

CONCLUDING CANDIDATE & COMMUNITY BRIEFING

INFRASTRUCTURE: THE FOUNDATION OF SHARED PROSPERITY

Connecting affordability, competitiveness, community safety and the legacy we leave

Prepared for candidates, members, media and residents | October 20, 2026

Build what Chatham-Kent needs. Fund the full life of it. Leave the next generation capacity - not an unfunded bill.

Throughout this election series, the same question has surfaced behind different priorities: does Chatham-Kent have the capacity to deliver? Housing needs serviced land. Employers need dependable networks and workers. Families need affordable access to daily life. People without housing need safe accommodation and connected care. Each depends partly on infrastructure - and on the people and funding that make it usable. ^{1,2,3,4}

1. Infrastructure is not a separate election issue

It connects the promises made about growth, taxes, safety and quality of life. Roads, bridges, drainage, water and wastewater sit alongside housing, public spaces, transport, community facilities and digital systems. Some are municipal assets; others belong to utilities, housing providers or other partners. Capital assets and recurring services must be budgeted separately, even when they deliver one outcome. ^{1,2,5}

Community priority	What infrastructure must make possible
Competitiveness and prosperity	Existing-business expansion, reliable farm and freight routes, investment-ready sites, housing and access to employment.
Household affordability	Dependable services, manageable whole-life charges, less avoidable travel or repair expense, and housing people can afford to occupy.
Safety and housing stability	Safe water, emergency access, accessible accommodation and public spaces, with funded maintenance, outreach and care connections.
Future generations	Useful, resilient assets supported by fair financing, renewal provisions and realistic service commitments.

The municipality is an **active participant, not the owner, of the entrepreneurial ecosystem**. Its decisions influence costs, capacity and confidence, but businesses, workers, lenders, service providers and Indigenous governments retain their own responsibilities. The Chamber contributes business evidence, connections and advocacy. ²

This conclusion is not a case for every proposed project, higher taxes or debt for its own sake. It is a case for **choosing deliberately, financing honestly and measuring what residents actually receive**.

2. Define the infrastructure deficit before promising to close it

A single headline number cannot identify which projects should proceed. The next Council should require a common baseline that separates the following measures, identifies the price year and time horizon, and shows the assumptions behind each estimate. Ontario asset-management guidance connects service levels with lifecycle activities and a funding strategy. ⁹

Measure	What it means - and what it does not
Replacement value	The estimated cost of replacing the asset portfolio. It is not a bill payable this year or the amount of unfunded work.
Current renewal backlog	Overdue or currently required rehabilitation and replacement, informed by condition and risk. Accounting age alone does not establish failure.
Annual lifecycle funding gap	The difference between forecast work needed to sustain a defined service and funding available over the same period.
Growth and access gaps	Additional capacity needed for housing, enterprise, accessibility or resilience. Separate new service ambitions from existing obligations.
Operating and support gap	Missing staff, maintenance, program or clinical funding. This is a service-funding problem, not automatically a capital deficit.

Do not add the portfolio value, backlog and annual gap together: they overlap and measure different things. Show tax-supported assets, rate-supported utilities and partner-owned facilities separately. An apparent reduction in a gap caused by lowering the service target is not the same as completing repairs.

Build on work already underway in Chatham-Kent

CK's July 2026 asset-management review describes a capital-prioritization framework, a cross-departmental long-term financial plan under development and a proposed public infrastructure dashboard. Its criteria include safety and regulatory compliance, external funding, renewal, whole-life cost reduction, growth and service enhancement, with a climate lens. The practical task is to complete and use that integration, not create a competing planning process. ⁸

A strong balance sheet is useful - but it is not a fully funded asset plan

The Chamber's BMA review reports **2024 tax-supported discretionary reserves at 117% of own-source revenues and total debt of \$181 per person**. Water and wastewater reserve ratios were separately 8.2% and 42.9% of their respective own-source revenues. These historical accounting indicators justify investigation of commitments and renewal needs; they neither establish today's available cash nor quantify an infrastructure deficit. ⁶

First identify the service, condition, risk and funding gap. Then decide what to repair, replace, expand, redesign or stop.

