

A woman with dark hair, wearing a red and black plaid shirt over a green top and blue jeans, is smiling and holding a young child. The child is wearing a light blue floral shirt and blue jeans. They are standing in a grassy field with cows in the background. The sky is overcast. On the right side of the image, there are vertical bars of color: green, yellow, and blue.

THE FUTURE OF RURAL CANADA

**A report for the Federation
of Canadian Municipalities**



FEDERATION
OF CANADIAN
MUNICIPALITIES

FÉDÉRATION
CANADIENNE DES
MUNICIPALITÉS

An aerial photograph of a vast, dense forest of evergreen trees, likely spruce or fir, covering a hillside. The trees are tightly packed, creating a textured green surface. The lighting suggests a bright day, with some areas appearing slightly more yellow-green than others.

With many thanks to the following groups for their contributions to this research paper:

FCM would like to thank the rural municipal elected officials—the Reeves, Directors, Mayors, Councillors—who gave their time to be interviewed for this report. The vision for the future of rural Canada presented in this paper is their vision for the future of their communities and regions.

The Future of Rural Canada report was overseen by FCM's Rural Forum. Representing 54 rural communities from coast to coast, FCM's Rural Forum encompasses all of rural Canada's diversity.

FCM would like to thank the rural provincial municipal associations who contributed to this report: the Rural Municipalities of Alberta (RMA), the Saskatchewan Association of Rural Municipalities (SARM), the Rural Ontario Municipal Association (ROMA) and the Federation of Quebec Municipalities (FQM).

Finally, FCM thanks the industry representatives who were interviewed for this report. They provided important insight on the role their sectors—be it mining, forestry, energy or agriculture—play in rural communities, and the ingredients that are needed for these sectors to grow, contributing not only to the prosperity of local communities, but to Canada as a whole.

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Forewords

Neal Comeau – Chair of FCM’s Rural Forum



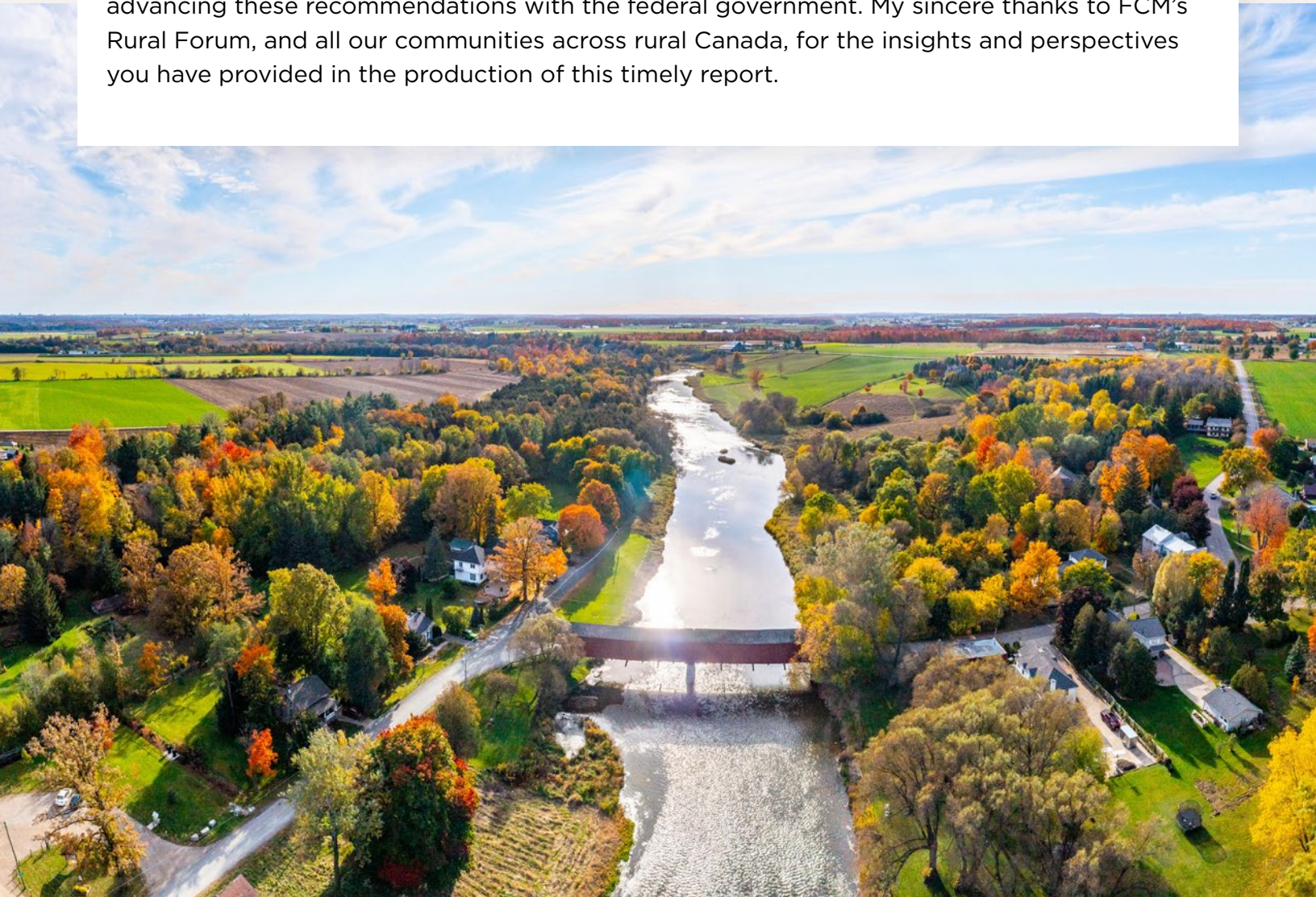
I am very pleased to share this important report on the future of rural Canada. The Rural Forum brings together FCM’s elected leadership from rural communities across the country. Over the last year, our focus has been on the future. How are our communities currently doing? Where do we want to see our communities in 10, 20, 30 years from now? This paper is the result of that work. I want to thank the members of the Forum, as well as dozens of other municipal elected officials, who generously gave their time to be interviewed for this report. Municipal leaders know their communities intimately; they know what’s working and what isn’t; and they know what it will take for their communities to thrive in the future. That local knowledge is at the heart

