy Environment

The Township of Hornepayne serves as the sole shareholder within the Municipal Services Corporation (MSC) framework, ensuring operations remain transparent, accountable, and closely aligned with municipal priorities.

In Hornepayne, the tax levy is experienced as a significant burden by residents, largely because the Township has a limited number of commercial properties to share the tax load. As a result, most of the municipal revenue must be generated from residential assessments, amplifying the financial pressure on homeowners and renters alike. This dynamic can further complicate efforts to maintain affordability and retain residents, especially in the context of rising living costs and constrained municipal budgets.

The Township of Hornepayne is currently lobbying the province of Ontario can help mitigate some of these challenges by introducing a Small Northern New Residential tax class through an amendment of the Assessment Act, similar to the amendment which allowed the new multi-residential tax class and subclass. The proposed amendment would allow for a reduction in the amount of property taxes paid on new northern construction over a longer period, with less administrative burden compared to developing CIPs.

In addition to these economic considerations, the Township of Hornepayne Community Improvement Plan (2025) (CIP) was rolled out in 2025. The CIP offers targeted incentives for economic development. One initiative directly addresses housing by offering tax rebates to individuals purchasing surplus property from the Township to build homes. These incentives are designed to stimulate residential development by reducing costs for builders and homeowners and increase the Township's housing stock.

Provincial housing initiatives, including the Building Faster Fund, Community Housing Renewal Strategy, and More Homes Built Faster Act, are oriented toward promoting intensification, mixed-income development, and enhanced asset management across Ontario. While the federal government has yet to provide full details on its Build Canada Homes initiative, preliminary information suggests an emphasis on large-scale portfolio projects and the strategic use of public lands. Meanwhile, provincial and federal grants—such as those provided by the Northern Ontario Heritage Fund Corporation (NOHFC), Canada Mortgage and Housing Corporation (CMHC), and Federation of Canadian Municipalities (FCM)—remain vital sources of capital investment and support innovation within the housing sector.

Collaborative efforts with the Algoma District Services Administration Board (ADSAB) continue to influence funding eligibility, subsidy structures, and service coordination, all of which are essential for addressing local housing needs. Ongoing conversations regarding municipal fiscal sustainability and infrastructure renewal have a direct impact on housing affordability and the overall operational viability of smaller communities.

Additionally, tariffs imposed on construction materials and imported goods from the United States contribute to increased development costs and pose further challenges for project budgeting and financial planning.

Economic Environment

Rising construction and operating costs continue to impede the financial viability of new housing developments in Hornepayne. The burden of high property taxes and utilities is frequently identified as a significant obstacle to both affordability and long-term housing retention, as reflected in recent community survey feedback. While the local economy benefits from diversification anchored in rail, forestry, health care, and tourism sectors, this stability does not translate into substantial population growth.

The *Hornepayne Business Attraction and Retention (BA&R) Strategy (2024),* identified several needs to companies and the economic position of Hornepayne:

- Skilled workforce recruitment and retention
- Housing for employees
- Business support services (e.g. training, networking, digital marketing)

It is important to note that, although rail and forestry are major industries in the local economy, the Township does not receive property tax revenue from these sectors. CN Rail, Hornepayne Lumber LP and Hornepayne Power Inc. operate on lands that are not subject to municipal property taxation, which further limits the resources available to support infrastructure and services. This structural challenge places additional fiscal pressure on residential taxpayers and heightens the need for alternative funding strategies.

Social & Demographic Trends

Data obtained from Statistics Canada indicates that while Hornepayne's population has declined since 2001, in recent years it has begun growing again. Forecasts indicate that the Township could be entering a period of further growth in the future.

Population Trends:
Township of Hornepayne; 2001 - 2024

Year	Population
2001	~1,360
2006	~1,210
2011	~1,050
2016	~980
2021	~970
2022*	~1,010
2023*	~1,045
2024*	~1,090
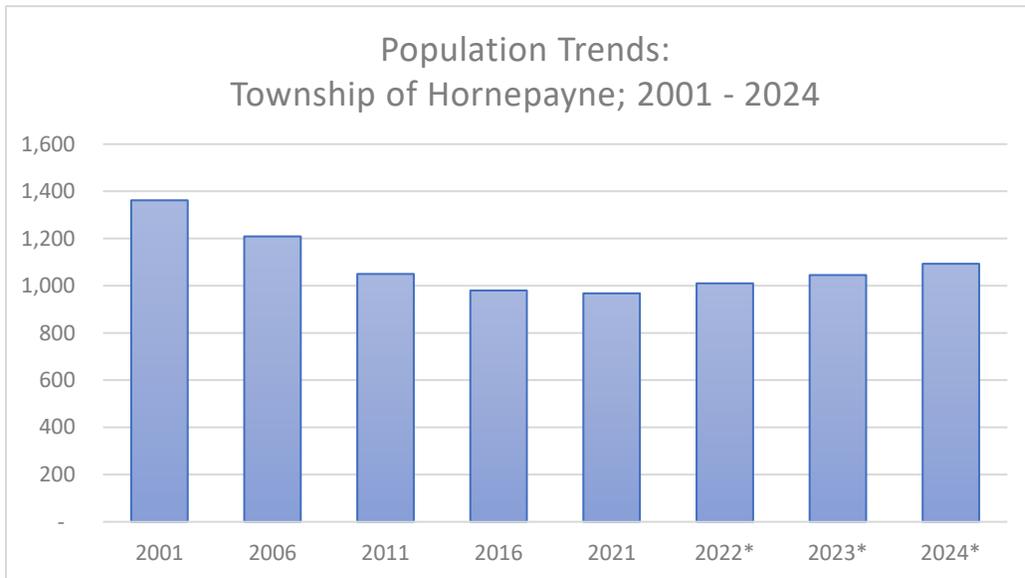
Note: These are population estimations for the Township of Hornepayne obtained from Statistics Canada Source: Statistics Canada Community Profiles 2001-2024

Top Employment Sectors

Sector	Value (approx)
Transportation and Warehousing	~155
Manufacturing	~70
Health Care and Social Assistance	~55
Educational Services	~30
Retail Trade	~30
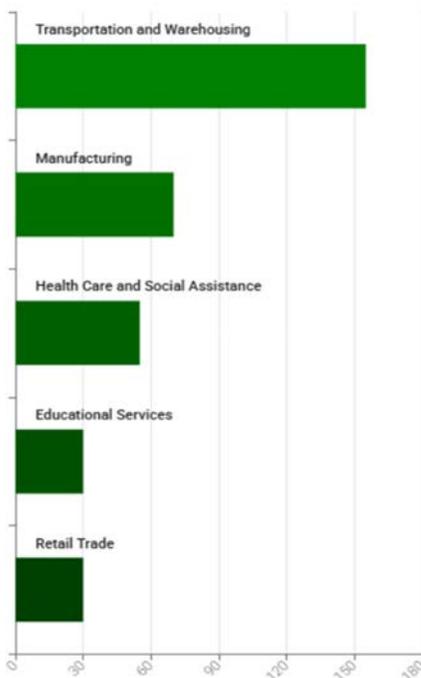
Leading employers are Canadian National Railway and Hornepayne Lumber and Hornepayne Power.

Unemployment Rate
5.9%

Median Household Income
$103.5K

Median Income
$60.0K

Labour Force Participation
57.5%

Household Income Distribution
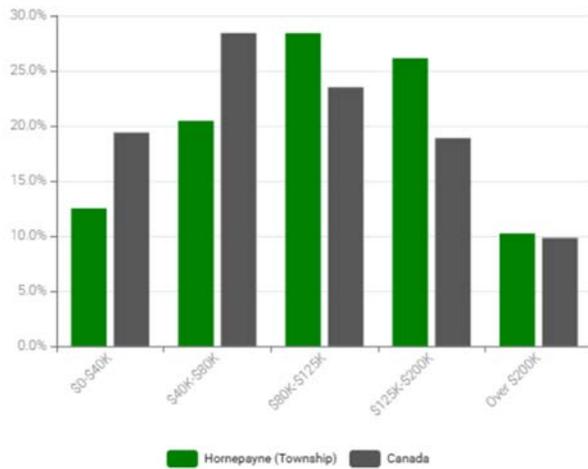
"Township of Hornepayne Income Distribution Compared to Federal Average"
Source: Statistics Canada, Census Data, 2021

Demographic data indicates that Hornepayne's median household income is higher and our unemployment rates are lower than the national average. This reflects the community's strong connection to stable, well-paid employment sectors. This income profile distinguishes Hornepayne and demonstrates a comparatively robust local earning capacity.

This data signals capacity and demand for market-rate rental housing, supports mixed-income development models, and reinforces the need to expand housing options that meet expectations of skilled workers and families.

To address local workforce shortages and maintain operations, Hornepayne Lumber Limited Partnership and Hornepayne Power Inc. have expanded their hiring pool internationally. This practice not only helps address the immediate demand for skilled and entry-level workers but also contributes to the community's cultural diversity and population stability. As these newcomers settle in Hornepayne, there is an increased need for accessible housing options and community integration support to ensure successful long-term retention and social cohesion.

"The Housing Continuum"
Source: CMHC (2023)

HHC's Key Informant Interviews identified several gaps across the Housing Continuum in Hornepayne. Conversations with key stakeholders show additional rental housing stock could increase people willing to settle in Hornepayne without the need to purchase a home.

Survey results indicate that community members are increasingly prioritizing issues such as affordability, high maintenance standards, and equitable access to housing assistance programs. With the community's population aging, there is a growing need for accessible, single-storey, and supportive housing options. At the same time, young families and low-income residents struggle to find sufficient quality rental units or entry-level homes.

Technological Factors

The increasing adoption of digital platforms for managing tenants, tracking maintenance requests, and fostering community involvement has the potential to enhance operational efficiency and transparency. Reliable broadband connectivity—especially with the community's shift toward services like Starlink—enables greater opportunities for remote work and more consistent communication with tenants. However, the ability to fully leverage these technological advances remains limited by both local internet infrastructure and the availability of staff with the necessary technical expertise.

Modular housing presents a significant opportunity to address local housing challenges in Hornepayne. These prefabricated units can be assembled more quickly than traditional builds, reducing construction timelines and minimizing disruptions in the community. Modular homes are well-suited to northern climates and can be designed for energy efficiency, further supporting the Township's sustainability goals. By exploring partnerships with modular housing providers and leveraging grant programs, HHC and the Township can accelerate the addition of new units while maintaining high standards for quality and climate resilience.

