

WATER & WASTEWATER IN BANCROFT: NORTH HASTINGS COMMUNITY TRUST COMMUNITY AFFORDABILITY SURVEY REPORT

June 4, 2019

WATER RATE PER CUBIC METER \$2.70
SEWER RATE PER CUBIC METER \$ 5.42
FLAT WATER CHARGES: \$ 38.52 PER MTH
FLAT SEWER CHARGES: \$ 74.19 PER MTH

Current Charges	\$937.84
Balance Forward	-\$11.88
Penalty	11.88
Adjustments / Deposit	\$0.00
Due Date	5/15/18
Amount Due	\$937.84
After Due Date Pay	\$951.91

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“Ensuring that Ontarians, regardless of socioeconomic status or geographic location, have access to safe drinking water is essential to the health of our population. Protection of our drinking water is a vital responsibility shared by many partners.”

Dr. David Williams

A Message from Ontario's Chief Medical Officer of Health

Taking Care of Your Drinking Water:

A Guide for Members of Municipal Councils, 2019

<https://www.ontario.ca/page/taking-care-your-drinking-water-guide-members-municipal-councilsredithese>

“I use my dishwasher 1x a week and it is not built-in so I use this water for my toilet. Only shower 2x a week and use this water for my toilet. I wash my clothes, before it drains, wring out my clothes and put them in another load. I do this so I can pay my bills.”

Bancroft resident response to the Waste/wastewater Affordability Survey, 2019

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Survey Results & Recommendations: Summary

There are 3 strong themes coming out in the water/wastewater cost affordability survey data: a **decreased quality of life**, a sense of **fear**, and that **people are leaving Bancroft**. People that responded to the survey are **not eating or bathing adequately** because of the burden of their water bill costs. Some people have **faced eviction**. Many are thus not **living with dignity, and experience significant stress**. Most affected are worried, feeling helpless, and many feel their **Town Council has not been responsive to the impact** on them of the increased rates. Budgets are at their breaking point; at the same time, people are hopeful that the reporting of their plight will lead to positive solutions.

We provide **recommendations** in the body of the report to all levels of government to address this critical community issue. Following are the ones for the Town of Bancroft:

Recommendations to the Town of Bancroft

1. **Separate the debt-repayment from the water operating costs and get the Province to pay the debt.** It is not reasonable to expect some 900 users on the water system to repay a debt created by the Province of Ontario. It was the Province that sold the Town an expanded water treatment facility based on a revenue plan which depended on a septage-collection program that the Province then cancelled. The Town must seek the repayment of the water debt from the Province.
2. **Pursue creative strategies with the Province to address the excessive water costs**
The Watertight (2005) report looked at a number of creative strategies for high cost areas, including treatment plants going under trusteeship with the province, and funding the well and septic system installation for residents. In consultation with the Bancroft community, the Town should revisit this with the Province.

3. **Reduce rates by adopting a less aggressive reserves collection plan.** The Watson Plan (see Watson 2016) option chosen by Council in 2016 requires users on the system to pay too much too fast to retire the debt and create reserve funds, while still servicing higher-than-average costs for water treatment each year. We propose working towards a \$1 million reserve fund in 10 years (instead of \$3.3 million).
4. **Collect Development Charges.** These charges are common in most municipalities to ensure that new homes and businesses contribute to the cost of expensive infrastructure like roads and water treatment. Bancroft has waived development charges as an incentive to growth. This has the effect of allowing companies and investors to have a break in their costs, while a small number of current homes and businesses that are less able to bear the added expense are picking up the slack (see AMO, 2019).
5. **All funds collected from payment of water bills must stay in the Town water account.** We understand that Veolia, the new company managing water treatment, has managed to operate the plant at a surplus. It is unfair that the money people have paid for their expensive water/wastewater be used by Council to help with another part of the Town's overall budget.
6. **Work towards bringing water treatment back under public domain.** We believe water is a public resource and should be protected for the sake of the planet and managed for the benefit of the people by government and not by a for-profit company (see Watertight, 2005). To prepare for the end of Veolia's 5-year treatment plant operating contract, the Town should require them to do the training of local people stipulated in the agreement.
7. **Eliminate the policy of allowing arrears on water/wastewater bills to be transferred to property taxes.** This policy contributes to undue hardship for those on the lowest incomes. It also promotes alienation of the people from their Council.
8. **Replace the current program of emergency funds administered by the County with an alternative relief program administered here in Bancroft.** The existing program has not been working well. It would be better for the Municipality to work with citizens on a case by case basis to provide assistance and thereby eliminate water shut-offs.
9. **Invite community members to an open meeting.** This is when the Council can present the plans they have to address the crisis caused by the water/wastewater rate increases, and people can ask questions, be informed and provide feedback.

