



# Shifting Citizenry, Shifting Services: What Councils Must Plan for Now

January 2026

# Agenda

- 1 Introduction
- 2 Understanding the Challenges of Growth & Service Demand Shifts
- 3 Planning Tools
- 4 Case Studies
- 5 Polarity Thinking with Christina Benty





# Canada Community-Building Fund (CCBF)

**Permanent**

**Predictable**

**Flexible**

**Upfront**

*The CCBF is used for priority infrastructure which is best identified through effective asset management and housing needs assessment.*

# Shifting Citizenry: Population and Service Demand Changes

- ❖ Population growth and service demand shifts are happening across Ontario.
- ❖ Challenges related to housing availability and affordability, growing infrastructure needs, and increasing operational costs.
- ❖ Proactive infrastructure management, housing needs assessment, and integrated capital planning.



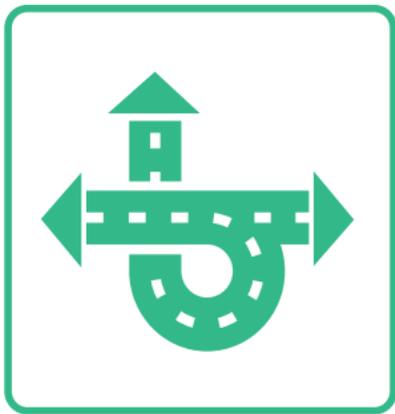
# Pressures Caused by Population and Demographic Shifts



**Service Demand Changes**



**Availability and Affordability of Housing**



**Infrastructure Needs**



**Social and Equity Impacts**

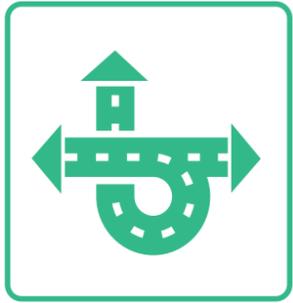


**Impacts on the Environment and Strain on Natural Resources**



# Service Demand Shifts

- ❖ Resources for young families and/or an aging population (e.g., cultural, social, recreation services).
- ❖ Expectation may shift with requests for higher levels of service (e.g., maintenance services and transit).
- ❖ Resources for low-income residents and unhoused (social and housing services).
- ❖ Increasing need for planning services, including asset management planning.



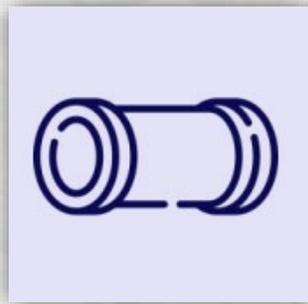
# Infrastructure Needs

**Housing-enabling infrastructure:** Infrastructure that increases the community's capacity to build new housing units.

**Housing-preserving infrastructure:** Infrastructure that increases the community's capacity to conserve existing housing units.



**Local Infrastructure** is on-site infrastructure; it is the critical assets that enable housing to be built or shifting demands to be met.



**Community Infrastructure** or neighbourhood infrastructure, encourages the increase in housing supply and enables a complete community and increases the capacity of existing infrastructure.



**District Infrastructure** or municipality-wide infrastructure, enables the increase of housing supply through the development of new residential areas.

# Planning Tool: Asset Management Plan

**Asset Management Plan (AMP):** a publicly available strategic document used as a tool to communicate the municipality's current state of infrastructure, potential risks to services, current and proposed levels of service, and anticipated funding needs. In Ontario, municipalities are expected to align their AMP with [Ontario Regulation 588/17](#).

## Purpose & Benefits

- ❖ Enhance proactive infrastructure planning and long-term budgeting.
- ❖ Infrastructure data improvements: a complete asset inventory, up-to-date asset age and condition, understanding of associated risks.
- ❖ Better understanding of growth impacts: capital and operating costs associated with growth.
- ❖ Defining levels of services (LOS): current and target levels of service
- ❖ Advanced budgeting: Costs to maintain LOS and achieve target LOS



# Planning Tool: Housing Needs Assessment

**Housing Needs Assessment (HNA)**: a report informed by data and research that describes the current and future housing needs of a community. The Government of Canada has developed a [template](#) that can be pre-populated with some of the data.