Legal & Regulatory Context

Adhering to the requirements set out in both the Ontario Business Corporations Act and the Municipal Act forms a core part of HHC's governance framework, ensuring responsible oversight and alignment with municipal standards.

On a day-to-day basis at Parkview Apartments, compliance with the Residential Tenancies Act, the Housing Services Act, and relevant employment legislation is essential for maintaining legal operations and protecting tenant rights.

Additionally, recent changes in municipal accountability laws have heightened the focus on robust asset and risk management practices, as well as greater transparency throughout HHC's activities. Operational and capital planning continue to be shaped by the need to meet occupational health and safety regulations, fire codes, and evolving accessibility standards.

Recently, the Township engaged an external consultant firm, *Rural Impact Canada*, to conduct a comprehensive review of the Township's Asset Transfer Policy and potential barriers that could arise when transferring property to the HHC at nominal cost. The review was laid out in two memos (Appendix B). The review was comprehensive with particular attention to the bonusing provisions outlined in the Municipal Act. This legal opinion confirmed that the Township's approach is compliant with current legislation, ensuring transparency and fairness in the transfer of assets for housing development to the HHC at nominal cost. The review also clarified the limits

and requirements regarding municipal incentives, helping to guide future policy decisions and safeguard against unintended legal risks.

It is important to note that any debt that the HHC incurs is included in the Township's annual repayment limit (ARL), as reported to the Financial Information Return (FIR) each year to the province. This means that any new borrowing or financial obligations undertaken by HHC directly impacts the municipality's overall debt capacity and ability to secure future financing for capital projects. Careful monitoring and transparent reporting of HHC's debt obligations are necessary to ensure compliance with provincial regulations and to safeguard the Township's fiscal health.

Environmental & Infrastructure Considerations

Hornepayne is confronted by an aging housing stock, a shortage of available contractors, and elevated costs associated with materials and logistics. In response to these challenges, there is an increasing need for energy efficiency and climate resilience upgrades—such as enhanced insulation, modernized heating systems, and improved water management—to help mitigate operational expenses and reduce environmental impact. Both federal and provincial governments are expanding environmental standards in the housing sector, introducing new retrofit programmes and green building incentives that support local efforts to upgrade existing homes and encourage the construction of more sustainable housing options.

The Township has published the *Township of Hornepayne Energy Conservation and Demand Management Plan (2025-2029),* to reduce greenhouse gas emissions by 10% by 2029. This initiative underscores the community's commitment to environmental stewardship and aligns with broader provincial and federal sustainability targets. The plan includes a combination of energy efficiency upgrades, investment in green building practices, and the promotion of low-carbon technologies across municipal operations and residential developments.

Based on this scan, the following implications emerge for HHC's strategic planning:

Sustainability: A focus on maintaining and improving existing housing stock while identifying pathways to add new units.

Affordability: Collaboration with the Township and funding partners to offset high local costs and taxes impacting residents.

Governance: Continued refinement of HHC's structure, reporting, and communications to strengthen accountability through a Shareholders Direction (created during Governance Review).

Partnerships: Leveraging relationships with funders like ADSAB, CMHC, and FCM to attract investment.

Community Engagement: Increasing transparency and resident awareness to support HHC's mandate and project acceptance.

6. Stakeholder Engagement Summary

Stakeholder engagement was a central component of the development of the HHC's strategic planning process. The engagement process ensured the plan reflects real housing needs, operational realities, and community priorities across Hornepayne. Between August and November 2025, input was gathered from a wide range of partners representing health, education, social services, emergency response, community organizations, local employers, and municipal leadership. This broad participation helped identify key themes, emerging opportunities, and areas where HHC can strengthen its impact.

6.1 Engagement Methods

Key Informant Interviews

HHC conducted 20+ structured interviews using sector-specific questions. Questions explored:

- Perceived housing needs and demands
- Barriers to workforce recruitment and retention
- Social service and support gaps
- Infrastructure, safety, and quality-of-life impacts
- Opportunities for partnership and coordination
- Future economic and population trends

All interviews were transcribed, summarized, and grouped into thematic categories.

Community Survey

A community-wide survey was posted online for two weeks (Appendix C- Community Survey Results). HHC promoted it through the Township and HHC's website, social media, and community boards. While participation was modest, responses reinforced many themes from the interviews.

Municipal Leadership Engagement

HHC dedicated sessions with Township senior staff and members of Council. These inputs clarified expectations around strategy alignment, governance relationships, and housing's roles in municipal goals.

Background Document Review

To ensure the Strategic Plan is evidence-based, aligned with broader policy directions, and grounded in current best practices, HHC conducted a background document review as part of the planning process. This review examined key documents at the local, provincial, and federal levels, as well as sector-specific guidance from national housing authorities. This process ensured strategic alignment, identified funding pathways, confirmed regulatory constrains, and integrated proven practices relevant to norther and rural housing delivery. Documents reviewed are listed below.

LOCAL PLANNING AND POLICY DOCUMENTS
- Township of Hornepayne, Housing Needs and Demands Study (2019)
- Township of Hornepayne, Official Plan (2022)
- Township of Hornepayne, Strategic Plan (2023-2027)
- Township of Hornepayne, Business Attraction and Retention Strategy (2024)
- Township of Hornepayne, Community Safety and Well-Being Plan (2024-2027)
- Township of Hornepayne, Zoning By-law (adopted By-law 1897, 2021)
- Township of Hornepayne, Markey Gap Analysis (2024)
- Township of Hornepayne, Energy Conservation and Demand Management Plan (2025-2029)

PROVINCIAL POLICY AND FUNDING FRAMEWORKS
- Municipal Act, 2001 & O. Reg. 599/06
- More Homes, More Choice / Bill 23 framework
- Ontario housing funding programs (Ministry of Municipal Affairs and Housing / Ministry of Energy, Northern Development and Mines)

FEDERAL STRATEGIES AND PROGRAMS
- Build Canada Homes Plan (Federal Housing Accelerator Program updates), 2025
- Canada Mortgage and Housing Corporation (CMHC), National Housing Strategy guidance, 2025
- Reaching Home & federal rural/northern housing references, 2025

NATIONAL MUNICIPAL SECTOR GUIDANCE
- Federation of Canadian Municipalities (FCM), Green Municipal Fund and Sustainable Affordable Housing resources, 2025

Service Provider Engagement

Engagement with ADSAB, Ontario Provincial Police (OPP), Chadwick Home Inc, Wawa and Area Victim Services, and other agencies provided insight on opportunities for remote, hybrid, and travelling service deliver models.

Employer and Industry Engagement

Local employers provided insight into workforce challenges, recruitment limitations, temporary accommodation issues, and housing's impact on business operations.

Tenant Engagement

Input from tenants highlighted building condition concerns, accessibility needs, safety and noise issues, communication and service gaps, and a desire for clearer policies and expectations. Including tenant perspectives in planning and decision-making helps create healthier, more inclusive communities and supports the long-term success of housing initiatives.

6.2 Key Themes Identified Across Stakeholders
Theme 1: Housing is a Critical Economic Driver

Employers emphasized that housing shortages directly affect:

- Recruitment and retention
- Ability to hire skilled individuals
- Local business growth

> Housing shortages directly affect the viability of long-term economic development activities.

Employers report that without appropriate housing; it is difficult to grow or develop industry. This lack of suitable accommodations hinders their ability to attract new talent and retain existing employees, which in turn impedes local business expansion and the overall economic growth of the region. Addressing these housing challenges is critical to supporting sustainable industry and community development.

Municipal officials echoed this, saying housing is foundational to growth. When non-residents move to the area for employment but do not establish permanent residency or contribute to the local tax base, it places further strain on municipal infrastructure and public services. This dynamic can lead to increased pressure on everything from roads and emergency response to community amenities, as the demand grows without a corresponding increase in local revenue to support these essential systems.

Additionally, several local employers have reported losing staff because of the lack of available housing. It was also reported that many employees choose to work in Hornepayne but do not reside here permanently. This situation has placed additional strain on businesses, who struggle to retain a stable workforce and support community growth.

Further highlighting the severity of the situation, the Township of Hornepayne Housing Needs and Demands Study (2019) reported approximately 50 employees who live outside the community and commute over 100 kilometres to work. Recent stakeholder engagement suggests that this number has likely increased, reflecting an ongoing and growing challenge for local employers and the community at large.

While larger employers agree that local industry has a role to play in the development of housing, they have neither the expertise nor the capacity to be landlords or developers. Employers recognize the importance of supporting housing initiatives but emphasize that their primary focus remains on core business operations, not property management. As a result, there is a need for partnership with experienced housing providers or municipal bodies to ensure that new units are well-managed and meet the needs of incoming residents.

Theme 2: High Demand for a Mix of Unit Types

Across interviews, the following needs were repeatedly identified:

- 1-bedroom units for seniors and single workers
- 2-bedroom units for small families
- 3+-bedroom detached units for families
- Accessible units for aging or mobility-limited residents
- Transitional or supportive units for vulnerable populations
- Market rentals for workforce housing

87.5% of Hornepayne's dwellings are single-detached homes, illustrating the need of diversification in the community's housing stock.

"Proportion of single-detached houses, Hornepayne (Township) and higher level geographies, 2021"

Hornepayne	87.5%
Algoma	68.9%
Ontario	53.6%
Canada	52.6%
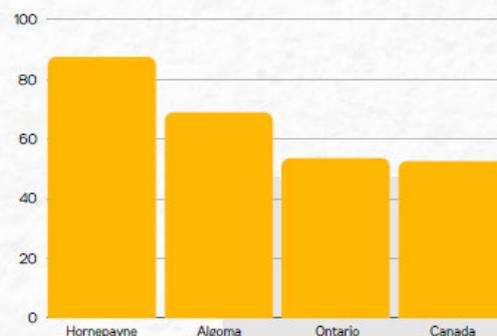
Source: Statistics Canada, 2021 Census of Population.

Stakeholders consistently noted that demand exceeds supply.