3. Affordability and competitiveness require a whole-cost view

Residents experience a household budget, not a municipal department chart. Taxes, water bills, rent or mortgage payments, transportation, utilities and access to services interact. An infrastructure decision can reduce one cost and increase another. Compare who benefits, who pays and who cannot afford an alternative, including renters, rural households, seniors and people with disabilities. ³

Restraint and investment must be assessed together

Good maintenance, better design and efficient delivery can protect affordability. So can cancelling a weak proposal. But a deferred repair may transfer costs to future users, and closing a nearby service may add household travel. Neither spending more nor spending less proves value. Show the net saving after lost grants, termination costs, replacement services and any transferred private expense. ³

BMA's **2025 modelled CK property-tax-and-water/wastewater bill was \$5,187**, third-lowest among the Chamber's 14 population peers. At 5.5% of estimated average gross household income, its relative burden ranked tenth-lowest. These are historical comparisons, not current bills or a complete affordability index. They underline the need to address income and access as well as municipal costs. ^{3,6}

Investment readiness is more than a low price

For a manufacturer, farm processor, builder or existing employer, the useful question is whether the required site, bridge, power, drainage or water capacity is available at a predictable total cost and time. A low charge does not compensate for unavailable capacity. Equally, high charges without credible delivery can weaken project feasibility. Use BRE findings and project evidence to identify actual constraints before committing public money. ^{1,2}

Development charges: enable growth without hiding its costs

Development charges fund eligible growth-related capital costs under provincial rules; they are not a general repair fund or a source for ongoing services. Separate the share benefiting existing development, recognize applicable grants and credits, and apply exemptions and discounts lawfully. A competitiveness concern is a reason for review, not evidence that a charge has been unlawfully used. ¹⁷

Provide one coordinated estimate of municipal and utility charges, direct servicing works, fees and delivery milestones. CK's published explanation notes that certain collector-road works were removed from its development-charge calculation and assigned directly to developers. A smaller headline charge can therefore coexist with costs elsewhere. ¹⁸

For discretionary relief, show the feasibility barrier, expected housing or investment outcome, replacement funding and effect on existing taxpayers. New assessment creates revenue **and** servicing obligations. GDP growth is not automatically household disposable income or a municipal surplus. ^{1,3}

Compete on dependable capacity and sustainable total cost - not on a tax rate, a fee reduction or an investment announcement alone.

4. Funding is who pays. Financing is when they pay.

No single tool closes every infrastructure gap. Match each cost to its beneficiary, useful life, legal authority and repayment source. The funding package must cover design and construction, then ongoing operation and eventual renewal. ^{1,3}

Tool	Appropriate role	Cost or risk Council must show
Taxes and user revenue	Fund recurring services, maintenance and planned renewal; allocate costs through lawful, understandable policies.	Immediate household and business burden; affordability and access; revenue stability.
Reserves and reserve funds	Use accumulated resources for their approved purposes, emergencies, renewal or justified grant matching.	Restrictions, prior commitments, foregone investment income and a replenishment plan.
Development charges and developer works	Recover eligible growth costs or secure required works under the applicable rules and agreements.	Feasibility, timing, credits, growth risk and the funding share left to existing users.
Grants and transfers	Reduce the locally funded share where an eligible project meets the program or agreement.	Eligible costs, matching and stacking rules, claim timing, expiry and costs left unfunded.
Debt and debentures	Spread capital costs over years of benefit and deliver justified capacity sooner.	Principal, interest, fees, refinancing exposure and effects on future taxes or rates.
Partner capital, land or contributions	Combine municipal, private, utility, institutional or community resources where value improves.	Payment obligations, guarantees, access, ownership, revenue rights and counterparty risk.

Debt can be prudent; avoiding debt can also carry a cost

Ontario treats municipal debt as financing, not revenue: long-term borrowing is for capital rather than ongoing operating gaps. Compare borrowing now with phased work or saving first using a common whole-life analysis: financing costs, foregone reserve earnings, construction timing, service benefits and failure risk. Construction inflation alone is not a sufficient comparison. ¹⁰

Use a repayment term appropriate to the financed components' useful lives, identify the payer and test downside scenarios. Low debt per person or unused statutory capacity does not itself establish affordability. Nor does a long repayment term turn a poor project into a good one. ^{6,10}

Intergenerational fairness is more than leaving a small debt number

Current users should contribute to the service they consume; future users can fairly share the cost of assets they will use. They should not inherit avoidable decay, unfunded operating promises or repayment long after an asset is obsolete. Preserve financial room for the next generation's priorities as well as maintaining today's assets. ^{1,3}

5. Creative funding begins with better delivery and credible partners

The following are options to assess, not approved CK projects or guaranteed savings. Creativity should reduce whole-life cost, improve access or allocate risk better - not move obligations out of public view.

