May 25/2026 at 7 pm

I had prepared correspondence for the May 25 special meeting, but did not realize it would not be part of the May 25 meeting, or that there was any public discussion allowed.

Attached are the 2 pieces of correspondence done in Feb, 2026, to which I received no follow-up contact or conversations.

I listened to the meeting today and appreciated all the questions, as well as assumptions, that would be delightful if they were actually going to take place. For example, in the past two years, the number one priority for building new homes is the London Road South Trunk Sanitary Sewer, believed to serve over 2000 new units. Have we flip-flopped the numbers or missed it in the development charges? It was the number one priority, but were there any others offered? No, Did I hear correctly that we don't know what growth will look like?

Regardless of comparisons, to Central Huron, we need to recognize our numbers are not turning out to be what we had hoped for, for new builds, and families with an income of $100000 cannot afford a home of even $400, 000 or rent of $2500 month. Goderich was the municipality closest in predicted growth to South Huron. Check out how they are doing.

We need to get over this housing affordability crisis, not to avoid stagnation, but to address the financial challenges facing most of the South Huron residents, making less than the living wage.

Maybe we follow Master Plans for Water and Wastewater, but do we for the Fire Master Plan?

I have now submitted the correspondence I was hoping to add to the May 25 meeting. It was recorded at the meeting that the public is invited to submit correspondence for the June 1 meeting.

I will submit this correspondence hastily to meet the deadline for inclusion on the agenda. It will be a missed opportunity to hear from most of the public.

Thank you

Maureen Cole

May 25/2026

Good evening Mayor Finch, Members of Council, and staff. Thank you for the opportunity to provide this email to you, following the special meeting tonight

1. Development Charges shape the municipality for the next five years

A Development Charges by-law is not a routine administrative document. It sets the financial framework for growth, infrastructure, and capital planning for five or more full years.

The decisions embedded in this by-law will determine:

- how we fund wastewater and water capacity,
- how we plan for fire services,
- how we support residential and commercial development, and
- how we balance growth with affordability for residents and businesses.

Because of its long-term impact, it is essential that the by-law reflect the priorities of the Council that will be responsible for implementing it.

2. The current Background Study is still evolving

The 2025 Development Charges Background Study has already required a 2026 Addendum, and several key components — including wastewater capital planning, the coming and going of the London Road South Sewer Project, and fire infrastructure — continue to raise questions in the community.

For example:

- Growth is occurring primarily in **Exeter and Huron Park**, yet the study allocates growth-related costs to a **new Dashwood Fire Hall**, where growth is not occurring.
- Wastewater capacity planning is still being refined, and the assumptions in the study may not reflect the most current information.
- The April 27 meeting was cancelled, and the consultation process remains incomplete, and a minimum of community input.
- Passing a by-law based on a study that is still in flux risks locking the municipality into assumptions that may already be outdated.

3. A new Council should set the growth and capital priorities it will be accountable for

The next Council will be responsible for:

- approving capital budgets,
- negotiating development agreements,
- managing growth pressures, and
- ensuring that infrastructure investments are financially sustainable.

It is appropriate — and consistent with good governance — that the Council responsible for these decisions also be the Council that adopts the Development Charges by-law. The elephant in the room is the stron mayor powers that set forth responsibility for budget.

This is especially important when the by-law includes major capital commitments, such as wastewater expansion and fire infrastructure, that will shape the municipality's financial position for years to come.

A. Implications for Housing Affordability

Higher DCs increase:

- the cost of new homes,
- the cost of rental housing,
- and the cost of attainable/affordable units.
- Typical pass-through:
- **80–100% of DC increases** are passed directly to buyers or renters.
- For a single detached home:
- A **$10,000 DC increase → $50–$70/month** added to a mortgage.
- This directly affects Exeter's ability to attract young families and workers.

B. Implications for Growth

Higher DCs may:

- Slow down subdivision build-out (Buckingham, South Pointe, Stoneyridge).
- Reduce interest in new apartment projects.
- Push commercial development to neighbouring municipalities with lower DCs (e.g., Lambton Shores, Central Huron).

C: Implications for Municipal Finances

If DCs are **too low**, taxpayers subsidize growth. If DCs are **too high**, growth slows and the municipality collects **less** than forecast.

The proposed DCs:

- Are **high relative to South Huron's market**,
- Are based on **outdated growth forecasts**,
- Include **capital projects not tied to growth**,
- And risk **appeal** at the Ontario Land Tribunal.