Table of Contents

Survey Results & Recommendations: Summary	3
Table of Contents	5
Why We Did the Waste & Wastewater Rates Affordability Survey	6
A Short History and Background	7
<i>Why the Huge Increase in Water/Wastewater Rates?</i>	7
<i>Community Responses</i>	8
How We Did the Survey	9
What We Learned: Findings & Analysis	9
Conclusion	14
Recommendations	14
Appendix A – Survey and Response Data	18
Appendix B – Report Distribution List	27
References	29



Bancroft water tower

Why We Did the Waste & Wastewater Rates Affordability Survey

North Hastings Community Trust (NHCT) is a community-based organization responding to the impacts of poverty. We have a small amount of emergency financial assistance that is never enough to adequately respond to the growing demand for requests to help meet basic needs.

In 2017 we began to hear often from people about the additional hard choices they were making with the increase in water/wastewater rates. This is because Bancroft residents and small businesses have seen a 58% increase in their water/wastewater rates since 2016. For many people on a fixed or low income this increase has exacerbated the challenge of maintaining housing costs and having enough money for food. This is not surprising given that **our community incomes average \$33,460, which is about 30 per cent lower than the provincial average of \$47,915.**

NHCT responded collectively with the community to try to lower the rates. Our efforts had no effect on the Town of Bancroft: in 2018 the rates increased an additional 5%.

We carried out the water/wastewater survey in early 2019 to compile information from the people in our community most affected by the rates' increases. The data reported here support what we had been hearing - there are serious economic and social impacts on many Bancroft community people caused by the high cost of such basic needs.

The survey development, data gathering, and report writing was done by a team of staff and volunteers. Many thanks to everyone who contributed to this important project!

The report first reviews *A Short History and Background* to the issue. We then explain our method, in the *How We Did the Survey* section. Following this are our findings, under *What We Learned: Findings & Analysis*. Following that is a brief *Conclusion* as well as all our *Recommendations*. We have highlighted recommendations for all levels of government in order to lower the rates and bring relief to many people in our community.

We believe wholeheartedly that we are in this together!

The North Hastings Community Trust water/wastewater survey team.



A Short History and Background

Here is a short history of the huge increase to water/wastewater rates and the community responses to this.



Why the Huge Increase in Water/Wastewater Rates?

2001 The Town of Bancroft stopped operating its own water treatment system and hired the Ontario Clean Water Agency (OCWA), a Crown agency responsible to the Provincial Government. There was insufficient oversight of this agency. Under OCWA, water treatment costs escalated.

2008 The Province financed a new larger treatment plant. The newer plant was seen as a revenue opportunity to serve neighbouring municipalities given a Provincial announcement to prohibit the spreading of untreated sewage on fields.

2011 By this year, the Province had abandoned the prohibition announced in 2008. Bancroft was left with an over-sized facility, and costs to operate the plant were higher than anticipated.

2008 – 2012 As the Mayor and past CAO have explained to the community, Provincial capital cost grant money continued to flow into the Town, to support the building costs of the plant expansion. This influx of funds masked a steadily growing deficit in water treatment because it seems these funds went into general operating revenue for water.

After these capital cost support funds stopped coming in, the water account operating expense balance grew. This growing deficit in water costs over customer water payments was all added to a Town line of credit.

2015 The deficit in water treatment built up to \$2 Million + on the line of credit.

2016 An outside consultant (see Watson, 2016) provided Council with 5 options to deal with the crisis. The Town chose the option that required Bancroft's 900 households and businesses using water/sewer to pay: (a) the actual cost of the water they used treated at the too-big plant; plus (b) the elimination of the pre-existing deficit in the water account (approximately \$2.2 million), plus (c) the accumulation of a reserve fund in the water account of \$3.3 million in).