Theme 3: Aging Housing Stock Requires Major Investment

- Hornepayne's housing stock and infrastructure are aging
- Parkview Apartments was identified as a critical community asset in need of modernization, and a priority for capital planning
- Stakeholders expressed concern that deterioration of current housing stock could jeopardize housing stability
- The Third Ave. water upgrades are encouraging, however, concerns about cost to the levy and utility rates were expressed
- Outside investment and funding are required to tackle ongoing challenges
- Modernizing buildings and continuing infrastructure renewal will strengthen the community long-term

Dwelling Construction Period
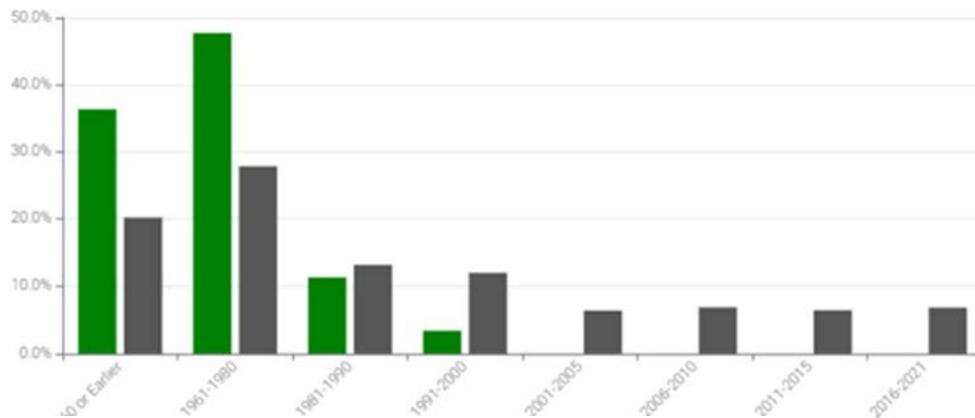
"Township of Hornepayne: Dwelling Construction Period"
Source: Statistics Canada, Census 2021

Theme 4: Social and Supportive Services Are Limited Locally

Service providers and tenants identified:

- Challenges for seniors and low-income residents accessing services outside of the community
- Service providers required to travel to Hornepayne frequently encounter challenges such as adverse weather conditions, which can impede providing consistent services
- Stakeholders widely supported the idea of HHC helping to collaborate with service providers for more service access

Access to essential social and supportive services remains a significant challenge for many residents, particularly seniors and those with low incomes. The lack of community support programs often forces individuals to travel outside the area, which can be costly and difficult, especially for those with limited mobility or resources. Service providers highlighted that gaps in transportation and information further compound these barriers, making it harder for vulnerable populations to receive timely and appropriate assistance.

Stakeholders emphasized the importance of increasing local service availability, suggesting that partnerships between the Township, HHC, and external agencies could help bridge existing gaps. There was strong consensus that HHC should play an expanded role in coordinating and facilitating access to services, potentially through outreach initiatives, resource navigation, and advocacy. Enhancing these supports within the community would contribute to improved well-being, social inclusion, and housing stability for all residents.

Theme 5: Demand for Clearer Governance, Roles & Communication

- Municipal and HHC leadership and partners identified
- Uncertainty about role boundaries between the Township and the HHC
- The need for updated governance documents
- Importance of improved reporting and communication channels
- Desire for stronger alignment with Township economic development goals
- The governance review was strongly supported.

Municipal leadership and the Board of Directors identified the need of a formal Shareholder Direction to improved communication, alignment and overall governance. Improved governance would help avoid confusion, reduce duplication of effort, and foster accountability, ultimately supporting more effective service delivery and alignment with broader municipal objectives.

Township staff also outlined an opportunity for a reciprocal relationship between HHC's housing initiatives and municipal economic development efforts, noting that coordinated planning could support local job creation, attract new businesses, and enhance the overall vitality of the community. By aligning with economic growth objectives, the Township can ensure that investments in infrastructure and services yield broader social and economic benefits for residents.

Theme 6: Strong Support for Housing Development and Innovation

Stakeholders expressed:

- Support for new builds
- Interest in modular housing models
- Support for redevelopment of surplus properties
- Encouragement for partnerships that reduce costs
- Belief that HHC is best positioned to coordinate small-community housing development

- Need for training opportunities and support for local contractors to build local capacity for development

<div align="center" style="color:#4a7ebb">

There is a strong community and stakeholder readiness for housing growth.

</div>

Stakeholders emphasized the importance of pursuing innovative approaches to address local housing needs. For example, modular housing models were cited for their flexibility, speed of construction, and potential cost savings, making them well-suited for smaller communities with limited resources. There was also considerable enthusiasm for repurposing surplus municipal lands and properties, viewing these as untapped assets that could be leveraged to increase the supply of housing while reducing development expenses.

Collaboration with private sector partners, non-profit organizations, and other levels of government was identified as a key strategy to achieve cost efficiencies and share expertise. By fostering these partnerships, the Township and HHC can better respond to the unique challenges.

Stakeholders also recommended investing in community capacity building, including providing training opportunities and support for local contractors. These efforts were seen as essential for ensuring that smaller communities have the skills and resources necessary to deliver innovative housing solutions. By strengthening the local workforce and fostering homegrown expertise, the HHC can further enhance the sustainability of housing development initiatives.

Theme 7: Housing Stability Affects Community Well-Being

Health, education and OPP representatives noted:

- Housing instability affects student outcomes
- Safety issues (noise, conflict, vulnerability) impact family stability
- Overcrowding and under housing create social pressures
- Consistent property management and early intervention are essential

Stakeholders highlighted the need for wraparound supports, such as mental health services, employment assistance, and educational programming, to accompany housing initiatives.

7. Strategic Key Priorities, Goals and Objectives (2026 - 2029)

The Key Priorities and accompanying goals of the HHC's 2026-2029 Strategic Plan were identified after reviewing the research provided throughout the planning process. The Board of Directors considered all evidence with organizational strengths, capacity considerations, and governance expectations and alignment. The Key Priorities and goals are both responsive to community needs and feasible within a small, rural and Northern context.

7.1 SMART Goals

SMART goals are a strategic framework used to set clear, achievable objectives. The acronym stands for Specific, Measurable, Achievable, Relevant, and Time-bound. This approach ensures that each goal is well-defined, includes criteria for measuring progress, is realistic given available resources, aligns with broader organizational priorities, and has a set timeframe for completion. By using SMART goals, organizations can better track their progress, hold themselves accountable, and make data-driven decisions for continuous improvement.

To ensure each strategic objective can be effectively implemented, monitored, and evaluated, HHC used the SMART goal-setting framework.

7.2 Key Priorities and Goals

Key Priority 1

Governance: *Accountability and Organizational Excellence*

Organizational strength is the foundation that allows HHC to deliver on its mission and expand its impact. The HHC's first Key Priority focuses on building its internal capacity, skills, systems, and processes needed to support operations, responsible governance, and effective development. With a small staff and growing responsibilities, strengthening organizational capacity is essential for ensuring HHC can meet community expectations and pursue new housing initiatives.

Over the next three years, HHC will modernize digital and data systems, enhance staff training and professional development, implement stronger internal processes, and build an internal culture of continuous improvement. This includes adopting a regular schedule for updating property management tools, improving administrative efficiency, strengthening policy frameworks, and securing additional staff supports. A commitment to excellence ensures the Corporation can manage growth sustainably, and maintain strong service delivery to tenants, community members, partners and the Township.

KPI Dashboard for Key Priority 1: Governance

Objective	Action Item	KPI	Timeline
1.1: Strengthen Governance Structure and Corporate Accountability	Finalize and adopt the Shareholder Direction, ensuring alignment with O. 599/06	Council-adopted Shareholder Direction	Mar 2026
	Establish a Board Governance and Review Calander	-# of governance tools adopted, -Annual Board compliance review results	Jun 2026
	Implement a modernized Delegation of Authority and policy review schedule		Jun 2026
1.2: Build a Clear, Transparent Framework for Township-MSC Relations	Report the results and implement recommendations of the Governance Review	-Number of recommendations implemented from the Governance Review	Mar 2027
	Develop a standard report template for Shareholder reporting	-Board-adopted reporting template	Jun 2026
	Formalize communications pathways between HHC and Township	-Council and Board-adopted Communication Plan	Jun 2026
	In partnership with the Township, develop MSC-training as part of Council onboarding	-Completed MSC-training package for new Council members	Sep 2026
1.3: Increase Organizational Capacity	Apply to NOHFC for funding for an intern to assist with strategic planning and research	-Funding received, -Intern hired	Jun 2026
	Digitize core corporate records, leases, and maintenance records	-Digitized records	Mar 2027
	Research and provide training opportunities for employees	Training dollars secured, - Employee certifications	Ongoing

Growth: *Expand and Diversify the Housing Supply While Responding to Community Needs*

The next Key Priority focuses on expanding and diversifying the housing supply in Hornepayne while strengthening the Corporation's approach to asset management and development readiness. Research, stakeholder interviews, and employer engagement identified significant gaps across the community's housing continuum – including market rentals, affordable units, family housing, workforce accommodation, and transitional options. These gaps place pressure on residents, employers, and community growth.

KPI Dashboard for Key Priority 2: Growth

Objective	Action Item	KPI	Timeline
2.1: Modernize Parkview Apartments through a capital and energy retrofit plan	Complete capital plan using data from Building Condition Assessment (2023)	-Completed capital plan for Parkview Apartments	Dec 2026 - Apr 2026
	Implement 3 major upgrades at Parkview Apartments	-Energy-use reduction, -Improved tenants' satisfaction, -% completion of Parkview Apartments retrofits	Jan 2026 - Dec 2028
2.2: Advance New Housing Development	Complete first vested property development from Township (rehabilitation and re-sale)	-Developed property returned to housing stock, -Outstanding property tax recovered by Township, -Dollars in Housing Revitalization Fund	Jan 2026 - Sept 2026
	Assess municipal surplus and underutilized property to identify potential sites for future development, building out a multi-year housing project pipeline that identifies the highest-value opportunities	-Project pipeline developed -# of properties returned to housing stock	Jan 2026 - Dec 2026
	Begin first new build	-# of units committed, funding secured	Jan 2028
	Improve community capacity for building by investigating funding pathways to support local contractors with business growth and training opportunities	-# of contractors participating, expanding services, staffing, or certification with HHC support	Jan 2027 Dec 2029
2.3: Support Municipal Planning	Support Township in updating Housing Needs and Demands Study (HNDS)	-Study completion	Jan 2026 - June 2026
	Create a Housing Action Plan for the Township of Hornepayne	-Adopted Action Plan	June 2026 - Dec 2026

| 2.4: Increase the range of unit types to meet market gaps | Use data from HNDS to assess what units are most needed | -Projects that are responsive to community needs | Ongoing |
| | Assess opportunities for accessibility when creating Capital Plan for Parkview Apartments | -Completed plan to create barrier-free unit in the Parkview Apartments | Jan 2026 - Dec 2026 |

Key Priority 3

Sustainability: *Financial Sustainability and Operational Efficiency*

HHC is committed to building a financially and operationally efficient corporation that can sustain and grow its housing portfolio over the long term. This Key Priority focuses on strengthening our financial foundations through diversified and innovative funding models, disciplined debt management, and operational practices that support long-term stability. HHC will develop financing strategies that leverage revenue-backed lending, grants, partnerships, and multi-source capital stacks to reduce reliance on municipal debt capacity and impacts on the Township's Annual Repayment Limit (ARL). To safeguard fiscal sustainability, every capital project will undergo an ARL and debt-service analysis, ensuring that repayment obligations remain manageable and aligned with industry best practices. Operationally, HHC will streamline internal processes, strengthen financial reporting and enhance asset management. Collectively these strategies will position HHC to pursue responsible growth, maintain affordability, and ensure that our operations remain sustainable, accountable, and effective for the community of Hornepayne.

