September 8, 2026

2026/27 Investment Strategy for a Sustainable OHBA Industry Platform

The discussion in one sentence

OHBA is asking members to sustain the level of investment required to move major affordability and housing-supply priorities from advocacy asks to government action, giving the industry a stronger platform to prevent a renewed market contraction.

Requested position from Local HBA leadership

The OHBA Board approved fee model for 2026/27 is premised on the fact the current model is broken and does not adequately resource OHBA to the level necessary to continue to deliver the wins of the last two years. Over the last three years, OHBA has invested approximately $1 million in growing the organization to adequately deliver the member services and policy changes our industry requires. The evidence is clear: when adequately resourced, OHBA is positioned to deliver province-wide change and meaningful affordability reform.

OHBA is asking Local Board Chairs and EOs to support the OHBA Board-approved 2026/27 fees and to help communicate with members the required investment in sustained industry capacity and future policy results:

- $525 annual OHBA base fee for all members, including Builder/Developer, Renovator and Service Professional members; and
- The introduction of a new annual Builder/Developer fee of $500 for those members who build more than five units annually starting in fiscal 2026/27.

Why the new fee structure is fair

Base membership fee - $525: The $25 increase on the current base fee of $500 (set in 2024) applies equally to Builder/Developer, Renovator, and Service Professional members and is intended as a modest *inflationary adjustment*. On a go-forward basis, consistent with CHBA, the base fee will increase annually on an inflationary basis.

Additional Builder/Developer advocacy fee - $500: The additional advocacy fee is targeted to the membership category receiving the most direct financial benefit from the major current policy wins: Reductions in taxes, development charges, carrying costs and approval friction that directly affect project viability and the price of new homes.

A dedicated investment in Builder/Developer advocacy

The economics are straightforward. The $500 Builder/Developer Advocacy Fee represents ~$80 per home for those who build 6 homes annually, and substantially less on a per-unit basis as production increases. By comparison, the policy issues OHBA works to influence, taxation, development charges, infrastructure costs, approvals, regulation and financing, can affect the cost and viability of every home by thousands or tens of thousands of dollars. The potential value delivered or protected on even a single unit can therefore exceed many times the annual cost of participating in a strong provincial advocacy effort.

Why this increase is justified

- **The investment is producing results.** Over the past year, OHBA has secured or materially advanced policy changes that reduce government-imposed costs, improve project cash flow, support housing-enabling infrastructure and accelerate approvals.
- **The market required intervention and OHBA created the case for action.** Independent economic analysis commissioned and promoted by the industry showed that the collapse in new-home sales was not simply a normal cyclical slowdown. It threatened the housing pipeline, construction employment, GDP, government revenues and Ontario's ability to deliver future housing supply.
- **The policy response is already having a measurable effect.** Following the HST and related affordability measures, Ontario new-home sales rose sharply in Q2 2026. Peter Norman's July analysis concluded that the policy interventions were responsible for the net improvement and that the additional Q2 sales alone would support or preserve substantial employment, GDP and government revenues.
- **Members now expect a higher level of representation and service.** OHBA has strengthened government relations, member communications, public communications, media capability, economic analysis, data collection, technical policy work and direct support to local HBAs.
- **Producing wins on the next set of policy priorities will require the same capacity.** The HST and development-charge outcomes did not happen through routine operations alone. They required sustained political engagement, credible research, technical expertise, campaign execution and the ability to act quickly when a policy window opened.

What OHBA has delivered

- **Enhanced HST rebate** on qualifying new homes, worth up to $130,000 per home, after approximately 18 months of sustained OHBA advocacy focused on restoring affordability, purchaser confidence and the sales pipeline.
- **Development Charge Reduction Program** linking major federal-provincial infrastructure funding to municipal DC reductions, a significant shift toward funding growth infrastructure without loading the full cost onto new-home purchasers.

- **Expansion of housing-enabling infrastructure support to municipalities that do not levy development charges**, responding to OHBA's argument that smaller, rural and northern communities should not be disadvantaged for not imposing DCs.
- **Bill 17 development-charge reforms**, including deferral of residential DC payments from building permit to occupancy, prohibition of interest during the legislated deferral period, use of the lower applicable DC rate where rates fall, and easier municipal ability to reduce DCs.
- **Faster and more predictable approvals** through the Respect the Stamp initiative and related reforms that reduce unnecessary duplication and recognize qualified professional work.
- **A much stronger role for OHBA as a trusted government partner** through ministerial engagement, technical working groups, submissions, Queen's Park Day, AMO engagement and ongoing senior-level relationships.

The economic evidence behind the advocacy

The research used to support OHBA's advocacy made the consequences of inaction clear. Altus Group found that if depressed sales persisted, Ontario housing starts and completions could fall to roughly 40,000 units by 2030, compared with recent averages of about 80,000 units annually, while construction activity and employment would contract sharply.

The same analysis estimated that a prolonged housing-pipeline failure could put more than 100,000 jobs at risk and reduce wages, GDP and government revenues. A subsequent February analysis concluded that broad HST relief combined with a 50% reduction in development charges could induce approximately 18,000–23,000 additional net new-home sales annually and preserve up to 51,000 jobs.

By July, the direction had begun to change. New-home sales in Q2 2026 were approximately 130% higher than Q2 2025, with 4,765 additional sales. Norman Economic Strategies estimated those additional sales alone would induce or preserve about 17,300 jobs and generate approximately $2.8 billion in GDP over their development cycle.

What the additional membership fee sustains

- Professional advocacy and government-relations capacity at the provincial and federal levels.
- Independent economic analysis, market data and evidence that make OHBA's advocacy credible with governments, media and the public.
- Technical policy expertise needed to convert industry problems into implementable solutions.
- Member and public communications that explain policy wins, demonstrate their value and build confidence in the new-home market.
- Targeted campaigns to promote major affordability measures such as HST and development-charge relief and ensure purchasers understand the opportunity.

- More direct engagement opportunities and events for builders and renovators, including stronger access to decision-makers and industry leaders.
- Support for local HBAs and a stronger coordinated One Voice approach across Ontario.

The case for support

This is not a proposal to grow OHBA for the sake of growing OHBA. It is a proposal to preserve the capacity that has already demonstrated its value. The industry remains in a fragile recovery. The HST and development-charge measures have improved the economic environment, but they have not eliminated the underlying risks to project viability, housing starts or investment. Pulling back now would weaken the very capability that helped government recognize the seriousness of the downturn and act.

The choice for local leaders is therefore straightforward: maintain an association equipped to bring evidence, policy solutions, communications and sustained political pressure to the table, or risk returning to a lower-capacity model at precisely the point when members need strong representation most.

OHBA's commitment to local HBAs and members

OHBA remains committed to working closely with local associations, board chairs, Executive Officers and members to provide the context and information needed to clearly explain the new fee model and the value it will continue to deliver across the province. We encourage EOs and local board chairs to engage directly with the OHBA Board and management team to arrange additional discussions, participation in local board meetings, or meetings with members where further information or support would be helpful.

Our objective is to ensure members understand why sustaining OHBA's advocacy capacity is essential to meeting the needs of the industry. This includes ensuring that government decision-makers continue to understand the complexity of home construction and the ongoing reforms required to improve housing affordability, reduce barriers to building, support investment and jobs, and create the economic conditions necessary to increase housing supply.

OHBA will continue to work in partnership with local HBAs to communicate these priorities clearly, respond to member questions, and demonstrate how sustained provincial advocacy strengthens the ability of both OHBA and local associations to deliver meaningful results for members.