

# Growing Wisely: Town of Minto



## How we're growing:

- 4.9% population growth between 2016 and 2021, just under the provincial growth rate (5.8%)
- Projected growth of 67.1% between 2021 and 2051, to reach 15,200 residents
- Growth of ~60% in households (from 3,400 to 5,460), and total employment to grow from 4,200 to 6,500
- COVID-19 and the corresponding option to work remotely has been a driver for community growth
- Larger developers have interest in the town and major plans for development
- Developers are increasing density, variety of housing types and the overall volume of housing in response to community needs
- There is a focus on intensification in villages and controlled rural expansion

## Key Learnings

- Building a culture of collaborative planning, including regular, frequent planning meetings with all key contributors allows the Town to get ahead of growth and development, and raise and address concerns.
- A lack of dedicated asset management resources is inhibiting the Town's ability to accelerate the integration of growth into asset management.
- Growth does not pay for growth: current growth funding mechanisms do not cover the costs of growth (even for required up-front capital).

### Population projection data sources:

- Historical population: Government of Canada Census of Population
- Growth projections: Wellington County

## COMMUNITY PROFILE

Population of 9,094 (2021)

Rural municipality with three distinct urban centres (Palmerston, Harriston, and Clifford) amalgamated in 1999

Located in Southwestern Ontario

Lower-tier municipality

Located within Wellington County

Situated on the traditional territory of the Anishinaabe and Haudenosaunee First Nations

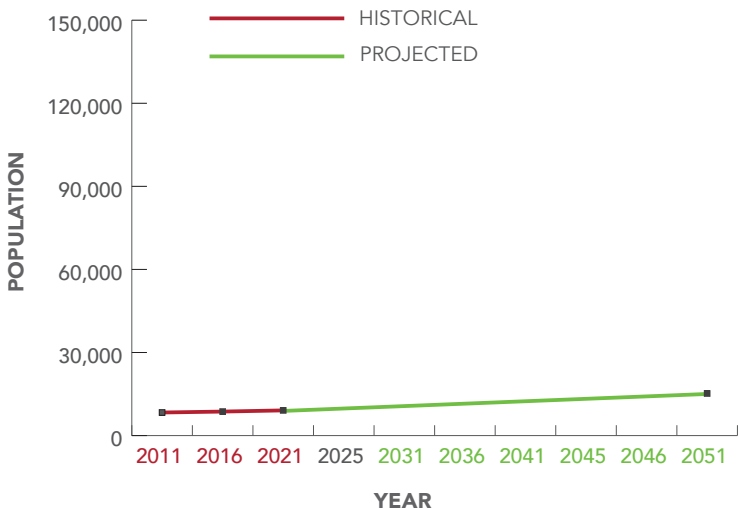
Major sectors include the auto and agriculture industries

Popular with young families and retirees due to affordability, lifestyle, and amenities

Increasing population of Mennonite and newcomers to Canada (South and East Asia, Eastern Europe)



## TOWN OF MINTO-POPULATION PROJECTIONS



The Town of Minto is anticipating a major (67%) increase in growth, recognizing the need to house over 6,000 additional people by 2051. Housing supply, variation and affordability are issues for the area, which is experiencing a housing shift from single to multi-family.

Key demographic shifts include aging residents, and families, requiring focus on healthcare and community services. Minto already delivers a lot of community programs through its recreation and community facilities, and is growing its involvement in delivering underlying facilities to support healthcare. Service demand in areas like recreation are shifting due to demographic changes.

Chief among the Town's concerns is the ability to deliver infrastructure upgrades and renewal fast enough and large enough to support proposed developments. Growth is not paying for growth – funding mechanisms are limited and currently insufficient to support required investment for growth.

Minto's lack of dedicated asset management resources has made the integration of growth into asset management challenging.

Strategic plans are underway to guide housing, infrastructure, and economic development.

## Service Impact Examples

**Healthcare:** While Minto does not have direct responsibility for delivering healthcare, it has made an investment in securing, renovating, and leasing facilities to support the creation of healthcare clinics, doctor offices and dental offices in the area. These services will require further expansion. It also has facilitated lending for the community hospital. Mental health care and youth programs are well subscribed.

**Waste Management and Diversion:** The demand for these services is growing especially as housing density and volume increases.