D. Implications for Governance

Passing a 5-year DC by-law in late 2026:

- Locks in capital priorities for the **2027–2031 council**,
- Commits the next council to major capital projects it did not approve.
- Reduces democratic legitimacy.
- Risks misalignment with the next Strategic Plan (2027–2030).

This is why many municipalities defer major DC bylaws to the incoming council.

4. Financial stewardship requires a clear link between growth and cost

The Development Charges Act requires a direct connection between growth and the capital projects funded through DCs.

Where that connection is weak or unclear, the municipality risks:

- appeals,
- reduced public confidence,
- and potential financial exposure if projects must later be reallocated or removed.
- Ensuring that the next Council has the opportunity to review and validate these assumptions will strengthen the by-law and reduce risk.

- For these reasons**, I respectfully recommend that Council defer adoption of the Development Charges by-law and allow the next elected Council to complete the process.**
- This approach supports:
- transparency,

- fiscal responsibility,
- legislative compliance,
- and public confidence in the municipality’s long-term planning.

Thank you for your time and consideration.

Maureen Cole

Help me to understand the process for the following statement:

A. ”*The Exeter Fire Station is anticipated to be expanded by 2,000 square feet (sq.ft.), increasing the facility from its current size of 6,718 sq.ft. The current Dashwood Fire Station is 2,700 sq. ft. and is planned to be replaced by a hall of 8,946 sq.ft. “*

- ~900 units of active development growth are in Exeter/Huron Park, including 3 or 4-story buildings
- First response for these units is from Exeter Station,
- Dashwood’s replacement is not growth-related,
- Therefore, charging DCs for a Dashwood hall as a “growth-related” project is questionable from a policy fairness perspective, even if it is legally permissible.

Table 5-1
Municipality of South Huron
Infrastructure Costs Included in the Development Charge Calculation
for Fire Protection Services

Proj. No.	Increased Service Needs Attributable to Anticipated Development 2025 to 2034	Timing (year)	Gross Capital Cost Estimate (2025$)	Post Period Benefit	Other Deductions	Net Capital Cost	Less: Benefit to Existing Development	Less: Grants, Subsidies and Other Contributions Attributable to New Development	Potential D.C. Total	Potential D.C. Resid Sha 79
1	Training Facility	2035	475,000	77,400	-	397,600	397,600	-	-	
2	Exeter Fire Station Addition	2028-2029	1,000,000	-	-	1,000,000	829,100	-	170,900	13
3	New Expanded Dashwood Fire Station	2026-2027	4,300,000	2,036,300	-	2,263,700	1,297,900	-	965,800	76
	Adjustments:									
4	Reserve Fund Adjustment		-	-	-	-	109,069	-	(109,069)	(8
	Total		**$5,775,000**	**$2,113,700**	**$0**	**$3,661,300**	**$2,633,669**	**$0**	**$1,027,631**	**$8**

B. Are there any thoughts or emphasis on affordable housing and reductions in development charges?

”*1.3.4.3 New Statutory Exemption for Non-Profit Housing Non-profit housing units are exempt from D.C.'s and D.C. instalment payments due after November 28, 2022.*

1.3.4.4 New Statutory Exemptions for Affordable Units, Attainable Units, and Affordable Inclusionary Zoning Units. Affordable units, attainable units, inclusionary zoning units (affordable) are exempt from the payment of D.C.s, as follows:

• Affordable Rental Units: Where rent is no more than 80% of the average market rent as defined by a new bulletin published by the Ministry of Municipal Affairs and Housing

. • Affordable Owned Units: Where the price of the unit is no more than 80% of the average purchase price as defined by a new bulletin published by the Ministry of Municipal Affairs and Housing. Note: As discussed in Section 1.3.6, the definitions above of an Affordable Rental Unit and Affordable Owned Unit have been modified through Bill 134.

• Attainable Units: Excludes affordable units and rental units; will be defined as prescribed development or class of development and sold to a person who is at "arm's length" from the seller.

Note: for affordable and attainable units, the municipality shall enter into an agreement that ensures the unit remains affordable or attainable for 25 years.

1.3.4.10 Rental Housing Discount The D.C. payable for rental housing development will be reduced based on the number of bedrooms in each unit as follows:

• Three or more bedrooms – 25% reduction;

• Two bedrooms – 20% reduction; and

• All other bedroom quantities – 15% reduction.

Affordable Ownership Units

Units	90% of Average Purchase Price	Cost of House Based on Average Household Income in the Municipality
Detached House	$594,000	**$337,400**
Semi-detached House	$432,000	**$337,400**
Row/Townhouse	$513,000	**$337,400**
Condominium Apartment	$504,000	**$337,400**

- For Affordable Rental Units: The average monthly market rents for bachelor, 1-bedroom, 2-bedroom units and units with 3 or more bedrooms are lower than the monthly rent based on average household income in the Municipality. Therefore, the average monthly market rents provide the amount to be measured against as provided in Table 1-3 (note, applicable thresholds are presented in bold font).