## Purpose & Benefits

- ❖ Ensuring an evidence-based and long-term planning approach to infrastructure and service planning based on housing needs
- ❖ Coordinating land use policies with infrastructure and housing needs
- ❖ Strengthening interdepartmental and intergovernmental communication and coordination
- ❖ Improving development review and incentive programs
- ❖ Supporting long-term affordability goals

**Reach out to AMO at  
[CCBF@amo.on.ca](mailto:CCBF@amo.on.ca) to learn  
how to get started on  
developing your own HNA**



# Role of Municipal Leadership in Managing Growth and Demand Shifts



**Policy Direction**



**Proactive Planning  
Culture**



**Financial Planning  
and Sustainability**

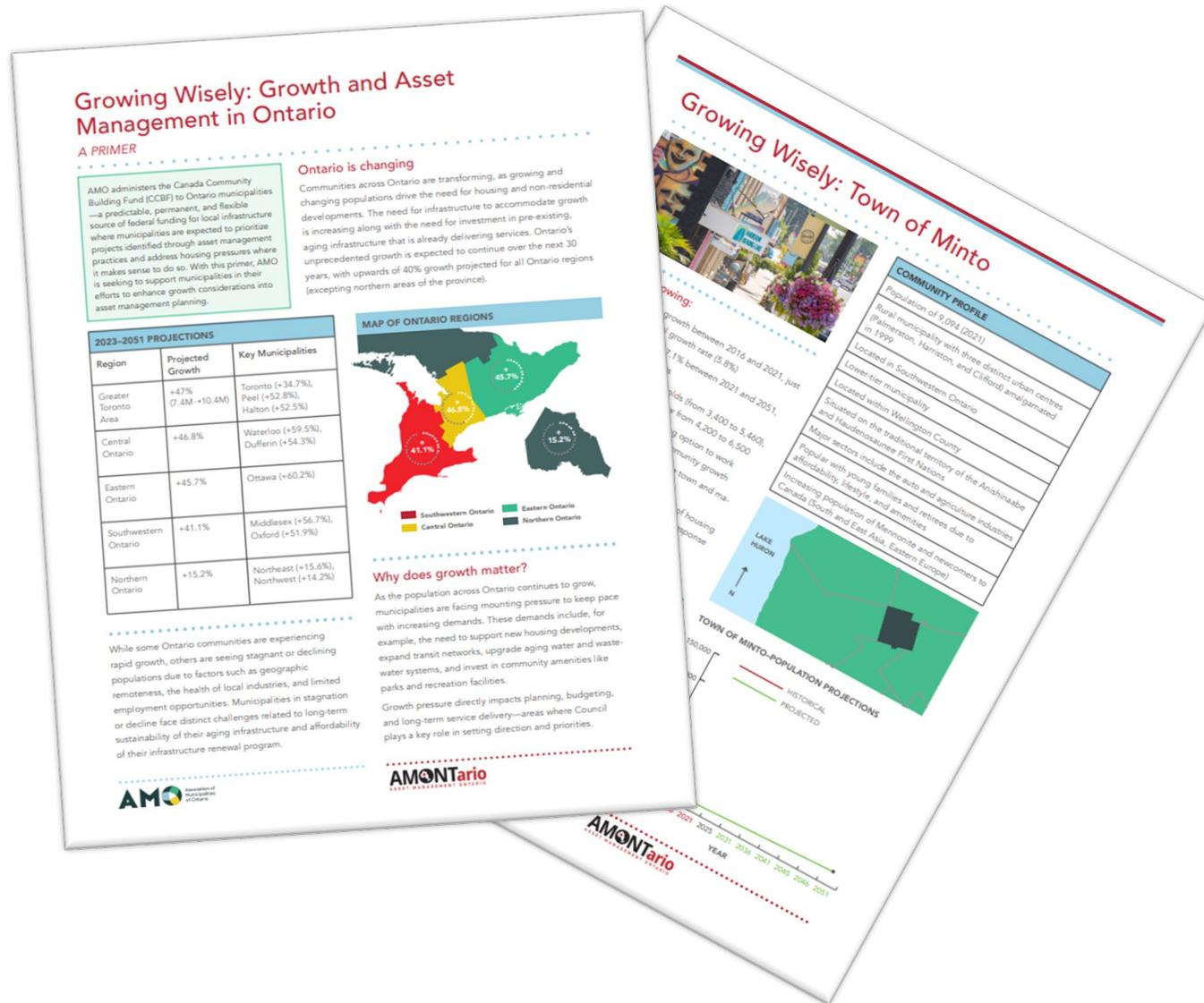


**Accountability**



**Collaboration**

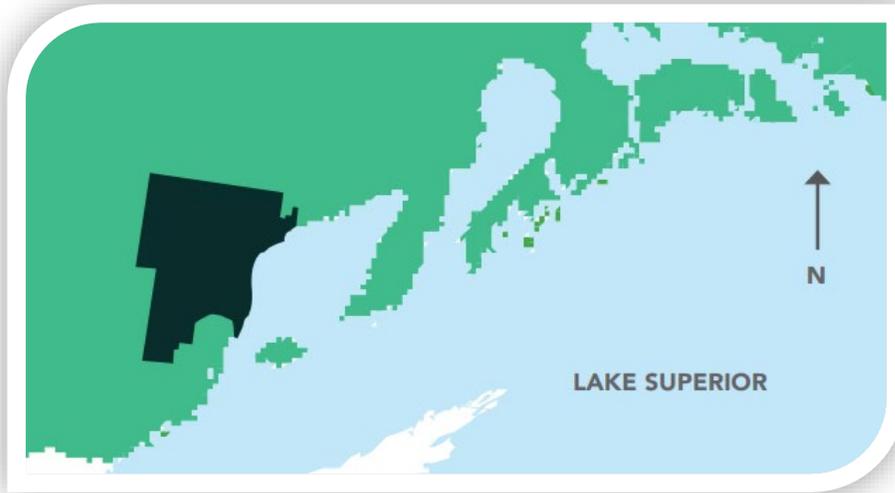
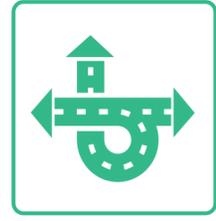
# Growth & Asset Management Primer and Case Studies



- ❖ Infrastructure investment is required for growth accommodation and pre-existing assets.
- ❖ Primer on growth and asset management includes recommendations towards integrating growth and demographic shifts into asset management practices.
- ❖ 4 case studies describing how Ontario municipalities are growing, the impacts of growth, and planning for growth with asset management and capital budgeting.

Rural northern  
single-tier  
municipality

# City of Thunder Bay



108,843

Population 2021

124,959

Population 2045

0.9%

Historical Growth 2016-2021

14.8%

Projected Growth to 2045

## Risks

- ❖ Aging population requiring more inclusive and accessible services.
- ❖ Existing infrastructure funding gap.
- ❖ Housing supply is insufficient (forecasted need of 8,000-24,000 new homes by 2045).
- ❖ Large student population that is not included in the tax base.
- ❖ Balancing incentivizing needed growth with the costs to fund it.