KPI Dashboard for Key Priority 3: Sustainability

Objective	Action Item	KPI	Timeline
3.1: Maintain Self Sustaining Operations	Review rent structure annually	-Parkview Apartments continues to be self-sustaining	Jan 2026 - Ongoig
	Develop a structured policy to assist tenants with arrears, formalize partnerships with community resources that can assist	-Arrears % reduced YOY -Outstanding arrears collected	Jan 2026 - Ongoing
	Develop and maintain financial policies (Surplus/Deficit, Multi-year Budget, Asset Management, etc.) in line with the Township	-Balanced budget -# of policies adopted	Jan 2026 - Dec 2026
	Strengthen long-term capital planning for Parkview Apartments	Capital budget prepared	Jan 2026 - Ongoing
3.2: Improve Financial Oversight	Implement KPI dashboards	-KPIs reported to the Board quarterly and Shareholder annually	Jan 2026 - Ongoing
	Implement a Risk Management Framework	-Risk Strategy Matrix reported to Board quarterly and upon major decisions	Jan 2026 – Ongoing
	Develop multi-year forecasting	-Improved planning	Jan 2026
3.3: Develop Innovative Finance Strategies	Conduct a financing landscape plan, exploring all capital sources that may apply to the HHC	-Number of innovative funding tools developed	Jan 2026 – Oct 2026
	In collaboration with the Township, develop and implement a debt management framework aligned with the Township's Annual Repayment Limit (ARL), including strategies to mitigate municipal debt exposure while expanding HHC's financing capacity. Model how each HHC project affects the Township's ARL before seeking guarantees	-ARL impact analysis completed for 100% of projects -% of projects financed without requiring municipal guarantee	July 2026 - Oct 2026

Key Priority 4

Collaboration: *Partnerships, Funding, and Regional Opportunities*

HHC recognizes that meaningful and stable progress in housing requires strong collaboration across sectors. Under this Key Priority, we will strengthen partnerships with the Township, ADSAB, community organizations, regional employers, provincial and federal agencies, and private-sector partners to expand housing and enhance service delivery. HHC will champion a coordinated, whole-community approach to housing by sharing data, aligning plans, and leveraging each partner's unique strengths and resources. Through collaborative funding applications, we will position HHC to access new capital, streamline approvals, and deliver innovative housing solutions that respond to Hornepayne's needs. HHC will also advocate for northern realities- such as construction costs, labour shortages, and small-market financing barriers- to ensure policies reflect the community's context. By cultivating strong, trust-based relationships, HHC will build a collaborative ecosystem that accelerates housing development, strengthens community resilience, and makes Hornepayne a leader in rural housing innovation.

KPI Dashboard for Key Priority 4: Collaboration

Objective	Action Item	KPI	Timeline
4.1: Explore Community and Regional Partnerships	Engage local employers and service provider for partnership opportunities	-# of formalized partnerships	Jan 2026 - Dec 2028
	Explore opportunities for the HHC to share their knowledge and with other communities; position the HHC to become a regional leader in housing	-HHC becoming a Subject Matter Expert in rural Northern housing	Jan 2026 - Dec 2028
	Apply for CMHC Innovation funding in partnership with the Township of Hornepayne and Rural Impact Canada	-Submitted application	Jan 2026
	Pending Innovation Fund application approval Continue through phased approach of exploring how to best leverage our MSC model	-# of phases completed -Funding dollars received	Jan 2026 – Dec 2028
4.2: Leverage Funding and Financing Tools	Submit funding applications to provincial and federal programs once project pipeline is developed	-# of funding applications submitted	Apr 2026
	Create a funding scan template as a standing agenda item at all Regular Board Meetings to ensure that the HHC is up to date on all grant opportunities	-# of meetings with Funding Scan completed -# of funding applications submitted	Jan 2026 Ongoing
4.3: Support Township Strategic Objectives	Participate in data sharing and community outreach with the Township, enforcing a reciprocal relationship	-Up-to-date data -Projects aligned with community needs	Jan 2026 Ongoing
	Promote the Township's Community Improvement Plan	-# of residential builds from the CIP	Jan 2026 Ongoing
	Continue to support he Township with their lobbying efforts to the Minister of Finance to introduce a residential new-build tax rate	-New Tax Class Introduced	Jan 2026 Ongoing

Key Priority 5
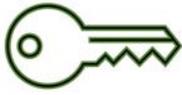
Inclusivity: *Supporting Aging, Accessibility, and Inclusive Communities*

HHC is committed to fostering a community where all residents – particularly seniors, people with disabilities, and individuals with diverse needs – can access safe, appropriate, and inclusive housing. This Key Priority focuses on strengthening accessibility in the Parkview Apartments, future builds, services, and communication, ensuring that community members can age in place with dignity and independence. HHC will integrate universal design and Accessibility for Ontarians with Disabilities Act (AODA) principles into planning, development and operations. HHC will work to identify and remove physical, social, and systemic barriers through enhanced tenant supports, improved accessibility, and meaningful engagement with underrepresented groups. By collaboratively working with community partners and responding to the needs of Hornepayne's residents, HHC will build inclusive communities where every person feels supported, respected, and able to thrive.

KPI Dashboard for Key Priority 5: Inclusivity

Objective	Action Item	KPI	Timeline
5.1 Expand Access to Safe, Appropriate, and Affordable Housing for Seniors and Aging Residents	Conduct a seniors housing scan parallel to Housing Needs and Demands Study to identify current gaps, unit types required, and future demand	-Senior's housing needs completed	Jan 2026 - Mar 2026
	Prioritize seniors-friendly/accessible housing projects within the long-term development pipeline	-At least 1 seniors-focused project identified in the development pipeline	Jan 2027 -Dec 2028
	Develop partnerships with health providers, ADSAB, and community organizations to support aging in place	-Two new partnerships to support aging-in-place	Jan 2026 - Dec 2026
5.2 Improve accessibility in Parkview Apartments and future developments	Conduct an accessibility audit of Parkview Apartments	-Completed Accessibility Audit	Jan 2026 - Dec 2026
	Ensure all new builds follow universal design and AODA compliance	-100% of all new developments designed to universal design standards	Jan 2026 - Ongoing
	Develop an Accessibility Upgrade Plan for Parkview Apartments	-2 accessibility upgrades annually starting 2027	Jan 2027 Dec 2028
5.3 Fostering a welcoming, safe, and inclusive culture within HHC	Develop an annual tenant engagement plan, including social connection activities and wellness initiatives	-Tenant engagement plan launched	Jan 2026 - Mar 2027
	Introduce a "Safe and Inclusive Housing" policy addressing anti-discrimination, harassment, and respectful conduct	-Reduction in tenant complaints	Jan 2026 - Mar 2027
	Improve tenant orientation materials and community outreach to promote community expectations, services and supports	-1-2 engagement activities delivered annually	Jan 2026 - Dec 2026

8. Implementation Framework

The implementation of the HHC Strategic Plan will be guided by a structured framework designed to ensure accountability, alignment and timely execution. Each priority under the five Key Strategies is supported by clear objectives, action items, KPIs and timelines. Progress will be monitored through quarterly reviews by the Board of Directors, and annual reporting to the Shareholder. This framework ensures that HHC moves from planning into action, while maintaining flexibility to respond to emerging needs, opportunities and risks.

8.1 Performance Measurement and KPI Dashboard

As identified in Key Strategy 3, Objective 3.1, HHC will monitor progress through a performance measurement system that includes:

- Annual KPI Dashboard tied directly to each pillar (Appendix D).
- Outcome measures for 2029

KPI dashboards will track both quantitative progress (units developed, financial ratios, occupancy trends, revenue diversification) and qualitative progress (stakeholder satisfaction, partnerships formed, innovations piloted).

8.2 Risk Management Framework

As identified in Key Strategy 3, Objective 3.2, HHC will adopt a proactive and structured Risk Management Framework that supports informed decision making, responsible financial stewardship, and effective governance. The framework will ensure that risks are identified early, assessed and mitigated appropriately. This approach is grounded in four principles:

Accountability and Oversight	**Integration**
The Board oversees the risk framework and receives quarterly risk updates; the Executive Director is responsible for implementing controls and reporting.	Risk assessment is embedded into major operational, development, financial, and governance decisions, including feasibility reviews and capital planning
Transparency	**Conitinuous Improvement**
Clear reporting processes support communication with the Shareholder, partners, and funders.	Risks, controls, and mitigation plans are reviewed annually and updated as conditions evolve.

HHC Risk Management Principles

HHC will maintain a consistent and repeatable process for assessing risks. The steps include:

HHC Risk Assessment Process

1. **Identify Risks:**
   Through feasibility reviews, quarterly operational reports, stakeholder input, and project planning.

2. **Assess Probability & Impact:**
   HHC uses a 1–5 scoring scale (low to high) to quantify risk exposure.

3. **Prioritize Risks:**
   Risks that score high in both probability and impact are escalated to Board-level monitoring.

4. **Assign Ownership:**
   Each risk has a designated lead responsible for mitigation and reporting (e.g., Executive Director, Board Committee).

5. **Report & Review:**
   Quarterly risk updates are provided to the Board, with an annual consolidated review incorporated into the Shareholder Report

HHC's risks are grouped into five major categories to support clarity and mitigation.

HHC Categories of Risk

HHC will assess and mitigate each risk category using a Risk Strategy Matrix to be reported to the Board quarterly. Below is an example of how a risk would be assessed.