- For Affordable Rental Units: The average monthly market rents for bachelor, 1-bedroom, 2-bedroom units and units with 3 or more bedrooms are lower than the monthly rent based on average household income in the Municipality. Therefore, the average monthly market rents provide the amount to be measured against as provided in Table 1-3 (note, applicable thresholds are presented in bold font).

Table 1-3
Affordable Rental Units

Units	Average Monthly Market Rent in the Municipality	Average Monthly Rent Based on Household Income in the Municipality
Bachelor unit	**$1,021**	$1,710
1-Bedroom unit	**$997**	$1,710
2-Bedroom unit	**$1,372**	$1,710
3 or more Bedrooms	**$1,648**	$1,710

Could we have clear communication on development charges to attract developers or builders to build affordable units?

As reported in the media, there is an expectation of 2000 builds in the Southern Exeter area, and a costing of somewhere around 7 million. I just wonder where this fits in the development charges chart, and how this speeds up the building of new units, including affordable units in the next 10 years.

Table 5-7
Municipality of South Huron
Infrastructure Costs Included in the Development Charge Calculation
For Wastewater Services

Proj. No.	Increased Service Needs Attributable to Anticipated Development 2025 to Urban Build Out - Wastewater	Master Plan Project #	Timing (year)	Gross Capital Cost Estimate (2025$)	Post Period Benefit	Other Deductions	Net Capital Cost	Less: Benefit to Existing Development	Less: Grants, Subsidies and Other Contributions Attributable to New Development
1	Sewer Master Plan	n/a	2025	11,308	-	-	11,308	2,800	-
2	Sewer Master Plan	n/a	2030	67,500	-	-	67,500	16,900	-
	W/WW Master Plan Projects								
	Exeter								
3	Alexander Street West Sewer (McConnell Street to Francis Street)	E-WW-SS-06	2025-2029	336,600	-	-	336,600	185,100	-
4	McConnell Street Sewer (Alexander Street to south end)	E-WW-SS-07	2025-2029	350,200	-	-	350,200	192,600	-
5	Church Street Sewer (Main Street to William Street)	E-WW-SS-17	2029-2034	266,900	-	-	266,900	26,700	-
6	Ausable River Crossing Twinned Sewer	E-WW-SS-43	2025-2029	2,961,300	-	-	2,961,300	1,184,500	-
7	Francis Street Sewer (Thames Road to Alexander Street)	E-WW-SS-44	2025-2029	491,300	-	-	491,300	417,600	-
8	South Exeter SPS Forcemain - New Forcemain from South Exeter SPS to Exeter WWTP	E-WW-FM-01	2034-2039	3,681,200	-	-	3,681,200	-	-
9	William Street SPS Forcemain Twinning (from GEXR to Lagoons)	E-WW-FM-02	2029-2034	1,129,400	-	-	1,129,400	-	-
10	South Exeter SPS	E-WW-PS-01	2034-2039	16,184,400	-	-	16,184,400	7,167,400	-
11	William Street SPS Pump & Mechanical Upgrades	E-WW-PS-02	2039	3,029,200	-	-	3,029,200	-	-
12	Exeter WWTP Short Term Upgrades: UV	E-WW-TP-04	2029-2034	854,700	-	-	854,700	427,400	-
13	Exeter WWTP Intermediate Upgrades: Mechanical Filter	E-WW-TP-05	2034-2039	4,635,000	-	-	4,635,000	2,317,500	-
14	Exeter WWTP Long-Term Upgrades: Mechanical Plant	E-WW-TP-06	2039	20,600,000	-	-	20,600,000	10,300,000	-
	Stephen					-			-
15	"Possible" twinning of Huron Park Forcemain	S-WW-FM-01	2034-2039	5,375,000	-	-	5,375,000	-	-
16	Separate forcemain for Crediton SPS or coordinated control system with Huron Park SPS	S-WW-FM-02	2034-2039	155,000	-	-	155,000	-	-
17	"Potential" transfer of ownership of Darkhorse Winery private SPS to the Municipality and Associated Municipal Standard Upgrades	S-WW-PS-01	2029-2034	515,000	-	-	515,000	-	-
18	Huron Park SPS Emergency Storage	S-WW-PS-02	2025-2029	463,500	-	-	463,500	-	-
19	Crediton SPS Upgrades	S-WW-PS-05	2039	1,622,300	-	-	1,622,300	-	-
20	Huron Park SPS Upgrades	S-WW-PS-06	2029-2034	3,318,800	-	-	3,318,800	-	-
21	Grand Bend PS2 Upgrades	S-WW-PS-07	2034-2039	3,090,000	-	-	3,090,000	-	-
22	Grand Bend WWTP Capacity Upgrades	S-WW-TP-01	2039	3,090,000	-	-	3,090,000	-	-
	Adjustments:								
23	Reserve Fund Adjustment	n/a		-	-	-	-	236,929	-
	Total			**$72,228,608**	**$0**	**$0**	**$72,228,608**	**$22,477,429**	**$**