## Working Strategies

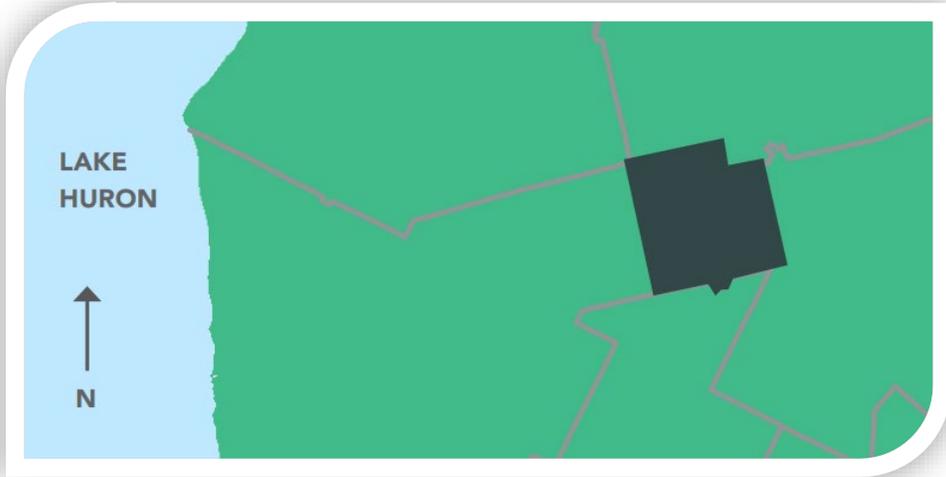
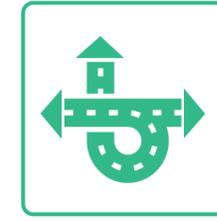
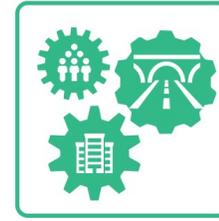
- ❖ Internal education: "everyone is an asset manager".
- ❖ Community education and engagement on services and lifecycle costs.

## Asset Management Plan Solutions

- ❖ Aligning growth strategy, financial strategy, and asset management plan
- ❖ Requiring business case justification for asset investments

Rural lower-tier municipality

# Town of Minto



## Risks

- ❖ Aging population and the influx of families is increasing demand for healthcare and other services.
- ❖ Housing supply is single-family, creating barriers to affordability and supply issues for non-traditional family structure and single residents (forecasted need of 2,000+ new homes by 2051).
- ❖ Infrastructure planning adjustments to meet developer needs.
- ❖ Balance development needs and natural resource conservation.

## Working Strategies

- ❖ Engaging the public on growth decisions.
- ❖ Collaborative planning meetings with internal and external parties to review planning submissions.

## Asset Management Plan Solutions

- ❖ Strategic planning aligns capital and operating investments.
- ❖ Driving asset replacement through required capacity upgrades.

9,094

Population 2021

15,200

Population 2051

4.9%

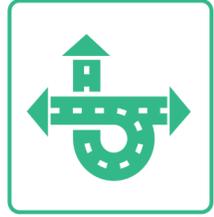
Historical Growth 2016-2021

67.1%

Projected Growth to 2051

Regional rural  
upper-tier  
municipality

# District Municipality of Muskoka



66,674

Population 2021

99,100

Population 2051

10.0%

Historical Growth 2016-2021

48.6%

Projected Growth to 2051

## Risks

- ❖ Aging population is increasing demand for social services and increased accessibility.
- ❖ Higher level of service expectations from an influx of new residents from urban areas.
- ❖ Housing supply is insufficient (forecasted need of 8,000-24,000 new homes by 2045).
- ❖ Available housing is over-subscribed and costly.
- ❖ Existing infrastructure gap, particularly for critical roads.