Option	Practical application and safeguard
Coordinate and right-size work	Combine underground work before repaving; test rehabilitation, modular expansion and joint procurement. Preserve bidder access and avoid overbuilding for uncertain demand.
Use public land and existing buildings	Compare long-term lease, sale, adaptive reuse and housing partnerships. Value the land, verify condition and remediation, protect affordability, and specify reversion and delivery remedies.
Share facilities and infrastructure	Test school, community, utility or neighbouring-municipality capacity. Agreements must settle booking access, tariffs, staffing, maintenance and who pays when use changes.
Coordinate developer contributions	Assess lawful front-ending or cost-sharing arrangements for common servicing. Specify capacity, securities, credits and repayment; do not charge twice for the same works.
Recycle genuine operating savings	Test energy retrofits, leak detection and preventive maintenance. Verify savings against a baseline before committing them to further projects; finance and maintenance costs still count.
Use targeted reinvestment tools	A lawful Community Improvement Plan tax-increment-equivalent grant can support eligible redevelopment. It reallocates future municipal revenue; it does not create free money. ¹⁹
Combine natural and built systems	Assess stormwater storage, green infrastructure and watershed partnerships alongside engineered works. Confirm performance, land rights, maintenance and downstream effects.

Public-private partnerships are a delivery choice, not a new tax base

A P3 can combine design, construction, maintenance and financing. Compare it with conventional public procurement using the same service standard and period. Include private financing premiums, transaction costs, performance deductions, demand guarantees, renegotiation, handback condition and contract-management capacity. Ontario's legislative review of the 2014 infrastructure audit emphasized evidence-based valuation of risks claimed to be transferred. It is a historical warning, not a finding about a CK project.²¹

Retain clear public oversight of service standards, affordability and access. Independent review should test the business case before commitment. Private repayment may come from taxpayers, users or project revenues; creating a subsidiary or lease does not erase economic exposure. Eligible municipal-capital-facility agreements require legal review under Ontario's framework.²⁰

The best partnership is not the one with the largest announcement. It is the one that delivers the required service at a defensible whole-life cost, with enforceable responsibilities.

6. Build the capacity to secure funding - and distinguish the pathways

Assign responsibility across finance, engineering, housing, procurement and economic development for a ranked project pipeline. Prepare designs, land and servicing information, environmental work, accessibility requirements, business cases and eligible matching funds before applications open. Include Indigenous engagement and any required consultation early. A funding application is not an award. ^{1,3}

Pathway to screen	What it offers and what it does not establish
Ontario Community Infrastructure Fund (OCIF)	Formula-based core-infrastructure grants for eligible municipalities. No competitive application is needed for an allocation, but planning and reporting conditions remain. Treat application-based programs separately. ¹²
Build Communities Strong Fund	The Community stream is the former Canada Community-Building Fund; do not count both as separate revenue. Provincial/Territorial and Direct Delivery streams have different routes and conditions. Confirm agreements, intakes and eligible costs. ^{13,14}
Infrastructure Ontario	Municipal capital lending, with published repayment options of 5-30 years matched to asset life. Obtain a current quotation and approvals; this is a loan, not a grant. ¹¹
Canada Infrastructure Bank	Its Infrastructure for Housing Initiative offers lending for eligible enabling works, linked to growth. The published screen includes at least \$50 million in project investment net of grants and sufficient incremental revenue for repayment. Not a universal small-project fund. ¹⁶
FCM Green Municipal Fund	Grants and loans across eligible studies, building retrofits, affordable housing, energy and resilience projects. Product-specific eligibility and grant/loan mixes matter; a maximum contribution is not an entitlement. ¹⁵
Housing and care partnerships	Screen housing capital and financing separately from rent assistance, building operation and clinical-service funding. Provincial and federal program commitments must identify who delivers and how long support lasts. ⁴