2017 At the first of the year, rates increased 6% on water and **100%** on wastewater/sewer. People living on low incomes began to report high water bills they could not afford to pay.

2018 As reported in Bancroft this Week in the Fall of 2017, Veolia Water Canada Inc. officially took over the Town of Bancroft's water and wastewater system as of Jan. 1, 2018. "The company signed a five-year contract with the town at a special meeting of council held on Tuesday, Oct. 24" (Bancroft this Week, 2017).

Rates increased by another 6%. The current plan calls for rates to increase by 5% or 6% for five years and by 2% for 5 years after that.

2019 It has been reported that Veolia has run the plant more efficiently and cheaply, partly thought the shut down of the expansion. In their contract Veolia is to train local people to take back the plant at the end Veolia's contract(s). Many community members support this and have made Town Council aware of this.



Community Responses

2017 Led by NHCT, in March a group concerned about the impact of these costs organized a Town Hall meeting. Over 100 people gathered to discuss the effects on people and find solutions. Twelve discussion groups generated **a number of possible solutions** including: moving the deficit to a long-term loan; sell Town land to play debt; pressure the Province; take back control of the treatment facility.

Few representatives from the Town of Bancroft attended the Town Hall gathering and conflict began to grow between the Town and those residents advocating to lower the rates. Nonetheless, efforts were made by individuals and groups to influence the Town to lower the rates and work together on alternative solutions.

2018 The situation worsened when approximately 50 residents attended a closed Council session in January asking to be heard. All but one councilor left the table, refusing to hear from the people. Tension mounted and many residents and groups who were speaking out began to feel defeated.

Efforts were made by the Town to provide relief and \$20,000 was given to Hastings County for residents to access (up to \$500 once a year). **NHCT has heard from many people that these funds are not enough and indeed are at times inaccessible.** Renters for example cannot access the funds if the bill is in the landlord's name, although the landlord may have expectations that the tenant pay.

2019 NHCT decided to carry out the survey to find out the broad affordability impact of the rate increases on people in the community. This Survey Report will be circulated to officials at various levels of government, directly or indirectly involved in managing water rates and concerned with their impact in Bancroft (see Report Circulation section).

How We Did the Survey

NHCT conducted the survey from February 22 to March 25, 2019. Our Survey was available in hard copy format and online. We did social media and event-based outreach to get the survey to people. The hard copy was also circulated for pick up in public places (such as, community notice boards, doctor's offices and social service agencies) These were also dropped off door-to-door in some neighbourhoods.

The survey consisted of multiple choice and short answer questions. There were 63 respondents many of whom made poignant and revealing comments. The full survey questions and responses are found in Appendix A.

What We Learned: Findings and Analysis

The following section is a presentation of the findings from the Water and Wastewater Survey and an analysis of the data collected from the 63 respondents. Three over-arching themes were identified: **Quality of Life, Sense of Fear and Leaving Bancroft.**

Quality of Life

The data from the survey shows that individuals and households are faced with making **difficult decisions on how to manage their finances, live with dignity and free of stress**. Of 63 respondents 46% owned their home while almost 43% rented, and 65% of them were on both municipal water and wastewater systems. And 6.35% were on only municipal water. Before the water/wastewater rate increased almost 40% of respondents were spending \$100 or more on their bill every two months. After the rate increase 28% are now spending between \$151 - \$200 and 31% are spending \$200 or more bi-monthly. Increasing water rates is stretching renters' and homeowners' budgets significantly, putting more stress on individuals and families.



Faced with growing water/wastewater bills, 78% of respondents said that they have had to reduce their spending on other items in their daily lives. Of that 78%, 55.5% of respondents answered that they have had to **reduce spending money primarily on food**, followed by clothing and entertainment. Before the rate increases, respondents overwhelmingly (63.5%) mentioned healthier food as something that they used to be able to afford. In addition, spending has been reduced on items such as counseling or therapy, medical expenses, sports and recreation, travel and childcare. **Being forced to buy less healthy food demonstrates that residents are finding themselves in stressful situations where their budgets are stretched to the maximum**. Residents must still pay their mortgages or rent in addition to these increased water bills which is having a direct impact on their ability to access enough nutritious food, among other basic needs.