## Working Strategies

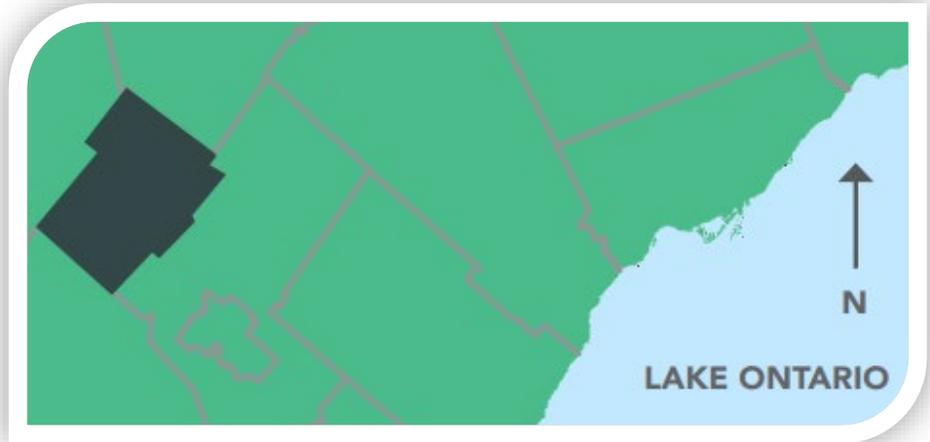
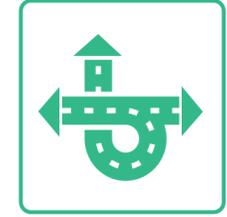
- ❖ Building in-house capacity for asset management.
- ❖ Simplified multi-year budget tools to estimate the lifecycle costs of growth.

## Asset Management Plan Solutions

- ❖ Asset performance measurement that embeds growth requirements and risks.
- ❖ Horizontally and vertically integrating master plans.

Mixed urban-rural lower-tier municipality

# Township of Centre Wellington



## Risks

- ❖ Insufficient housing and severe affordability concern (average home price between \$800,000-\$900,000). Housing supply does not meet demands for housing types and affordability.
- ❖ Existing and intensified infrastructure funding gap. Growth is not paying for growth.

## Working Strategies

- ❖ Service Financing Agreements to have developers cover up-front costs of infrastructure.
- ❖ Planning ahead for “unassumed assets”.
- ❖ Centralizing “data keepers” to provide better input to decisions.

## Asset Management Plan Solutions

- ❖ Projecting the financial impact of growth into budgets.
- ❖ Defining funding sources for growth and renewal.

31,093

Population 2021

58,200

Population 2051

10.3%

Historical Growth 2016-2021

87.2%

Projected Growth to 2051

# Resources

- ❖ Webinars & Research

  - ❖ [Asset Management](#)

  - ❖ [Housing Needs](#)

- ❖ [Asset Management Map](#) & [Housing Needs Map](#)



- ❖ Our team [CCBF@amo.on.ca](mailto:CCBF@amo.on.ca)

# Polarity Thinking:

*"Tensions to Manage,  
Not Problems to Solve"*



# Why We Get Stuck.

- Governance is full of complexity.
- Leaders often get trapped in either/or arguments.
- Many tensions are not problems — they're ongoing, permanent polarities.



# What is a Polarity?

- \*Two seemingly opposing values.

- \*Both contain wisdom.

- \*The goal is not to choose one but to leverage both.



The basic message of  
Polarity Thinking is:

**There is no one “right”  
answer.**

**There is no simple  
solution.**



# Polarity Thinking Shifts the Conversation

## **Traditional Thinking**

Either/Or

Win/Lose

Problem to Solve

## **Polarity Thinking**

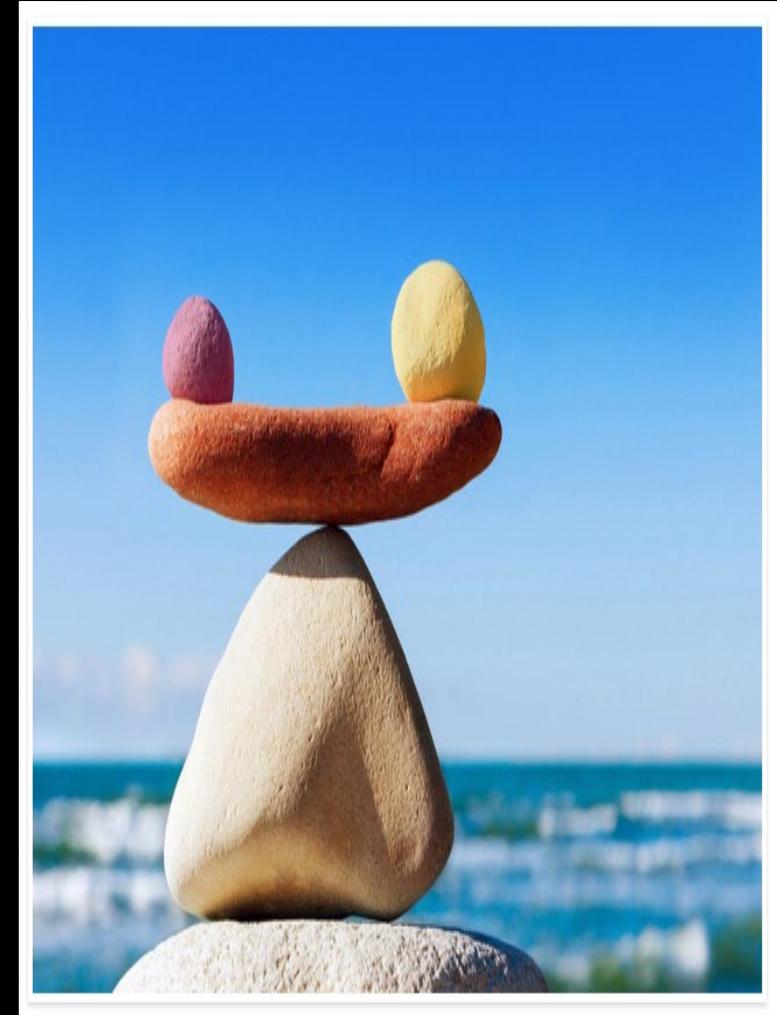
Both/And

Shared Purpose

Tension to Manage

# Common Polarities in Local Government

- \*Core Services vs. Community Aspirations
- \*Engagement vs. Efficiency
- \*User-Pay Model vs. Public Good Model
- \*Risk Management vs. Innovation
- \*Active Social Media vs Deliberate Avoidance