Risk Category	Description	Likelihood (1–5)	Impact (1–5)	Risk Rating (L×I)	Overall Level	Mitigation Summary
1. Governance & Strategic Alignment	Misalignment between HHC, Board, and Township; unclear roles or outdated Shareholder Direction	2	5	10	**Moderate**	Update Shareholder Direction, roles matrix, governance calendar, annual Board evaluation

Risk Matrix (Likelihood × Impact)

Scoring Key
Likelihood (L): 1 = Rare, 2 = Unlikely, 3 = Possible, 4 = Likely, 5 = Almost Certain
Impact (I): 1 = Minimal, 2 = Minor, 3 = Moderate, 4 = Major, 5 = Critical
Risk Rating: L × I (1–25)

- Low (1–6)
- Moderate (7–12)
- High (13–19)
- Extreme (20–25)

8.3 Implementation Timeline and Review Cycle

The Gantt chart in Appendix E visually outlines the key phases and milestones of the strategic plan's implementation, providing a clear timeline for each major initiative.

To ensure disciplined implementation and adaptive management, the strategic plan's timeline is subject to periodic review:

Bi-annual Board of Directors Review: Every six months, the Board examines progress against timeline milestones, assesses risks, and recommends adjustments to keep initiatives on track. This review fosters transparency and alignment across governance levels.

Annual Shareholder Review: Once a year, the Shareholder assesses overall progress, strategic alignment, and the effectiveness of governance updates, providing feedback to guide future actions and reinforce accountability.

The review cycle is designed to facilitate ongoing adaptation.

9. Conclusion

By 2029, HHC expects to have achieved:

- A multi-year housing development pipeline
- Increased appropriate housing supply across affordable and market ranges
- Modernized governance structure aligned with Shareholder Direction
- A financially sustainable position with diversified revenue streams
- Strengthened partnerships enabling new programs and supports
- An efficient corporation with improved tenant services
- Measurable improvements in accessibility and aging-in-place options.

Through this Strategic Plan, the HHC has created a clear, actionable roadmap for advancing housing development, strengthening organizational capacity, and supporting the Township of Hornepayne's long-term economic and social well being. Grounded in community input and aligned with municipal, provincial, and federal priorities, the plan positions HHC to be a catalyst for sustainable growth, innovation, and equity. Through disciplined implementation and ongoing collaboration with the Township, partners, and the community, HHC will translate this plan into tangible results for the community members of Hornepayne.

Hornepayne Housing Corporation
2025 Governance Review Report

Hornepayne Housing Corporation
Prepared by: Katherine Lewis

Purpose

The purpose of this report is to present the results and recommendations from the 2025 Governance Review undertaken by the Hornepayne Housing Corporation (HHC) Board of Directors (Board) and Executive Director (ED) in consultation with the Township of Hornepayne Chief Administrative Officer (CAO) and Clerk.

This review was conducted to reaffirm the HHC's governance structure, clarify roles and responsibilities, and ensure alignment with the corporation's mandate and the Township of Hornepayne's expectations as sole shareholder.

Background

The HHC was established as a municipal services corporation (MSC) under the Act to provide housing solutions with the Township of Hornepayne. The Township as sole shareholder adopted a governance framework that outlines accountability, transparency, and operational independence within municipal requirements.

A Governance Review was recommended in parallel with the creation of the HHC's Strategic Plan (2026-2029). Priorities of this review are:

- To ensure the HHC remains compliant with MSC provisions under the Act and OBCA;
- Clarify reporting and accountability relationships between the Board, management and the Shareholder.
- Support implementation of the Strategic Plan (2026-2029); and
- Identify opportunities to strengthen governance policies and practices.

Review Process

The governance process included:

- A document review of HHC's foundational documents and guidance materials (Articles of Incorporation, By-laws, Shareholder Direction (draft), policies);
- Comparative review of governance practices from other Ontario MSCs and local boards;
- A joint working session with the Board Chair, Township CAO, Clerk, and HHC ED; and
- Review and approval of this Report by the HHC Board of Directors in December 2026.

2025 Governance Review Report v.1 - DRAFT

Key Findings and Recommendations

Area	Observations	Proposed Action	Lead	Timeline
Foundational Documents	By-laws are due for minor updates	Review and update By-laws where necessary	Board/ED	Q1-2026
	Shareholder Direction is drafted and required minor updates	Submit revised draft of Shareholder Direction to Council for input and approval with HHC Strategic Plan (2026-2029) December 2025	Council/ Board/ CAO/ ED/	December 2025
Roles and Accountability	Governance Roles Matrix is drafted to formally confirm roles of Board, management, and Shareholder. Reviewed by the Board during the Strategic Planning and Governance Review sessions held November 2025	Include Governance Roles Matrix in the revised Shareholder Direction for Board and Council adoption	ED/Board/ Council	December 2025
	It is noted that Municipal Council and staff are supportive of the Corporation and dedicated to its success	Collaborate with the CAO to incorporate mandatory MSC training for all new Council members. This targeted training will ensure that new appointees are well-versed in the governance, regulatory, and operational frameworks specific to municipal service corporations, thereby supporting informed decision-making and effective oversight from the outset.	CAO/ED	Q3-4-2026 (prior to next municipal election)

Policies and Procedures	Foundational Governance policies are in place, with any gaps filled in with the Township's policies as per HHC By-law 1 Article 4.12: "*In the absence of the Board adopting its own policies on behalf of the Corporation, which do not conflict with those listed in Article 4.11, the Board shall abide by the applicable policies of the Township of Hornepayne*"	Perform a comprehensive review of all HHC policies, ensuring compliance and relevance to the Corporation	ED/Board	Q1 - Q2-2026
	Operational, Human Resource, Financial, and Delegation of Authority Policies require development/review			
	Policies are developed on an ad-hoc basis, rather than following a structured review process	Establish and maintain a policy review schedule, outlining specific timelines for each policy area	ED/Board	Q1-2026 Ongoing/Annual
Financial Oversight	Annual reporting to the Shareholder is occurring but can be strengthened through standardized reporting templates	Introduce formal governance calendar that includes Shareholder reporting timelines	ED/ Board	Q2-2026
Governance Practice	Board effectiveness and transparency are strong; succession and performance evaluation should be implemented	Implement annual self-assessment	ED/Board	Q3-2026
		Develop formal orientation package and training for new Board Directors	ED/Board	Q3-2026

Attached:

Appendix A: Shareholder Direction Outline
Appendix B: Hornepayne Housing Corporation Governance Roles Matrix

Deliverable 2: Municipal Bonusing for Housing   *November 4th, 2025*

Purpose

This memorandum has been prepared by Rural Impact Canada (RIC) and 2B Developments Consultants & Associates Inc. as **Deliverable 2** under the *Rural Impact Canada – Scope of Work for Transfer of Property to HHC and Sale* engagement. It examines whether the transfer and redevelopment of 50 Queen Street, Hornepayne, by the Hornepayne Housing Corporation (HHC) could constitute *municipal bonusing* under Section 106 of the Municipal Act, 2001, and identifies the statutory exceptions that permit such assistance.

This engagement consists of two complementary phases:

- **Phase 1** confirmed the Township's authority to transfer the property to the HHC and the HHC's authority to renovate and sell it at a profit.
- **Phase 2** (this memorandum) assesses whether this activity could be considered municipal bonusing or undue Township support of an enterprise.

Section 106 of the Municipal Act, 2001[1] - General Prohibition

Section 106 of the *Municipal Act, 2001* prohibits municipalities from providing direct or indirect financial assistance, or "bonuses", to private enterprises. The purpose of this provision is to prevent municipalities from using public resources to give preferential treatment or competitive advantage to private sector businesses.

Subsection	Legal Regulation	Interpretation
106 (1)	"Despite any Act, a municipality shall not assist directly or indirectly any manufacturing business or other industrial or commercial enterprise through the granting of bonuses for that purpose.	Establishes the general anti-bonusing rule.
106 (2)	Without limiting subsection (1), the municipality shall not grant assistance by, (a) giving or lending any property of the municipality, including money; (b) guaranteeing borrowing;	Defines what constitutes "assistance."

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[1] https://www.ontario.ca/laws/statute/01m25#BK126

Deliverable 2: Municipal Bonusing for Housing   *November 4th, 2025*

	(c) leasing or selling any property of the municipality at below fair market value; or (d) giving a total or partial exemption from any levy, charge or fee. 2001, c. 25, s. 106 (2).	
106 (3)	(3) Subsection (1) does not apply to a council exercising its authority under subsection 28 (6), (7) or (7.2) of the *Planning Act* or under section 365.1 of this Act	Creates statutory exceptions for Community Improvement Plans (Planning Act s 28 (6), (7), (7.2)) and property remediation (Municipal Act s 265.1).

These statutory exceptions are essential for housing-related projects, as they provide municipalities with the flexibility to deploy financial, property, and partnership tools to achieve community improvement and housing outcomes consistent with their Official Plan objectives.

Exceptions to Section 106 - Municipal Service Corporations

Ontario Regulation 599/06 provides further clarity on how municipalities may assist Municipal Services Corporations (MSCs) without violating Section 106. Section 15 of the regulation identifies the specific circumstances in which assistance is permitted.

Section(s)	Provision/Description	Interpretation/Application to HHC
s. 15 (1)(a)	Despite section 106 of the Act, a municipality may provide assistance to a corporation (a) if the corporation is a wholly-owned corporation and is limited by its articles or letters patent to providing services to the owners or members of the corporation."	The HHC is wholly owned by the Township and provides a municipal service, housing, thus qualifying for this exemption.
s. 15 (1)(c)	if, (i) the purpose of the assistance is to facilitate the provision by the corporation of affordable housing, as defined in a by-law made by the municipality respecting provision of assistance to the corporation for this purpose, and (ii) the by-law contains policies regarding public eligibility for the housing units provided as part of the affordable housing"	The HHC's incorporating documents and municipal by-law identify affordable and attainable housing as core objectives, satisfying this clause.

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s. 15 (2)	Assistance to the corporation is defined as, (a) giving, lending or selling any property of a municipality, including money; (b) guaranteeing borrowing; (c) providing the services of employees of or persons under contract with a municipality. O. Reg. 599/06, s. 15 (2).	Allows the Township to provide financial or in-kind support, such as transferring 50 Queen Street or providing administrative assistance.