Question 19 of the survey asked respondents if the high cost of water/wastewater has impacted them or their family's quality of life/or well being. Sixty percent of respondents answered yes and continued to share examples of how it has impacted their life. One respondent said that their **child and grandchildren have had to move in with them due to not being able to afford their water bills and facing eviction. They cannot regularly bathe themselves or wash their clothing, or even afford to flush the toilet.** Another individual said that this increase has really affected how they take care of their children, illustrating how this increase has not only impacted adults but has impacted children. Other respondents mentioned **facing health problems, less food and an overall sense of worry.** Residents of Bancroft are making challenging decisions on daily basis, not only with water itself, in order to cut back on their bills but with their basic right to access other resources. Overall, **respondents' quality of life has been negatively affected by the water/wastewater rate increases, effecting cleanliness, physical and mental health and the ability to feed and clothe themselves and their families.**



Sense of Fear

The survey data revealed an overall **sense of fear and distrust in governmental decision-making in relation to Bancroft.** People experience governments as making decisions without attending to the people most impacted by them, which makes people feel afraid and out of control of their lives. While respondents were vocal with frustration and support for decreasing the rates, overall the data presents that residents of Bancroft are unsure of what can be done to solve the problem. **There is an atmosphere of pain, fear and helplessness.** The following points are what respondents believed were the top four reasons the water/wastewater rates have increased significantly:

- Bancroft councils says that rates have to be this high
- Mismanagement of sewer treatment plant
- Oversized treatment plant that Bancroft cannot afford
- Lack of provincial accountability

All of these conditions are the result of decisions taken by people in government in Bancroft and in Toronto who residents do not believe they have access to. **Respondents overwhelmingly did not agree that people should have their water (79.37%) cut off when residents cannot pay their water/wastewater bills.** In addition, **87% of respondents thought that individuals on fixed income should have a cap** on the rate that they pay. 53% answered no to adding the unpaid bills to household property taxes and 34% don't know how to respond. Question 6 of the survey asked respondents what the water/wastewater rate should be. **Most of the respondents said that it should return to 2016 rates before increase plus inflation** but 22.22% said that it should go back to 2016 rates (without inflation) while 34.38% said a flat rate. This varying answer illustrates the uncertainty of respondents as to what is the solution. **50% of respondents did not know about the \$20,000 fund for emergency funding provided by Hastings County.** Only 4.76% of respondents accessed the fund. Of those individuals, 3.17% were denied, 14.29% didn't know if they were approved or denied, while 1.59% approved.



These responses point to urgency, panic and overall confusion in relation to the water/wastewater rates. What the data does reveal is that something must be done to address the rates; people should not be cut off or have their budgets stretched beyond being able to afford other basic needs.

Question 18 of the survey asked respondents what they would like to express to Bancroft Town Council. **The majority of respondents expressed that they feel immense stress, and pleaded for the rates to be lowered so that they could afford other basic needs.** In addition, respondents urged for a way forward; a solution to the current rates.

Leaving Bancroft

The survey respondents shed light on the struggles that residents of Bancroft area facing on a daily basis due to the water/wastewater rate increase. **There is also evidence of frustration, and dissatisfaction with the decisions that have been made in the Town of Bancroft.** When posed with the question, **would they recommend Bancroft as a place to live, 63.5% of respondents said no,** and 46% said they would move to another municipality given the choice or opportunity. **Residents of Bancroft are feeling betrayed, frustrated and essentially unwelcome.** One respondent said that they do not feel proud to live in Bancroft anymore, and recommend to friends who are moving to the area to purchase a home or cottage in an adjacent municipality. Another respondent referenced working inside Bancroft and how that has affected her place of work and another respondent had to close part of their business. **The increase in water/wastewater rates has already started to have a negative impact on the growth and attraction of Bancroft for current residents and potential residents.**



The survey data demonstrate that although there is an overall dissatisfaction with the water/waste water rate increases, that has caused immense struggle, stress and lack of access to basic needs for residents in Bancroft, there is **also a desire for way forward.** There were responses that spoke about the **hope** that they have for the situation to change, and how great it would be if the community came together to find a **creative solution, that would reduce suffering and better accommodate everyone.**

