



ONTARIO BUSINESS IMPROVEMENT AREA ASSOCIATION

OBIAA Delegation Briefing – AMO 2025

Date: Monday, August 18, 2025

Time: 10:15AM–10:35AM

Location: Alberta Room, Westin Hotel

Presented by: Rachel Braithwaite, Executive Director, Ontario BIA Association (OBIAA)

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Attendees:

Rachel Braithwaite, Executive Director, Ontario BIA Association (OBIAA)

Michelle Groulx, Chief Advocate, Ottawa Coalition of BIAs (OCOBIA)

Unlocking Main Street Potential to Support Ontario's Housing Goals

The Ontario BIA Association (OBIAA) represents over 300 Business Improvement Areas (BIAs) in communities across the province, working to support the economic, social, and cultural vitality of our downtowns and Main Streets. BIAs provide the boots-on-the-ground access to our Main Streets across Ontario and are uniquely positioned to assist with hyper-local implementation and insights. We encourage you to check out our [What is a BIA video](#) to learn a little more about how BIAs are funded (by commercial property owners and their tenants) and the importance of their work.



Scan to view video

The BIA model is a successful Made-in-Ontario innovation that has been replicated around the world. Under the Municipal Act, the mandate of BIAs is to:

- (a) oversee the improvement, beautification and maintenance of municipally owned land, buildings and structures in the area beyond that provided at the expense of the municipality generally; and
- (b) promote the area as a business or shopping area

Many BIAs go above and beyond this mandate — serving as lead organizers of free community events, spearheading economic development, coordinating safety initiatives, and advocating for local needs. The two items we would like to highlight fall under that advocacy and are items that are impacting all of our Main Streets.

We feel that our Main Streets and BIAs house a number of opportunities that can contribute to Ontario's housing strategy:

1. **Activating Second-Floor Residential on Main Streets**
2. **Embedding Supportive Housing into Community Infrastructure**

Housing: A Shared Provincial Priority

The Ontario government has committed to bold housing goals, including the target of 1.5 million homes by 2031. Housing is at the core of the Ontario NDP's platform and policy commitments. Your party has consistently positioned housing as a human right and a public good, and has called for bold, systemic action to address the housing affordability crisis facing individuals, families, and communities across Ontario. The NDP has advocated for a comprehensive provincial strategy to prevent and end homelessness; supporting wrap-around services, including mental health and addiction supports, especially within supportive housing models. Main Street and Small Community Housing has also been championed; recognizing the need to build and restore housing in small towns and rural areas and encouraging "gentle density" approaches that fit the scale and fabric of existing communities, including infill, missing middle, and upper-storey residential.

Main Streets can play a significant role in achieving these bold housing goals – but we must unlock their full potential.

1. Activating Second-Floor Residential: A Missed Opportunity Above Our Businesses

Across Ontario, thousands of second- and third-storey spaces above Main Street businesses remain underutilized or completely vacant. These units offer an efficient and sustainable way to introduce gentle density in already-serviced, walkable, transit-connected neighbourhoods.

Barriers to Activation:

- Main Streets often have a higher concentration of older buildings, resulting in higher costs for code compliance, safety, and accessibility upgrades.
- Limited, inconsistent data on existing upper-storey units and renovation requirements.
- Significant upfront capital investment required from property owners.
- Complex and time-consuming processes for planning approvals, Ontario Building Code compliance, and zoning adjustments.

Why Activate:

- Infrastructure is already in place
- Supports vibrant main streets giving a boost to the local economy
- Enhances safety — Tenanted buildings promote natural surveillance, encourage routine maintenance, and contribute to a greater sense of community security.
- Vacant buildings are twice as likely to be involved in a fire compared to occupied buildings
- Adds attainable housing — for students, seniors, and local workers — without the need for new land or urban sprawl.

Our Recommendations:

- Fund a province-wide inventory of upper-storey residential potential on Main Streets to be completed by BIAs
 - Many property owners are reluctant to share unit-level information due to concerns about financial penalties. BIAs, through project-based contractors, could collect this data and provide aggregated, anonymized reports to municipalities and the province to protect confidentiality.
- OBIAA could establish a governmental advisory committee to share boots on the ground insights, feedback, best practices and data
- Create toolkits to clarify the Ontario Building Code requirements and how to navigate it
- Provincial funding should focus on bringing units to the market rather than just new builds
- Offer tailored supports for small property owners (e.g., matching grants, low-interest loans)
- Align with CMHC programs to encourage purpose-built rental in downtown settings

Important Note: Ground-floor commercial space is essential to the vibrancy, safety, and economic vitality of Ontario's Main Streets. Preserving these spaces ensures that downtowns remain active and welcoming — while allowing for housing growth above.

2. Supportive Housing: Providing wrap-around supports within communities

BIAs see firsthand how the lack of stable housing and wrap-around supports for vulnerable populations impacts individuals, communities, and local economies.

Supportive housing allows people to remain connected to:

- Health services
- Employment opportunities
- Transit
- Social networks and community life
- Safe spaces to socialize

Our Recommendations:

- Expand funding for permanent supportive housing projects
- Prioritize partnerships between municipalities, BIAs, housing providers, and social service agencies
- Invest in mental health and addiction services integrated within housing frameworks
- Provide ongoing operational funding, not just capital investment
- Strengthen connectivity and collaboration between Ministry of Health and Ministry of Municipal Affairs and Housing

Why It Matters:

Supportive housing significantly reduces long-term costs to health care and emergency services, while helping individuals maintain stability, dignity, and community connection.

OBIAA's Role and Commitment

OBIAA has held ongoing discussions with:

- Ministry of Municipal Affairs and Housing
- Ministry of Economic Development, Job Creation and Trade
- MPAC
- Various Municipalities and BIAs
- Numerous stakeholders on the ground (business/property owners, housing providers and more)

We bring a unique, ground-level perspective on the intersection between housing, economic vitality, and livable communities.

OBIAA has also, in partnership with Iain de Jong, developed a [Homelessness Response Toolkit](#) that outlines considerations and practical strategies for best responding to homelessness and related issues in BIAs and Main Streets.

We are committed to being a collaborative partner in building housing solutions that are practical, scalable, and community-rooted.

Let's Keep the Conversation Going

We would welcome the opportunity to follow up after today to explore collaboration and policy development opportunities.

We look forward to working together to strengthen Ontario's Main Streets — not only as economic corridors, but as part of the province's housing and community well-being solution.

Other Initiatives the OBIAA are working on:

Municipal Act rewrite:

The Ontario BIA Association has been advocating for changes to the Municipal Act as it currently challenges how BIAs and their Municipalities can work together effectively. OBIAA has completed a comprehensive review laying out the challenges and recommended solutions.



Maintaining access to Recycling on Main Streets:



Starting January 1, 2026 Circular materials will not allow blended collection, leaving most commercial properties without recycling pick up. We are advocating to allow co-mingling so municipalities can continue to support the pick-up and avoid products going to the landfill or littering our Main Streets.