The case to other governments: local infrastructure enables wider prosperity

Municipalities carry local infrastructure obligations while much of the income and sales-tax benefit from growth accrues to senior governments. Use costed evidence to seek predictable renewal funding, housing-enabling investment and sustained health and support services. Show the local contribution, wider economic and social benefits, and residual risk. Do not present a hospital-system saving as cash automatically returned to CK. ^{3,4}

Publish funding **requested, approved, contracted and received** separately, together with grant expiry and the net municipal contribution. Ensure staff can manage procurement, construction, claims and long-term contracts after an award. Match projects to strategy; do not reshape community priorities simply to chase an available grant.

7. Infrastructure is part of the response to homelessness and community safety

Infrastructure can remove practical barriers to safety, housing and care. It cannot, by itself, resolve poverty, trauma, mental illness, addiction or exploitation. **A building creates space; a funded service makes that space useful.** Council should connect capital decisions with CK's housing work and Community Safety and Well-Being Plan rather than create another disconnected program. ^{4,22}

Infrastructure contribution	What must accompany it
Preserve and add housing	Service appropriate land; repair affordable homes; assess acquisition or conversion. Define rent levels, eligibility, tenancy protections, maintenance and any support requirement.
Safe interim and supportive accommodation	Provide accessible, safe space appropriate to differing needs. Secure building operations, case management, rent support and clinical partnerships; temporary shelter is not a permanent housing outcome.
Reachable care and daily services	Assess transport, accessible entrances and suitable locations for outreach or care. Hours, staff, appointment capacity and completed referrals matter as much as proximity.
Safer shared public space	Assess lighting, washrooms, waste and sharps collection, emergency access and maintenance. Pair design with response standards; do not assume a capital upgrade eliminates harmful conduct.
Resilient homes and neighbourhoods	Test drainage, flood protection, reliable water, backup capacity and accessible routes. Prioritize people and properties with limited ability to absorb disruption or recover.

Protect people while addressing actual harm

Some people without housing have fled violence or face exploitation. The preceding safety briefing asks who needs protection, not simply who should move. Design housing and services for privacy, accessibility, safety and choice; include service users and neighbours without exposing personal histories. Legitimate business concerns require timely response, not an expectation that owners and employees become untrained crisis responders. ⁴

The right to adequate housing and qualified legal protections concerning outdoor shelter remain relevant. Capital investment should create genuinely accessible alternatives, not be treated as permission to displace people or evidence that every need has been met. Site-specific action still requires current legal and professional assessment. ⁴

Four commitments before opening a housing or service site

Name who funds **the building; the tenancy and affordability; the staffing and care; and safe neighbourhood operation**. Set access, cleanup, complaint-response and maintenance standards. Measure permanent housing and retention, access to care and reduced harm alongside surrounding community experience. Funded shelter spaces, treatment places and homes are different outcomes. ⁴

Safety includes people without housing and those around them. Infrastructure must help make both safer - not merely make the problem less visible.

8. Show the annual bill behind the capital announcement

A project can be affordable to construct and unaffordable to run. Require a capital funding plan and a separate annual cash-flow forecast, with ownership, maintenance, debt service and renewal responsibilities visible. The following example demonstrates the method; it is **not a CK project, funding award or interest-rate quotation**.

Illustration: a \$10 million servicing and renewal project

Capital funding / financing	Amount	Assumption
Senior-government grant	\$4,000,000	Committed, eligible contribution; claim timing is funded.
Development-charge reserve	\$2,000,000	Available funds applied only to the eligible growth share after required grant and other adjustments.
Municipal capital reserve	\$1,000,000	Available, authorized and assessed against other commitments.
Capital borrowing	\$3,000,000	Fixed 5% annually; 20 equal year-end payments; no refinancing or additional fees in this simplified model.
Total project capital	\$10,000,000	Assumed complete capital budget; useful asset life exceeds the debt term.

The \$3 million loan requires approximately **\$240,728 a year**. Total nominal repayments are approximately \$4.815 million over 20 years, including \$1.815 million in interest. This is financing arithmetic, not a comparison of present-value project alternatives.