These provisions set the context to allow for municipal support to municipally owned corporations while also detailing where this support can end. As shown in S. 15, a municipality may provide assistance to a corporation under specific circumstances. In effect, it allows municipalities to offer certain forms of financial or in-kind assistance that would otherwise be prohibited under S. 106, which broadly restricts municipalities from providing bonuses or undue advantages to private enterprises.

Because the HHC is wholly owned by the Township, any assistance provided to it, whether financial, administrative, or through property transfer, is likely considered a permissible municipal action under O. Reg. 599/06, provided the assistance remains within municipal objectives.

When those circumstances are not met, the support would be at a greater risk of being considered bonusing. For example, if the HHC began operating outside of housing and began leasing commercial properties, the interpretation of providing services to the municipality would be strained, and the risk that Township support would be considered bonusing would increase.

Exceptions Under The Planning Act - Community Improvement Plans (CIPs)

Further to the conversation on exceptions to S. 106 for Municipal Service Corporations, there are other exceptions under the Planning Act. These exceptions primarily concern Community Improvement Plans (CIP).

Based on the below chart, our interpretation is that within areas designated by the local municipal council as Community Improvement Areas, the municipality has the authority to

Deliverable 2: Municipal Bonusing for Housing   *November 4th, 2025*

provide grants or loans in alignment with the objectives of an approved Community Improvement Plan.

The Planning Act Exceptions Regarding Community Improvement Plans

Sections	Provision/Description	Interpretation/Implication to HHC
28(6)(a)	*For the purpose of carrying out a community improvement plan that has come into effect, the municipality may: Construct, repair, rehabilitate or improve buildings on land acquired or held by it in the community improvement project area in conformity with the community improvement plan, and sell, lease or otherwise dispose of any such buildings and the land appurtenant thereto*	This allows the municipality to buy, improve, or redevelop property within a designated Community Improvement Project Area (CIPA) and then sell or lease it to others. The key is that all actions must align with the approved Community Improvement Plan (CIP). This provision gives municipalities flexibility to directly invest in and facilitate redevelopment.
28(6)(b)	*For the purpose of carrying out a community improvement plan that has come into effect, the municipality may: Sell, lease or otherwise dispose of any land acquired or held by it in the community improvement project area to any person or governmental authority for use in conformity with the community improvement plan.*	This lets the municipality transfer or lease land it owns within the CIPA to private or public partners who will redevelop or use it in ways that support the CIP's objectives (for example, affordable housing or brownfield redevelopment). It ensures that municipal land can be used strategically to stimulate local revitalization.
28(7)	*For the purpose of carrying out a municipality's community improvement plan that has come into effect, the municipality may make grants or loans, in conformity with the community improvement plan, to registered owners, assessed owners and tenants of lands and buildings within the community improvement project area, and to any person to whom such an owner or tenant has assigned the right to receive a grant or loan, to pay for the whole or any part of the eligible costs of the community improvement plan*	This authorizes the municipality to offer financial incentives (such as grants, loans, or rebates) to property owners or tenants who undertake improvements that support the CIP. Common examples include façade improvements, energy retrofits, or remediation of contaminated sites. This is one of the few explicit exceptions to the anti-bonusing rule, allowing municipalities to provide direct financial assistance legally.

Deliverable 2: Municipal Bonusing for Housing   *November 4th, 2025*

28(7.2)	*The council of an upper-tier municipality may make grants or loans to the council of a lower-tier municipality and the council of a lower-tier municipality may make grants or loans to the council of the upper-tier municipality, for the purpose of carrying out a community improvement plan that has come into effect, on such terms as to security and otherwise as the council considers appropriate, but only if the official plan of the municipality making the grant or loan contains provisions relating to the making of such grants or loans.*	This section allows upper-tier and lower-tier municipalities to financially support each other (through grants or loans) to help carry out a Community Improvement Plan (CIP). It enables collaboration across municipal levels for community renewal projects, as long as the official plan of the municipality providing the funding explicitly allows for such grants or loans.

Sections 28 (6), (7) & (7.2) explicitly remove Community Improvement Plan activities from the scope of the Municipal Act's anti-bonusing provisions. This allows the Township to provide property, grants, or loans to the HHC, or to private entities, for redevelopment projects aligned with the CIP objectives, such as the rehabilitation of 50 Queen Street.

Application to the Township of Hornepayne

Section 2.5.3 of the Township's Official Plan designates the entire municipality as a Community Improvement Area and identifies key objectives including:

- Supporting affordable, senior, and purpose-built rental housing;
- Encouraging residential infill, intensification, and adaptive reuse; and
- Maintaining economic and community vitality through property rehabilitation.

As the HHC has been established to deliver affordable housing within the Township, providing financial support to the Corporation through grants or loans would constitute an eligible and compliant activity under the Community Improvement Plan. Further, it is our interpretation that the CIP's granting provisions apply to private owners and operators as well, meaning that even if the HHC was a privately run organization, or was considered as such due to organizational makeup, shareholder structure, or accounting designation (GBE), the Township would still be able to offer support without bonusing risk being unduly raised.

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Conclusion & Recommendation

While Section 106 of the Municipal Act, 2001 prohibits municipalities from providing direct or indirect assistance to private enterprises, the exemptions contained in O. Reg. 599/06 and Sections 28 (6), (7) & (7.2) of the Planning Act collectively enable municipalities to support housing-related initiatives.

As O. Reg. 599/06 outlines the ability to support municipally owned MSCs, and Sections 28(6) and 28(7) of the Planning Act (which govern Community Improvement Plans) expressly authorize municipalities to use CIPs as to support all owners undertaking covered activities, it is our view that the Township has a low risk of a bonusing complaint being considered valid for support to the HHC.

The Township should therefore continue to provide financial, in-kind, or property-based support to the HHC, including the transfer of 50 Queen Street, under its Asset Transfer Policy, provided that:

- The assistance is clearly linked to municipal housing objectives;
- The action is documented as occurring under the authority of O. Reg. 599/06 or Planning Act s. 28; and
- Relevant Council resolutions and agreements explicitly reference these authorities.

A limited legal review by the Township's municipal solicitor is recommended prior to the final execution of transfer and funding documents to confirm procedural compliance and ensure that statutory references are correctly cited.

Through this approach, the Township of Hornepayne can confidently proceed with the redevelopment and resale of 50 Queen Street, demonstrating due diligence, transparency, and alignment with Ontario's municipal framework.

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Appendix A

Municipal Act, 2001

ONTARIO REGULATION 599/06

Municipal Services Corporations

"Assistance to corporation"

15. (1) Despite section 106 of the Act, a municipality may provide assistance to a corporation,

(a) if the corporation is a wholly-owned corporation and is limited by its articles or letters patent to providing services to the owners or members of the corporation;

(b) if the purpose of the assistance is to subsidize the cost of public transportation facilities or services or public access to recreational and cultural facilities; or

(c) if,

(i) the purpose of the assistance is to facilitate the provision by the corporation of affordable housing, as defined in a by-law made by the municipality respecting provision of assistance to the corporation for this purpose, and

(ii) the by-law contains policies regarding public eligibility for the housing units provided as part of the affordable housing. O. Reg. 599/06, s. 15 (1); O. Reg. 152/16, s. 1.

(2) The types of assistance that may be provided under subsection (1) are,

(a) giving, lending or selling any property of a municipality, including money;

(b) guaranteeing borrowing;

(c) providing the services of employees of or persons under contract with a municipality. O. Reg. 599/06, s. 15 (2).

(3) The assistance provided under clause (2) (a), (b) or (c) need not be at fair market value. O. Reg. 599/06, s. 15 (3).

(4) The treasurer shall prepare a statement of the value of any grant to a corporation or an estimate of the fair market value of any other assistance provided at less than fair market value to a corporation under this section. O. Reg. 599/06, s. 15 (4).

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Appendix B

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MUNICIPAL ACT, 2001

[S.O. 2001, CHAPTER 25](#)

ECONOMIC DEVELOPMENT SERVICES

</div>

Assistance prohibited

106 (1) Despite any Act, a municipality shall not assist directly or indirectly any manufacturing business or other industrial or commercial enterprise through the granting of bonuses for that purpose. 2001, c. 25, s. 106 (1).

Same

(2) Without limiting subsection (1), the municipality shall not grant assistance by,

　　(a) giving or lending any property of the municipality, including money;

　　(b) guaranteeing borrowing;

　　(c) leasing or selling any property of the municipality at below fair market value; or

　　(d) giving a total or partial exemption from any levy, charge or fee. 2001, c. 25, s. 106 (2).

Exception

(3) Subsection (1) does not apply to a council exercising its authority under subsection 28 (6), (7) or (7.2) of the *Planning Act* or under section 365.1 of this Act. 2001, c. 25, s. 106 (3); 2002, c. 17, Sched. A, s. 23; 2006, c. 23, s. 34.

Authority to grant assistance

106.1 (1) If the Lieutenant Governor in Council considers that, despite section 106, it is necessary or desirable in the provincial interest to attract investment in Ontario, the Lieutenant Governor in Council may make regulations authorizing a municipality to grant assistance, directly or indirectly, to a specified manufacturing business or other industrial or commercial enterprise during a specified period, and governing the granting of the assistance, including,

　　(a) setting out the types of assistance that may be granted;

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(b) imposing restrictions, limits or conditions on the granting of the assistance, including providing that specified assistance may only be granted with respect to specified areas within the municipality; and

(c) specifying conditions that must be met before the assistance may be granted. 2024, c. 16, Sched. 9, s. 2.

Regulation prevails

(2) In the event of a conflict between a regulation made under subsection (1) and the *Development Charges Act, 1997*, the regulation prevails. 2024, c. 16, Sched. 9, s. 2.

Procedural requirements inapplicable

(3) If a municipality is authorized to grant assistance by a regulation made under subsection (1), it is not required to comply with any procedural requirements that would otherwise apply under the *Building Code Act, 1992* and the *Development Charges Act, 1997* in connection with the granting of a total or partial exemption from a levy, charge or fee. 2024, c. 16, Sched. 9, s. 2.

Appendix C

Planning Act

R.S.O. 1990, CHAPTER P.13

PART IV
COMMUNITY IMPROVEMENT

Powers of council re land

(6) For the purpose of carrying out a community improvement plan that has come into effect, the municipality may,

> (a) construct, repair, rehabilitate or improve buildings on land acquired or held by it in the community improvement project area in conformity with the community improvement plan, and sell, lease or otherwise dispose of any such buildings and the land appurtenant thereto;

> (b) sell, lease or otherwise dispose of any land acquired or held by it in the community improvement project area to any person or governmental authority for use in conformity with the community improvement plan. R.S.O. 1990, c. P.13, s. 28 (6); 2001, c. 17, s. 7 (6).