Conclusion

The results of the NHCT Survey indicate that two years after the substantial water/wastewater rate increases, they are still **causing people significant hardships**. It is **impacting residents' overall quality of life, access to food, cleanliness and physical and mental health**. It is contributing to a **sense of fear and helplessness**. Our data analysis leads us to an additional noteworthy finding, that **a large percentage of people finding their water unaffordable seem to be homeowners, rather than tenants**. Unlike in urban areas – which tend to be the centres of major decision-making -, the people in rural areas who have very low incomes may in fact own their homes. This means that high water costs are added to the ongoing costs of home maintenance which are already challenging. When unpaid water bills are added to property taxes, these residents risk losing their homes.

Recommendations

NHCT believes it is important for everyone in the community, including Bancroft's Town Council and Administration, to come together to seek any and all possible ways of addressing the issue of unaffordable water and wastewater.

Following are our recommendations, which we look forward to discussing with the community and government officials. We are of the opinion that there may not be one big thing we have to do, but perhaps many things must be tried.

Recommendations to the Town of Bancroft

Separate the debt-repayment from the water operating costs and get the Province pay the debt. It is not reasonable to expect some 900 users on the water system to repay a debt created by the Province of Ontario. It was the Province that sold the Town an expanded water treatment facility based on a revenue plan which depended on a septage-collection program that the Province then cancelled. The Town must seek the repayment of the water debt from the Province.

Pursue creative strategies with the Province to address the excessive water costs The Watertight (2005) report looked at a number of creative strategies for high cost areas, including treatment plants going under trusteeship with the province, and funding the well and septic system installation for residents. In consultation with the Bancroft community, the Town should revisit this with the Province.

Reduce rates by adopting a less aggressive reserves collection plan. The Watson Plan (see Watson 2016) option chosen by Council in 2016 requires users on the system to pay too much too fast to retire the debt and create reserve funds, while still servicing higher-than-average costs for water treatment each year. We propose working towards a \$1 million reserve fund in 10 years (instead of \$3.3 million).

Collect Development Charges. These charges are common in most municipalities to ensure that new homes and businesses contribute to the cost of expensive infrastructure like roads and water treatment. Bancroft has waived development charges as an incentive to growth. This has the effect of allowing companies and investors to have a break in their costs, while a small number of current homes and businesses that are less able to bear the added expense are picking up the slack (see AMO, 2019).

All funds collected from payment of water bills must stay in the Town water account. We understand that Veolia, the new company managing water treatment, has managed to operate the plant at a surplus. It is unfair that a private corporation has a profit while our community members are struggling to eat properly, bathe regularly and pay their housing costs.

Work towards bringing water treatment back under public domain. We believe water is a public resource and should be protected for the sake of the planet and managed for the benefit of the people by government and not by a for-profit company (see Watertight, 2005).

Eliminate the policy of allowing arrears on water/wastewater bills to be transferred to property taxes. This policy contributes to undue hardship for those on the lowest incomes. It also promotes alienation of the people from their Council.

Replace the current program of emergency funds administered by the County with an alternative relief program administered here in Bancroft. The existing program has not been working well. It would be better for the Municipality to work with citizens on a case by case basis to provide assistance and thereby eliminate water shut-offs.

Invite community members to an open meeting. This is when the Council can present the plans they have to address the crisis caused by the water/wastewater rate increases, and people can ask questions, be informed and provide feedback.