Illustrative annual requirement after completion	Amount
Debt principal and interest	\$240,728
Additional operating and maintenance costs	\$200,000
Planned renewal-reserve contribution	\$100,000
Less dependable project-related recurring revenue	(\$150,000)
Remaining annual levy/rate requirement	\$390,728

This is a combined funding requirement, not a forecast increase for each property. Council must identify how it is allocated across the appropriate tax or utility base. The operating figures are held flat only to illustrate the calculation; a real forecast requires escalation, revenue, maintenance and demand assumptions.

Stress test: if a \$2 million overrun were financed entirely with additional debt on the same terms, annual debt service would rise to about \$401,213 and the residual annual requirement to about \$551,213. If growth or grant payments are delayed, identify interim financing and the party carrying the risk before proceeding.

Method: annual payment = principal x rate / [1 - (1 + rate)^(-years)]. Capital funding and annual cash flow are separate views; do not add loan principal to the same capital cost twice in a whole-life economic comparison.

9. From the election series to a funded Council agenda

CK Plan 2035 connects economic prosperity, people and culture, a healthy and safe community, and environmental sustainability, supported by financial sustainability and effective governance. Use infrastructure decisions to implement those objectives, not as a parallel wish list. ⁷

One portfolio, clear priorities, named responsibilities

Establish the baseline. Through the CAO, bring asset management, finance, utilities, housing and economic development together. Reconcile condition, service gaps, current commitments and legal duties; confirm the timetable for the long-term financial plan. Use one public project list, with tax-funded and rate-funded obligations distinguished. ^{1,8}

Prioritize before funding. Protect statutory duties and urgent safety; assess renewal, cost-saving options, housing and employment capacity, resilience and community access. Compare rehabilitation, sharing, phasing, replacement and doing less. External funding is a benefit, not a reason for a weak project to outrank a critical need.

Approve complete commitments. Every selected project needs its capital package, annual operating plan, household-impact assessment, procurement method, delivery milestones and downside response. Review reductions just as rigorously as additions. Do not finance permanent services with one-time proceeds or assume partners have agreed to pay.

Report and correct. Publish a short quarterly delivery update and an annual state-of-infrastructure review linked to the budget. Explain delays, revised costs, service changes and the remaining gap. A single term may not eliminate a long-standing deficit; it can leave a credible funding path and demonstrable progress.

Accountability measure	What residents should be able to see
Assets and service	Critical risks addressed; renewal completed; outages and access; gap movement explained by work, cost changes and service assumptions.
Money and affordability	Whole-life commitments; annual levy/rate effects; reserve purposes; debt repayment; actual grant receipts and household impacts.
Housing and safety	Homes preserved or occupied; housing retention and care access; hazards and response times - not just beds announced or sites cleared.
Economic opportunity	Verified serviced capacity; business barriers resolved; completed investment and usable access to employment, with attribution limits.

Council and the Mayor exercise their respective legal roles; staff and authorized bodies deliver and advise. Provincial and federal governments, utilities, Indigenous governments, businesses and community organizations must commit to their own contributions. The Chamber brings evidence and connections, not ownership of the system. **Respectful scrutiny and public accountability remain essential when choices are difficult.** ^{2,3,4}

The concluding test: What will this decision enable? What will it cost over its life? Who pays and who benefits? What remains for the next generation - and how will the public know?

CHANGE is just a slogan? Leadership is the work.

Renew what matters. Build what is needed. Fund it honestly. Protect people.

Creating prosperity today, for generations to come.

SOURCES AND REFERENCES

Source basis. This concluding synthesis draws on the Chamber's briefings listed below. Public-source checks on October 20, 2026 supplement the series with current financing pathways and local planning context. Numbered references distinguish those sources from the proposed decision tools and illustrative arithmetic.

1. Chatham-Kent Chamber of Commerce. Infrastructure Financing, Debt, Reserves and Strategic Investment (updated).

2026 candidate series; sections 2-9. Funding tools, development-charge competitiveness, dedicated capacity and strategic alignment.

2. Chatham-Kent Chamber of Commerce. Municipal Leadership in Chatham-Kent's Entrepreneurial Ecosystem.

2026 candidate series; sections 1-9. Active participation, distinct responsibilities and investment readiness.