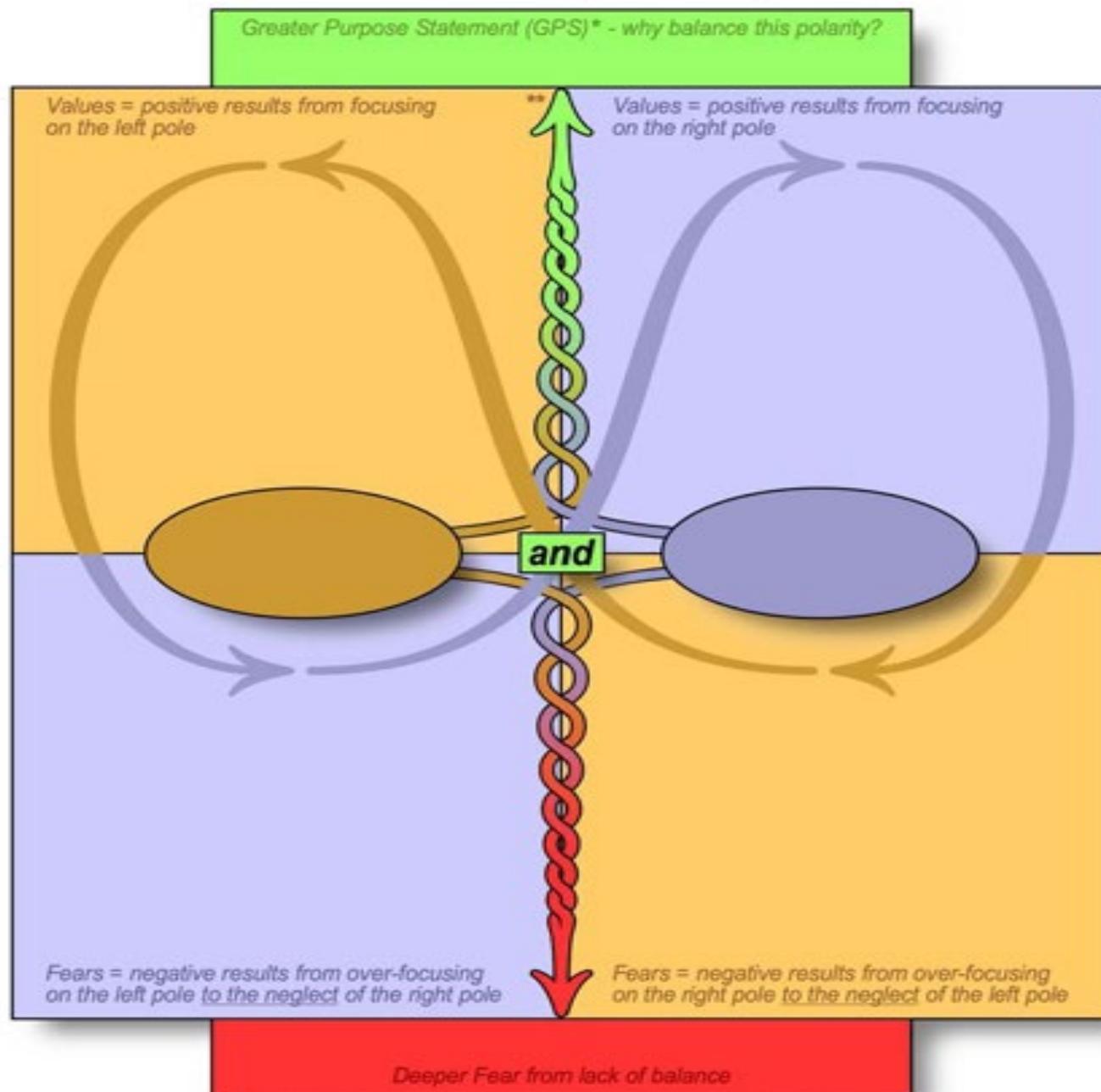
# Polarity Map

## Action Steps

How will we gain or maintain the positive results from focusing on this left pole?  
What? Who? By When? Measures?

## Action Steps

How will we gain or maintain the positive results from focusing on this right pole?  
What? Who? By When? Measures?



## Early Warnings\*\*\*

Measurable indicators (things you can count) that will let you know that you are getting into the downside of this left pole.

## Early Warnings

Measurable indicators (things you can count) that will let you know that you are getting into the downside of this right pole.

# Polarity Exercise



- Let's play with a live polarity: ***Core Municipal Responsibilities and Growing Community Aspirations***
- Map benefits, risks, and strategies together.
- Where is your organization on the polarity map?



# WHOLE PICTURE THINKING

- Manage a polarity rather than solve the unsolvable
- Better understand resistance to change
- Effective negotiation with those opposing change
- Navigate your own resistance
- Anticipate and mitigate negative consequences



# REFLECTION QUESTIONS

- Where in my leadership have I been stuck in either/or thinking?
- Where do I see my council, board, or organization struggling with these tensions?
- What conversations could shift if we named the polarity openly?
- How can I personally model polarity thinking in my leadership role?

**“Thinking about Thinking”**

**Higher Reasoning**

**Executive Function**

## **Prefrontal Cortex**

**9 Functions of the Prefrontal Cortex**

1. Empathy
2. Insight
3. Response Flexibility
4. Emotion Regulation
5. Body Regulation
6. Morality
7. Intuition
8. Attuned Communication
9. Fear Modulation



## **Limbic Brain**

1. Fight, flight, freeze stress response
2. Thinks, "Am I safe? Do people want me?"
3. Emotions live here

"The work of leadership is  
not to eliminate tension,  
but to create the conditions  
where opposing truths can  
serve one another."

Dr. Barry Johnson

# Thank you!

## Please contact the CCBF Team

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