**Water and Wastewater:** There are significant capacity upgrade requirements for these services to support proposed development. There are limited funds to address the up-front and ongoing infrastructure costs. In neighbouring municipalities, the inability to upgrade water and wastewater has inhibited development.

## RISKS, OPPORTUNITIES & ISSUES



Changing demographics and demand/ use of services

**Lack of dedicated asset management resources:** The organization does not have a dedicated resource to integrate AM and growth practices.

**Family needs and shifting demand for services:** An aging population and the influx of families is increasing demand for healthcare.



Pressure on housing supply and affordability

**Demand shifts in terms of housing supply:** Current housing supply is single-family, creating barriers to affordability and supply issues for non-traditional family structures and single residents. There is a forecast need for 2,000+ new homes by 2051.



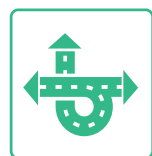
Social and equity impacts within and across communities

**Homelessness:** Affordability is such that Minto residents are now experiencing homelessness, unprecedented for the Town.



Intensification and/or greenfield development

**Increased Density:** Developers with subdivisions originally approved as single-family developments are now coming for minor variances, to shift to multi-family housing and to increase housing units (a new request for Minto). Increased infrastructure servicing will be required to meet increased density.



Increased need to upgrade, extend, and upsize infrastructure

**Infrastructure Phasing:** Minto is having to adjust phasing of existing infrastructure renewal to meet developer needs and timing. Regardless of funding, urgency of growth requirements are crowding out renewal.

**Geopolitical and economic uncertainty:** There is uncertainty with respect to US tariffs and their impact on the auto industry



Impacts on the environment and strain on natural resources

**Environmental Impacts:** Natural resource conservation efforts are needed to address anticipated development. Stormwater resilience to accommodate both population increase and mitigate flood risk for current and future residents. Cutbacks to conservation authorities further exacerbate this risk.

## What are we working on?

- Implementing 2024–2028 Strategic Plan and Economic Development Plan with focus on services and infrastructure
- Implementation of the Asset Management Plan (AMP) that was approved by Council June 2025
- Water and wastewater rate study (completed every 5 years) that will quantify future investment needs, which will lead into a water and wastewater financial plan
- Reviewing and improving the Local Service Policy to bring development policies and practices up to current standards
- Development Charges Background Study to inform future development charges

## What's working for us?

### Public engagement:

The Town is trying to involve the community more in big growth and infrastructure decision making. They have been holding additional public meetings to inform and engage. Residents have demonstrated a willingness to pay for maintaining and increasing services.

### Collaborative planning meetings:

Representatives from key departments meet on a biweekly basis. The finance team includes water, wastewater, roads, building officials and inspectors, economic development, the mayor, and occasionally County planners and conservation authorities. Development proposals are reviewed to discuss risks and concerns, Planning is done for public meetings.



### Reach out!

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## How do we integrate growth and asset management?

- Strategic planning aligns capital and operating investments
- Driving asset replacement through required capacity upgrades
- Evaluating asset failure in acceptance of new infrastructure
- Intentionally not assuming certain assets that will remain the responsibility of developers/stratas. (may not meet technical standards, supports more sustainable funding model)

## Infrastructure Funding Gaps

*The feasibility of housing to accommodate expected growth rests on Minto's ability to upgrade infrastructure.*

**Grants:** Minto relies on grants to fund major infrastructure upgrades and some renewal work. Joint projects require coordinated submissions by Town and County in order to complete the full scope of work required for upgrades. Unconditional grants available are helpful but insufficient, and application-based grants are competitive and over-subscribed. In general, grant priorities often require Minto to reprioritize its capital planning.

**Development charges:** Recent legislative changes to development charges are limiting Minto, for example preventing collection of interest on late contributions and setting DC delivery later in the development process. DC delivery at occupancy has created confusion and cash flow issues in the funding process. Minto does not qualify for Community Benefit Charges due to eligibility requirements.

**Reserves:** Reserves are in place, but insufficient to support required infrastructure upgrades. The bulk of reserves are dedicated to water and wastewater infrastructure.

**Levies:** Administration have recommended a 3% levy to fund required infrastructure renewal for existing infrastructure. There is uncertainty as to public acceptance of this funding mechanism, with continued competition for existing funds.