Recommendations to the Province of Ontario

1. **Pay off the \$2M debt in Bancroft's water account.** The Province of Ontario is more responsible for the accumulation of this debt than the people of Bancroft are. If the Province of Ontario can reimburse companies whose contracts were cancelled when the election caused a change-over of government, they can see how important it is to compensate ordinary citizens who are in this position through no fault of their own. The Ontario Ministry of Finance (2017) itself acknowledges the disproportionate cost of living in northern and rural Ontario.
2. **Investigate whether OCWA owes compensation to the Town of Bancroft** for the way our treatment plant was operated while they had a 10-year contract. It is our understanding that the original OCWA contract may have been reasonable, but over the years they provided less and less for more and more money. Presumably OCWA could low-ball their proposal for the renewal of their contract, as they did, because they knew they had surplus to work with. We also understand that the new company (Veolia) is requesting extra funds to pay for a number of maintenance costs attributable to OCWA negligence. At the very least, OCWA should be made to pay for these. None of this is money the water-users should be paying.
3. **Increase the level of social assistance provided by ODSP and OW and raise the minimum wage.** There is significant inequality in our community. This Survey shows how many people on social assistance, other sources of fixed income, and/or the many people who do low-waged work do not have sufficient income to manage a healthy life.
4. **Come to the open meeting sponsored by Council.** We would like to see our provincial representatives attend this meeting: our MPP Daryl Kramp and three of the Ministers (Ministry of Environment, Conservation and Parks; Ministry of Children, Community and Social Services and the Ministry of Municipal Affairs and Housing). Our Mayor, previous Mayors and Town staff have appealed to the Province over and over to help us address the crisis of poverty in our community. We believe our Provincial representatives need to consult with this community to seek improvements together.

Recommendations to the Government of Canada

Reduce inequality in Canada. Implement a Wealth Tax or any other means that begins to reduce the too-big gap between the rich and the poor. We have seen what happens in a community where there are people doing without basic necessities of life and others may be cottagers with fabulous second homes on our lakes. Great inequality breeds resentment and destroys community.

Come to the open meeting sponsored by Council. Our MP Mike Bossio should be there for this important community consultation.

Recommendations to our Community

Come together. This is our home and we are each other's neighbours and friends. Let us work together, for a positive resolution to the water crisis and a good future.

Appendix A

Water & Wastewater in Bancroft Community Affordability Survey & Data

Q. 1: Do you know why our water/wastewater rates are so high?

Bancroft Council says the rates have to be this high	52.38%
Mismanagement of sewer treatment plant	57.14%
Personal overuse	4.76%
The Town of Bancroft has an oversized treatment plant that it cannot afford	55.56%
Previous rates were too low	9.52%
Lack of Provincial accountability	50.79%
Other	17.46%

Q.2: Are you on the Bancroft municipal water and wastewater systems?

Yes	65.08%
Water Only	6.35%
Wastewater Only	0
No	26.98%
Don't Know	0

Q.3: It was estimated that the water and wastewater rates would cost an average family of 4 about \$12 more every 2 months. After the rate increase, what was your old bimonthly water and wastewater bill?

\$0 – 50	15.87%
\$51 – 80	23.81%
\$81 – 99	7.94%
\$100 or more	38.10%

Q.4: What is your current bimonthly water and wastewater bill?

\$0 – 50	15.63%
\$51 – 100	3.13%
\$101 – 150	12.5%
\$151 – 200	28.13%
\$200 or more	31.25%

Q.5: Do you think that a cap on the water and wastewater rates would be beneficial for people living on a fixed income?

Yes	87.3%
No	9.38%

Q.6: If you said “yes” in Q. 5, what should the cap be?

Return to 2016 rates (before increase)	22.22%
Return to 2016 rates (before increase) plus inflation	41.27%
Flat rate	34.38%

Q.7: Do you think that if you are unable to pay your water/wastewater bill it should be added to your property taxes?

Yes	9.38%
No	53.13%
Don't know	34.38%

Q.8: Do you think the town should disconnect water when residents cannot pay their water/wastewater bills?

Yes	6.35%
No	79.37%
Don't know	12.5%

Q.9: When you cannot afford your water/wastewater bill, do you reduce your spending in other areas?

Yes	78.13%
No	7.94%

Q.10: If you said “yes” in Q. 9, in which areas do you reduce your spending?

Mortgage/rent	4.76%
Insurance (vehicle, home, life)	7.94%
Hydro	23.81%
Phone	22.22%
Internet	23.81%
Heat (wood, oil, propane)	19.05%
Food	55.56%
Clothing	47.62%
Entertainment	53.97%
Other	14.29%

Q.11: If your water/wastewater bill was lower, what could you afford that you cannot afford now?