Grants or loans re eligible costs

(7) For the purpose of carrying out a municipality's community improvement plan that has come into effect, the municipality may make grants or loans, in conformity with the community improvement plan, to registered owners, assessed owners and tenants of lands and buildings within the community improvement project area, and to any person to whom such an owner or tenant has assigned the right to receive a grant or loan, to pay for the whole or any part of the eligible costs of the community improvement plan. 2006, c. 23, s. 14 (8).

Eligible costs

(7.1) For the purposes of subsection (7), the eligible costs of a community improvement plan may include costs related to environmental site assessment, environmental remediation, development, redevelopment, construction and reconstruction of lands and buildings for rehabilitation purposes or for the provision of energy efficient uses, buildings, structures, works, improvements or facilities. 2006, c. 23, s. 14 (8).

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Grants or loans between upper and lower-tier municipalities

(7.2) The council of an upper-tier municipality may make grants or loans to the council of a lower-tier municipality and the council of a lower-tier municipality may make grants or loans to the council of the upper-tier municipality, for the purpose of carrying out a community improvement plan that has come into effect, on such terms as to security and otherwise as the council considers appropriate, but only if the official plan of the municipality making the grant or loan contains provisions relating to the making of such grants or loans. 2006, c. 23, s. 14 (8).

Maximum amount

(7.3) The total of the grants and loans made in respect of particular lands and buildings under subsections (7) and (7.2) and the tax assistance as defined in section 365.1 of the *Municipal Act, 2001* or section 333 of the *City of Toronto Act, 2006*, as the case may be, that is provided in respect of the lands and buildings shall not exceed the eligible cost of the community improvement plan with respect to those lands and buildings. 2006, c. 23, s. 14 (8); 2006, c. 32, Sched. C, s. 48 (3).

Hornepayne Housing Corporation
Community Engagement Survey Results
Completed by: Katherine Lewis, Executive Director

Based on Community Engagement Housing Survey Results – September 2025

1. Introduction
As part of the development of the Hornepayne Housing Corporation's (HHC) Strategic Plan, a community engagement survey was conducted in September 2025 to gather feedback on local housing needs, challenges, and priorities. The survey was posted to the HHC and Township's websites and social media accounts from September 3rd – September 16th, 2025. The survey aimed to inform HHC's strategic direction, investment priorities, and partnerships by incorporating resident perspectives. A total of 51 responses were received, representing a mix of homeowners, renters, and community members with varying lengths of residency in Hornepayne.

2. Respondent Profile
- 78% have lived in Hornepayne for more than 10 years, showing strong long-term community representation.
- 74% of respondents own their homes, while 16% rent.
- 10% are HHC tenants.
- Employment sectors include healthcare, education, public service, rail, tourism, and retirement.
- Household types: 37% families with children, 29% couples without children, 22% seniors.

3. Key Findings

A. Housing Needs and Gaps
Respondents identified key groups in need of housing support: seniors (76%), young families (50%), low-income households (37%), workers (33%), and single individuals (30%).

Missing housing types included seniors' housing (63%), tiny homes (46%), townhouses/rowhouses (41%), multi-residential buildings (39%), and mobile/manufactured homes (26%).

Major barriers to housing: limited availability, high property taxes and utilities, poor housing quality, and affordability challenges for families and seniors.

B. Affordability and Support Models

Residents emphasized a lack of affordable and supportive housing models, including affordable housing priced below market, rent-geared-to-income, subsidized and supportive housing, and transitional/emergency housing.

C. Strategic Priorities

Top-ranked priorities for housing development were affordability (57%), availability (30%), quality, and energy efficiency. Accessibility and aging-in-place also ranked as important considerations.

D. Community Priorities and Ideas

- Affordability and taxation: calls for lower property taxes and utilities.
- Senior housing: strong support for assisted living or aging-in-place options.
- Diverse housing: interest in townhouses, duplexes, tiny homes, and mobile home parks.
- Rehabilitation: focus on upgrading existing stock and using vacant lots.
- Economic development: link housing affordability to workforce retention and community growth.

4. Community Awareness and Communication

Only 17% of respondents were very or extremely familiar with HHC's work, while 52% were only somewhat familiar. Preferred communication channels included social media (69%), public meetings (55%), township notices (40%), and email newsletters (31%).

5. Key Insights for Strategic Planning

1. Expand Affordable and Diverse Housing Supply – prioritize multi-unit, rental, and senior housing, explore modular and lease-to-own models.
2. Support Aging in Place and Accessibility – integrate supportive housing and promote barrier-free design.
3. Rehabilitate Existing Stock – pursue partnerships to revitalize older homes.
4. Collaborate to Address Affordability – explore tax/utility relief and funding partnerships.
5. Enhance Transparency and Engagement – improve public communication and progress reporting.

6. Conclusion

The community engagement survey demonstrates that affordability, senior-friendly housing, and revitalization are central concerns for residents. This feedback provides clear direction for HHC's upcoming Strategic Plan—to focus on affordable, accessible,

and sustainable housing growth while improving communication and collaboration with the Township and community.

KPI DASHBOARD
Strategic Plan 2026-2029

220 Front Street | P.O. Box 486 | Hornepayne | ON P0M 1Z0

Key Priority 1: Governance: Accountability and Organizational Excellence

Objective	Action Item	KPI	Grade	Begin	Deadline	Status
1.1: Strengthen Governance Structure and Corporate Accountability	Finalize and adopt the Shareholder Direction, ensuring alignment with O. 599/06	Council-adopted Shareholder Direction		Started	Mar 2026	Not started
	Establish a Board Governance and Review Calander	-# of governance tools adopted,		Started	Jun 2026	In progress
	Implement a modernized Delegation of Authority and policy review schedule	-Annual Board compliance		Mar 2026	Jun 2026	Not started
1.2: Build a Clear, Transparent Framework for Township-MSC Relations	Report the results and implement recommendations of the Governance Review	-Number of recommendations implemented from the Governance Review		Jan 2026	Mar 2026	In progress
	Develop a standard report template for Shareholder reporting	-Board-adopted reporting template		Mar 2026	Jun 2026	In progress
	Formalize communications pathways between HHC and Township	-Council and Board-adopted Communication Plan		Jan 2026	Jun 2026	In progress
	In partnership with the Township, develop MSC-training as part of Council onboarding	-Completed MSC-training package for new Council members		Jun 2026	Sep 2026	In progress
1.3: Increase Organizational Capacity	Apply to NOHFC for funding for an intern to assist with strategic planning and research	-Funding received, -Intern hired		Jan 2026	Jun 2026	Under review
	Digitize core corporate records, leases, and maintenance records	-Digitized records		Jan 2026	Mar 2027	In progress
	Research and provide training opportunities for employees	-Training dollars secured, -Employee certifications		Started	Ongoing	In progress

KPI DASHBOARD
Strategic Plan 2026-2029

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Key Priority 2: Growth - Expand and Diversify Housing Needs While Responding to Community Needs

Objective	Action Item	KPI	Grade	Begin	Deadline	Status
2.1: Modernize Parkview Apartments through a capital and energy retrofit plan	Complete capital plan using data from Building Condition Assessment (2023)	-Completed capital plan for Parkview Apartments		Jun 2026	Dec 2026	Not started
	Implement 3 major upgrades at Parkview Apartments	-Energy-use reduction, -Improved tenants' satisfaction, -% completion of Parkview Apartments retrofits		Jan 2026	Dec 2028	Under review
2.2: Advance New Housing Development	Complete first vested property development from Township (rehabilitation and re-sale)	-Developed property returned to housing stock, -Outstanding property tax recovered by Township, -Dollars in Housing Revitalization Fund		Jan 2026	Dec 2026	In progress
	Assess municipal surplus and underutilized property to identify potential sites for future development, building out a multi-year housing project pipeline that identifies the highest-value opportunities	-Project pipeline developed -# of properties returned to housing stock		Jan 2026	Ongoing	In progress
	Break ground on new build	-Completed new build		Oct 2026	Mar 2028	Not started
	Improve community capacity for building by investigating funding pathways to support local contractors with business growth and training opportunities	-# of contractors participating, expanding services, staffing, and/or certification with HHC support		Jan 2027	Dec 2028	Not started
2.3: Support Municipal Planning	Support Township in updating Housing Needs and Demands Study (HNDS)	-Study completion		Jan 2026	Jun 2026	Not started
	Create a Housing Action Plan for the Township of Hornepayne	-Completed Housing Action Plan		Jul 2026	Dec 2026	Not started
	Use data from HNDS to assess what units are most needed	-Projects that are responsive to community needs		Jun 2026	Ongoing	Not started
2.4: Increase the range of unit types to meet market gaps	Assess opportunities for accessibility when creating Capital Plan for Parkview Apartments	-Completed plan to create barrier-free unit in the Parkview Apartments		Jun 2026	Dec 2026	In progress

KPI DASHBOARD
Strategic Plan 2026-2029

HORNEPAYNE HOUSING CORPORATION
220 Front Street | P.O. Box 486 | Hornepayne | ON P0M 1Z0

Key Priority 3: Sustainability - Financial Sustainability and Operational Efficiency

Objective	Action Item	KPI	Grade	Begin	Deadline	Status
3.1: Maintain Self Sustaining Operations	Review rent structure annually	-Parkview Apartments continues to be self-sustaining		Jan 2026	Ongoing	In progress
	Develop a structured policy to assist tenants with arrears, formalize partnerships with community resources that can assist	-Arrears % reduced YOY -Outstanding arrears collected		Jan 2026	Dec 2026	Not started
	Develop and maintain financial policies (Surplus/Deficit, Multi-year Budget, Asset Management, etc.) in line with the Township	-Balanced budget -# of policies adopted		Jan 2026	Dec 2026	Not started
	Strengthen long-term capital planning for Parkview Apartments	-Capital budget prepared		Jan 2026	Dec 2026	In progress
3.2: Improve Financial Oversight	Implement KPI dashboards	-KPIs reported to the Board quarterly and Shareholder annually		Jan 2026	Ongoing	In progress
	Implement a Risk Management Framework	-Risk Strategy Matrix reported to Board quarterly and upon major decisions		Jan 2026	Ongoing	In progress
	Develop multi-year forecasting	-Improved planning		Jan 2026	Jun 2026	Not started
3.3: Develop Innovative Finance Strategies	Conduct a financing landscape plan, exploring all capital sources that may apply to the HHC	-# of innovative funding tools developed		Jan 2026	Oct 2026	Not started
	In collaboration with the Township, develop and implement a debt management framework aligned with the Township's Annual Repayment Limit (ARL), including strategies to mitigate municipal debt exposure while expanding HHC's financing capacity. Model how each HHC project affects the Township's ARL before seeking guarantees	-ARL impact analysis completed for 100% of projects -% of projects financed without requiring municipal guarantee		Jul 2026	Oct 2026	Not started