I would have to agree with the present developers that there will be minimal growth in the existing active developments at the proposed rate, if the path continues to increase development charges based on wishful projects beyond the next 5-10 years.

There is also a lack of priority for affordable housing options.

Respectfully

Maureen Cole

Development Charges

”The Municipality currently operates its services from two fire stations that are shared with Bluewater.” Could we be a little more specific regarding sharing, as I thought it related to Dashwood station only?

“The capital program includes an expansion to the Exeter Fire Station, as well as a new expanded station to replace the Dashwood station, and a provision for outfitting additional firefighters.”

The Fire Master plan identified the need for a new fire hall for Exeter, at the south end, off of #4, as the Huron Park fire hall closed. The expected growth and need for new pipes, according to the wastewater study, is also in that area. The D/C charges study allows for 4.3 million for Dashwood Station and 1 million for Exeter, for the next 10 years.

I suggest a review of the Master Fire plan and calls for service since 2021 for fire-related calls. Again, we will be expected to acquire debt for these services over the next 10 years, adding to the cost of building or buying in South Huron.

The plan identifies 1000 new residences in the next 10 years, with a population growth of 2171. Where are the residences being built in proximity to the fire halls, and where volunteer firefighters work and live?

Regarding the 4.1 million growth-related provision to add multipurpose recreational spaces, and /or additional park amenities, including 100,000 for a vehicle,”, more specifically a ¾ ton pick up, again, over 10 years, speaks to the small amount of “recreation” capital, should the municipality want to own a soccer field, a walkway (beyond the 530 metres) to the Morrison trail, or ball diamond, or indoor pickleball courts, and walking track ,following the recreational master plan that is 10 years overdue.

Reviewing the comparison charts of South Huron with neighbouring municipalities/towns, this study provides cost comparisons for places we always hear are too expensive or that South Huron cannot afford these amenities. Take, for example, Goderich, who owns the Maitland Recreation Centre/YMCA and fields, Bannister Park, walkways, the Avon Maitland Medical Centre, and the MacKay Seniors Centre.

These studies have identified capital amenities and the choices that are being offered to those choosing to develop, build or live here. It does clarify the expectation of 1000 new residences with the biggest contribution to the cost related to fire infrastructure capital and debt.

Maureen Cole

Water Wastewater questions:

New Growth-related expense in 2025 is $ 7,352,500 for the London Road South Trunk Sanitary Sewer. The development study is suggesting 1000 new housing units, and an increase of 2000 population in the next 10 years, in South Huron. Is there any documentation to suggest growth/development in the next 5 years that will connect to this pipe? Or is this a replacement of a pipe, and if so, what is the age of the pipe being replaced, and is it at full capacity now? The growth-related debt and interest repayment starting in 2026 is $ 906,000, then $240,000 annually for at least 10 years. Is it expected that the present wastewater users will be covering this cost, or is it development charges, or all taxpayers, as it relates to growth? We hear in the media that most housing starts will be stalled until at least 2028.

The comparison charts illustrate the high cost of water/wastewater in South Huron. Is the cost of debt a contributing factor to the higher costs for water and wastewater?

The cost to deliver water from the London Pipeline is one price. Help me understand why the high-volume users get a discount? The amount is insignificant, but with annual increases for the "small guy," it seems a little unfair.

Huron Housing plans completed in 2024 suggest the rate of growth in Huron County will be 1/1%, primarily with retirees, and an aging population wanting to live by the shoreline. When you review the comparison chart, what will entice people south or east of South Huron to leave their current residence, or come here?

With the number of vacancies, as a trend, is there a requirement for the new growth and extended vacancies to pay water/sewer monthly fees for access, even if no one is living there?

I totally understand the costs of operations, which may be less expensive if contracted out, but I would like to see more emphasis on capital costs, based on the need/age for replacement, until we have an updated plan for growth.

Thank you

Maureen Cole