Healthier food	63.49%
Recreation or sports	28.57%
Counseling or therapy	23.81%
Medical expenses	25.4%
Travel	25.4%
Child care	14.29%
Other	12.7%

Q.12: If you have found yourself in arrears with your water/wastewater bill, have you tried to access the \$20,000 fund that the Town of Bancroft has sent to Hastings County for emergency funding by calling 1-866-414-0300?

Yes	4.76%
No	28.57%
Didn't know about it	49.27%
If you did not call the number but answered "yes", how did you access the fund?	1.59%

Q.13: If you answered "yes" in question 12, were you:

Approved	1.59%
Denied	3.17%
Don't know	14.29%

Q.14: Do you:

Own your home	46.03%
Rent your home	42.86%
Live with family	1.59%
Own a business	7.94%
Other	0

Q.15: If the water/wastewater rates continue to increase, will you:

Stay in Bancroft, and continue to pay the high rates	28.57%
Move to another municipality	46.03%
Sell your home	7.94%
Sell your business	3.17%

Q.16: Would the high water/wastewater rates stop you from recommending people to move to Bancroft?

Yes	63.49%
No	28.57%

Q.17: Do you currently use any of the following water saving methods within your home to offset the high rates?

Low flush toilet	68.8%
Water saving showerhead	60.56%
Don't flush every time	69.69%
Collect rainwater for gardens	48.75%
Use the free tap at club 580	13.38%
Other	15.57%

Q.18: What would you like your council to know about how the water/wastewater rates have affected you?

“Current council needs to understand and be aware that just because this was the decision of previous council, does not mean that it is not the new council’s problem now. Still accountable for decisions.”

“I’m on a septic and well water, but I do work in the town of Bancroft so I do use the system which is probably putting a strain on the already broken system.”

“It has forced us to cut back on groceries (which are slim to start with being on ODSP), and causes me just as much stress as hydro did when they increased their rates to an amount that was impossible for me to afford to keep up with...before the rates went in 2017, I was actually \$240 credit with my water bill...then in one month my credit was gone....and I have not been out of arrears since then (current arrears \$420).”

“Difficult for daily living”

“The cost of the sewer is ridiculous. Not to mention the water coming out of your pipes is so full of sediment that I have to flush my entire hot water tank once a month or my water is orange. That jacks up my usage as I have to run it for 15 – 20 minutes just to get it back to clear. Wonder what that costs every 2 months? You’re putting people in very difficult situations because of what you’re charging.”

“They have caused us to have a huge debt on our credit card that we are struggling to pay off, we couldn’t access the special funding because our water bill was in our landlord’s name and it doesn’t allow for 3rd party billing. Water should be a right to all Canadians. We have the largest fresh water supply in the world. How can we be struggling this much? I had cancer and chemo and I had to flush the toilet twice for my

family's protection and do extra laundry. This drove our water bill even higher. Our water bill went from \$140 to over \$300 with the increase. It feels hopeless. How can I repay my credit for the water I had to charge to it and still pay for future water bills? Please help the ratepayers."

"They haven't really. Having previously built a house and paid \$10,000 to drill a well, \$10,000 to install a septic system, had to deal with line freezing and replacing a pump once, and having septic system pumped every 4 years, plus electricity to run the pump. Installing a \$15,000 water softener and paying the costs associated with it and having to conserve water due to well not having a huge reservoir. I am pleased to pay \$70/month and have no hassles."

"Please lower them to where people can afford the cost."

"We are seniors living on a fixed income in a small 2-bedroom home in Bancroft. The higher water/sewer bills made a noticeable dent in our budget. In addition to water bills, we also had high oil bills for an old furnace heating our older house which had inadequate insulation. Our electricity bills had been high as well, though they were noticeably better after the subsidies from the Ontario government. (We couldn't help but wonder how long those would last.) We also noticed that residents of Bancroft did not benefit from the rural electricity delivery subsidy that people out of town were getting. Of course, we were also aware that property taxes in Bancroft were higher than in other municipalities. All of this contributed to a decision we took to sell our house in late 2017 and move to a location where the cost of living in our own home would be less."

"Lost other qualities of life due to unfair water bill prices! For living sustainable!!"

"I live outside Bancroft but I work in Bancroft. The rates affect my place of work and affect the individuals I support through my work. I work with people with a developmental disability. It seems it is always marginalized people that are affected most by such careless decision making and governing."