KPI DASHBOARD
Strategic Plan 2026-2029

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Key Priority 4: Collaboration - Partnerships, Funding, and Regional Opportunities

Objective	Action Item	KPI	Grade	Begin	Deadline	Status
4.1: Explore Community and Regional Partnerships	Engage local employers and service provider for partnership opportunities	-# of formalized partnerships		Jan 2026	Dec 2028	In progress
	Explore opportunities for the HHC to share their knowledge and with other communities; position the HHC to become a regional leader in housing	-HHC becoming a Subject Matter Expert in rural Northern housing		Jan 2026	Dec 2028	In progress
	Apply for CMHC Innovation funding in partnership with the Township of Hornepayne and Rural Impact Canada	-Submitted application		Started	Jan 2026	In progress
	*Pending Innovation Fund application approval Continue through phased approach of exploring how to best leverage our MSC model	-# of phases completed -Funding dollars received		Jan 2026	Dec 2028	In progress
4.2: Leverage Funding and Financing Tools	Submit funding applications to provincial and federal programs once project pipeline is developed	-# of funding applications submitted		Jan 2026	Apr 2026	Not started
	Create a funding scan template as a standing agenda item at all Regular Board Meetings to ensure that the HHC is up to date on all grant opportunities	-# of meetings with Funding Scan completed -# of funding applications submitted		Jan 2026	Ongoing	Not started
4.3: Support Township Strategic Objectives	Participate in data sharing and community outreach with the Township, enforcing a reciprocal relationship	-Up-to-date data -Projects aligned with community needs		Jan 2026	Ongoing	In progress
	Promote the Township's Community Improvement Plan	-# of residential builds from the CIP		Jan 2026	Ongoing	In progress
	Continue to support the Township with their lobbying efforts to the Minister of Finance to introduce a residential new-build tax rate	-New Tax Class Introduced		Jan 2026	Ongoing	In progress

KPI DASHBOARD
Strategic Plan 2026-2029

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Key Priority 5: Inclusivity - Partnerships, Funding, and Regional Opportunities

Objective	Action Item	KPI	Grade	Begin	Deadline	Status
5.1 Expand Access to Safe, Appropriate, and Affordable Housing for Seniors and Aging Residents	Conduct a seniors housing scan parallel to Housing Needs and Demands Study to identify current gaps, unit types required, and future demand	-Senior's housing needs completed		Jan 2026	Mar 2026	Not started
	Prioritize seniors-friendly/accessible housing projects within the long-term development pipeline	-At least 1 seniors-focused project identified in the development pipeline		Jan 2026	Dec 2028	Not started
	Develop partnerships with health providers, ADSAB, and community organizations to support aging in place	-Two new partnerships to support aging-in-place		Jan 2026	Dec 2026	In progress
5.2 Improve accessibility in Parkview Apartments and future developments	Conduct an accessibility audit of Parkview Apartments	-Completed Accessibility Audit		Jan 2026	Dec 2026	In progress
	Ensure all new builds follow universal design and AODA compliance	-100% of all new developments designed to universal design standards		Jan 2026	Ongoing	In progress
	Develop an Accessibility Upgrade Plan for Parkview Apartments	-2 accessibility upgrades annually starting 2027		Jan 2027	Dec 2028	Not started
5.3 Fostering a welcoming, safe, and inclusive culture within HHC	Develop an annual tenant engagement plan, including social connection activities and wellness initiatives	-Tenant engagement plan launched		Jan 2026	Mar 2026	Not started
	Introduce a "Safe and Inclusive Housing" policy addressing anti-discrimination, harassment, and respectful conduct	-Reduction in tenant complaints		Jan 2026	Mar 2027	Not started
	Improve tenant orientation materials and community outreach to promote community expectations, services and supports	-1-2 engagement activities delivered annually		Jan 2026	Dec 2026	Not started

IMPLEMENTATION TIMELINE

Strategic Plan 2026-2029

HORNEPAYNE HOUSING CORPORATION
220 Front Street | P.O. Box 486 | Hornepayne | ON P0M 1Z0

		2026				2027				2028			
Date Reviewed	Dec 2025	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Objective	**Action Item**	Jan-Mar 2026	Apr-Jun 2026	Jul-Sept 2026	Oct-Dec 2026	Jan-Mar 2027	Apr-Jun 2027	Jul-Sept 2027	Oct-Dec 2027	Jan-Mar 2028	Apr-Jun 2028	Jul-Sept 2028	Oct-Dec 2028
1.1: Strengthen Governance Structure and Corporate Accountability	Finalize and adopt the Shareholder Direction, ensuring alignment with O. 599/06	▓											
	Establish a Board Governance and Review Calander	▓											
	Implement a modernized Delegation of Authority and policy review schedule		▓										
	Report the results and implement recommendations of the Governance Review	▓											
1.2: Build a Clear, Transparent Framework for Township-MSC Relations	Develop a standard report template for Shareholder reporting	▓											
	Formalize communications pathways between HHC and Township	▓											
	In partnership with the Township, develop MSC-training as part of Council onboarding		▓										
1.3: Increase Organizational Capacity	Apply to NOHFC for funding for an intern to assist with strategic planning and research			▓									
	Digitize core corporate records, leases, and maintenance records	▓											
	Research and provide training opportunities for employees	▓											
2.1: Modernize Parkview Apartments through a capital and energy retrofit plan	Complete capital plan using data from Building Condition Assessment (2023)	▓											
	Implement 3 major upgrades at Parkview Apartments	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓
	Complete first vested property development from Township (rehabilitation and re-sale)	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓
2.2: Advance New Housing Development	Assess municipal surplus and underutilized property to identify potential sites for future development, building out a multi-year housing project pipeline that identifies the highest-value opportunities	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓
	Break ground on new build									▓	▓	▓	▓
	Improve community capacity for building by investigating funding pathways to support local contractors with business growth and training opportunities				▓	▓	▓	▓	▓	▓	▓	▓	▓
2.3: Support Municipal Planning	Support Township in updating Housing Needs and Demands Study (HNDS)	▓											
	Create a Housing Action Plan for the Township of Hornepayne	▓	▓	▓									
2.4: Increase the range of unit types to meet market gaps	Assess opportunities for accessibility when creating Capital Plan for Parkview Apartments	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓
3.1: Maintain Self Sustaining Operations	Review rent structure annually	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓
	Develop a structured policy to assist tenants with arrears, formalize partnerships with community resources that can assist	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓
	Develop and maintain financial policies (Surplus/Deficit, Multi-year Budget, Asset Management, etc.) in line with the Township	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓
	Strengthen long-term capital planning for Parkview Apartments	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓
3.2: Improve Financial Oversight	Implement KPI dashboards	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓
	Implement a Risk Management Framework	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓
	Develop multi-year forecasting	▓											
3.3: Develop Innovative Finance Strategies	Conduct a financing landscape plan, exploring all capital sources that may apply to the HHC	▓	▓	▓									
	In collaboration with the Township, develop and implement a debt management framework aligned with the Township's Annual Repayment Limit (ARL), including strategies to mitigate municipal debt exposure while expanding HHC's financing capacity. Model how each HHC project affects the Township's ARL before seeking guarantees	▓	▓	▓									
4.1: Explore Community and Regional Partnerships	Engage local employers and service provider for partnership opportunities	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓
	Explore opportunities for the HHC to share their knowledge and with other communities; position the HHC to become a regional leader in housing	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓
	Apply for CMHC Innovation funding in partnership with the Township of Hornepayne and Rural Impact Canada	▓											
	*PENDING SUCCESSFUL GRANT APPLICATION Continue through phased approach of exploring how to best leverage our MSC model	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓
4.2: Leverage Funding and Financing Tools	Submit funding applications to provincial and federal programs once project pipeline is developed		▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓
	Create a funding scan template as a standing agenda item at all Regular Board Meetings to ensure that the HHC is up to date on all grant opportunities	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓
4.3: Support Township Strategic Objectives	Participate in data sharing and community outreach with the Township, enforcing a reciprocal relationship	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓
	Promote the Township's Community Improvement Plan	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓
	Continue to support he Township with their bbying efforts to the Minister of Finance to introduce a residential new-build tax rate	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓	▓

IMPLEMENTATION TIMELINE

Strategic Plan 2026-2029

220 Front Street | P.O. Box 486 | Hornepayne | ON P0M 1Z0

Date Reviewed	Dec 2025	2026 Q1	2026 Q2	2026 Q3	2026 Q4	2027 Q1	2027 Q2	2027 Q3	2027 Q4	2028 Q1	2028 Q2	2028 Q3	2028 Q4
5.1 Expand Access to Safe, Appropriate, and Affordable Housing for Seniors and Aging Residents	Conduct a seniors housing scan parallel to Housing Needs and Demands Study to identify current gaps, unit types required, and future demand	■											
	Prioritize seniors-friendly/accessible housing projects within the long-term development pipeline					■	■	■	■	■	■	■	■
	Develop partnerships with health providers, ADSAB, and community organizations to support aging in place	■	■	■	■								
5.2 Improve accessibility in Parkview Apartments and future developments	Conduct an accessibility audit of Parkview Apartments	■	■	■	■								
	Ensure all new builds follow universal design and AODA compliance	■	■	■	■	■	■	■	■	■	■	■	■
	Develop an Accessibility Upgrade Plan for Parkview Apartments	■	■	■	■								
5.3 Fostering a welcoming, safe, and inclusive culture within HHC	Develop an annual tenant engagement plan, including social connection activities and wellness initiatives	■	■	■	■	■							
	Introduce a "Safe and Inclusive Housing" policy addressing anti-discrimination, harassment, and respectful conduct	■	■	■	■	■							
	Improve tenant orientation materials and community outreach to promote community expectations, services and supports	■	■	■	■	■							