3. Chatham-Kent Chamber of Commerce. Affordability, Municipal Budgets and Shared Prosperity (standalone).

October 19, 2026; sections 3-16. Required services, real savings, household impacts, income and the defined BMA peer comparison.

4. Chatham-Kent Chamber of Commerce. Homelessness, Mental Health, Addictions and Community Safety.

October 19, 2026; sections 1-10. Victim-informed safety, housing rights, accessible alternatives, capital and operating commitments.

5. Chatham-Kent Chamber of Commerce. Quality of Life, Workforce and Investment; Tourism and Economic Development.

September 29, 2026. Community access, business and visitor connections, and the distinction between public value and financial return.

6. Chatham-Kent Chamber of Commerce. Financial Competitiveness: BMA 2025 Assessment.

October 10, 2026; sections 1-2 and 4-7. Derived from BMA Municipal Study 2025: 2025 cost benchmarks and 2024 financial indicators. Peer ranks are Chamber calculations.

7. Municipality of Chatham-Kent. What is CK Plan 2035?

Strategic areas and the link from community priorities to business plans and budgets.

8. Municipality of Chatham-Kent. Annual Asset Management Program Review.

July 13, 2026; pp. 1-3 and 9-10. Describes prioritization, long-term financial planning and a proposed dashboard; plans in development are not completed results.

9. Ontario. Municipal asset management planning.

Explains O. Reg. 588/17, lifecycle planning, service levels and funding strategies. Used for the planning framework, not a quantified CK deficit.

10. Ontario. Understanding municipal debt.

Municipal budgeting and long-term financial planning guidance. Debt is financing, not revenue; long-term borrowing supports capital.

11. Infrastructure Ontario. Loan Program - Municipalities.

Municipal eligibility, eligible capital assets and published 5-30-year repayment options; rates and approval require a current quotation.

SOURCES AND REFERENCES | CONTINUED

12. Ontario. Ontario Community Infrastructure Fund.

2026 formula-based funding, eligibility, documentation and banking requirements. An allocation is different from a competitive grant application.

13. Association of Municipalities of Ontario. CCBF Re-branded as the Build Communities Strong Fund Community Stream.

April 21, 2026. Confirms the name change and continuity of the existing agreement and allocation model.

14. Housing, Infrastructure and Communities Canada. Launch of the Build Communities Strong Fund.

April 7, 2026 backgrounder. Distinct Community, Provincial/Territorial and Direct Delivery funding routes; not a CK award.

15. FCM Green Municipal Fund. Funding opportunities.

Product-specific grant and loan opportunities for studies, buildings, housing, energy and adaptation. Verify the current product and intake.

16. Canada Infrastructure Bank. Infrastructure for Housing Initiative.

Published eligibility includes project investment of at least \$50 million net of grants and incremental revenues sufficient for loan repayment.

17. Ontario. Development Charges Act, 1997; The municipal councillor's guide, fiscal context.

Growth-related capital framework, benefit-to-existing-development and contribution adjustments. Project treatment requires current legal and by-law review.

18. Municipality of Chatham-Kent. Municipal Building Development Charges.

Published explanation includes collector-road obligations transferred to direct developer provision; assess the whole development obligation.

19. Town of Parry Sound. Tax Increment Equivalent Grant.

Illustrates an Ontario municipal tool supporting eligible remediation and redevelopment. Not a statement of CK program eligibility.

20. Ontario. O. Reg. 603/06: Municipal and School Capital Facilities - Agreements and Tax Exemptions.

Eligible facility classes and conditions under Municipal Act section 110. Legal review is required for a particular agreement or assistance.

21. Legislative Assembly of Ontario, Standing Committee on Public Accounts. Infrastructure Ontario - Alternative Financing and Procurement.

2015 report reviewing the 2014 audit. Evidence-based public/private comparisons and valuation of risk transfer; not a current CK project assessment.

22. Municipality of Chatham-Kent. Council Adopts Community Safety and Well-Being Plan.

2025-2029 framework: housing and income, mental health, substance use, public safety, belonging and family wellness.

Use and scope: Non-partisan public education, not legal, engineering, procurement or investment advice. Options are for assessment, not adopted CK programs, available funding commitments or promised savings. Current legal authority, program eligibility, asset condition, service capacity and financial commitments require confirmation before decisions.