"That they need to stop using this as a means to cover other debts, and make it only about the actual cost of usage."

"I don't feel proud to talk about Bancroft to people from outside the region anymore who are thinking of moving up. I tell them to move or buy a cottage in an adjacent municipality."

"Creating a DEAD town with NO amenities"

"As a resident outside of downtown Bancroft I am paying extra on my taxes because of

the wastewater challenges. I am happy to contribute to the benefit of all because, although the Town would love to reduce the rates, it is not financially possible. We need more payers on the system and to find other ways of attracting revenue. I would like to see more concentration on how to improve the situation. We already know some people have to choose what to pay when their resources are limited. Let's move beyond that and seek new revenue sources and how to make money from our overcapacity wastewater facility."

"It's really expensive and extremely hard to afford on one income. As a young family with three young children we have a lot of laundry and they need baths almost daily, it's hard to keep up to the water bill. We are paying what we can, but we also need to pay rent and food and heat/hydro. It's hard to afford an \$800 plus water bill on top of other household bills."

"I see that we as PROUD BANCROFTIANS should be able to change our ways easily to accommodate ALL in the community, RESTRUCTURE a little....we all pay property taxes. The waste water treatment fee should be for the town's account, as this is an ESSENTIAL SERVICE AND BASIC HUMAN RIGHT...WITH NO OTHER ALTERNATIVE (including the + - 50,000 guests during season...) remember we ALL use the loo. Some businesses do not allow tourists or even crotch clutching locals a chance to pee...cause it's expensive... and next, the public tap? COME ON...this is a public right. Council have been "employed" by the people to "run" this town, if we don't talk about it and there is no transparency then how can we ever expect and hope for a bright future for our precious future generations? This is the time to nurture our environment, repair the damage of the past and look ahead to the future, free of lies and deception. Let's be transparent and democratic about this....a new digital and transparent council."

"Disappointed."

"Closed part of business."

"Nutrition reduced, more illness, use health care more."

"I use my dishwasher 1x a week and it is not built in so I use this water for my toilet. Only shower 2x a week and use this water for my toilet. I wash my clothes, before it drains, wring out my clothes and put them in another load. I do this so I can pay my bills."

"The rates should be lowered significantly and why did they have to make such a drastic rate change originally?"

“DO SOMETHING ABOUT IT!”

“I have showered a whole summer in freezing cold water when they shut it off on me.”

“I cannot afford basics of life anymore with the high rent and utilities.”

“Too high, have to cut back on other things.”

“Can’t afford to put my child into sports.”

“It affects how I take care of my kids.”

“More stress.”

“Too expensive. We are on ODSP and when water rate goes up it comes out of our food money. The cost of water rate is almost the same as what we pay for rent.”

“Stress.”

“Concerned about business hardships/closures.”

“Thought many times of selling out/moving. Way too expensive. Leaving another empty building on main street.”

“They have made me poor.”

“Not happy.”

“How you have to decide each month, how very little you can pay on each bill.”

Q.19: One resident has said that the high cost of water/wastewater has negatively impacted their well being and quality of life such that they can no longer afford a relaxing bath. Has the high cost of water/wastewater impacted you or your family’s quality of life and/or well being?

Yes	60.32%
No	23.81%
If “yes”, how?	22.22%

“We no longer wash regularly ourselves or our clothes. The house smells because we not afford to flush all the time. 2 of my kids and 1 of my grandkids have had to move in

and lose their place because they cannot afford to live. I have almost been evicted due to non-payment of water.”

“Shower less.”

“Shorter showers.”

“Health problems.”

“Quality of life suffering.”

“Can’t afford bill, family suffering.”

“Worry.”

“Less food.”

Appendix B

Report Distribution

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It is being distributed to interested citizens, and the following:

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Councillor Andra Kauffeldt

Councillor Barry McGibben

Councillor Tracy McGibben

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NOTE: This important chart is based on research done by the Huffington Post (Mar, 2019) Retrieved from: <https://www.huffingtonpost.ca/2019/03/15/welcome-to-bancroft-ont-where-residents-are-charged>

Residential water and sewer rates (2018)