of this report. As a Councillor for Sturgeon County, Alberta, which is home to a significant number of resource industry jobs, I am particularly aware of the vital role that municipal infrastructure and services play to support industry and economic development. Simply put, Canada’s economic growth runs through rural Canada. As Chair of FCM’s Rural Forum, I look forward to taking this vision to Ottawa and to working with the federal government to establish a new era of federal-municipal partnership.

Rebecca Bligh - FCM President



Since I began my service on FCM's Board of Directors in 2018, I have seen countless examples of the contributions from FCM's diverse rural membership, who represent their constituents' needs with passion and dedication. Rural municipalities have always been committed to tackling the big challenges and making progress on the issues that matter most to Canadians. As Canada faces tremendous economic uncertainty, rural Canada has the potential to help the country diversify our trading relationships and create a more resilient and prosperous national economy. This won't just happen on its own. Increasing the economic output of rural Canada will require strategic investments and new partnerships. As FCM President, I look forward to advancing these recommendations with the federal government. My sincere thanks to FCM's Rural Forum, and all our communities across rural Canada, for the insights and perspectives you have provided in the production of this timely report.



Carole Saab - FCM CEO

Rural Canada is fundamental to the country's future—not just as the source of our food, energy and resources, but as a driver of economic growth, resilience, and national prosperity. As the national voice of local governments, FCM works every day to ensure rural municipalities have the tools to deliver on that potential. Our members are stepping up to meet the moment, but they're doing so within a system that no longer reflects today's realities—aging infrastructure, inadequate connectivity, rising public safety pressures, and a fiscal framework that was never designed for the responsibilities rural governments now carry. This report lays out a practical path forward. It is grounded in the lived experience and deep local knowledge of rural

municipal leaders from across the country. Their message is clear: rural communities are ready to lead, but they need a partner in Ottawa who will match their ambition. FCM is already taking this call to decision-makers. We are pressing for tangible investment, a modernized fiscal relationship, and a renewed federal-municipal partnership that will unlock rural Canada's full potential. The stakes are clear: when rural communities thrive, so does our country.



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Executive Summary

Now is the time to strengthen rural communities for a more prosperous and resilient Canada.

FCM has produced a series of detailed recommendations that will help address the most pressing concerns in our vital rural communities.

Rural communities form the beating heart of Canada, covering 95 percent of our country's landmass and home to a growing population of 6.3 million people.

A municipal vision for rural Canada

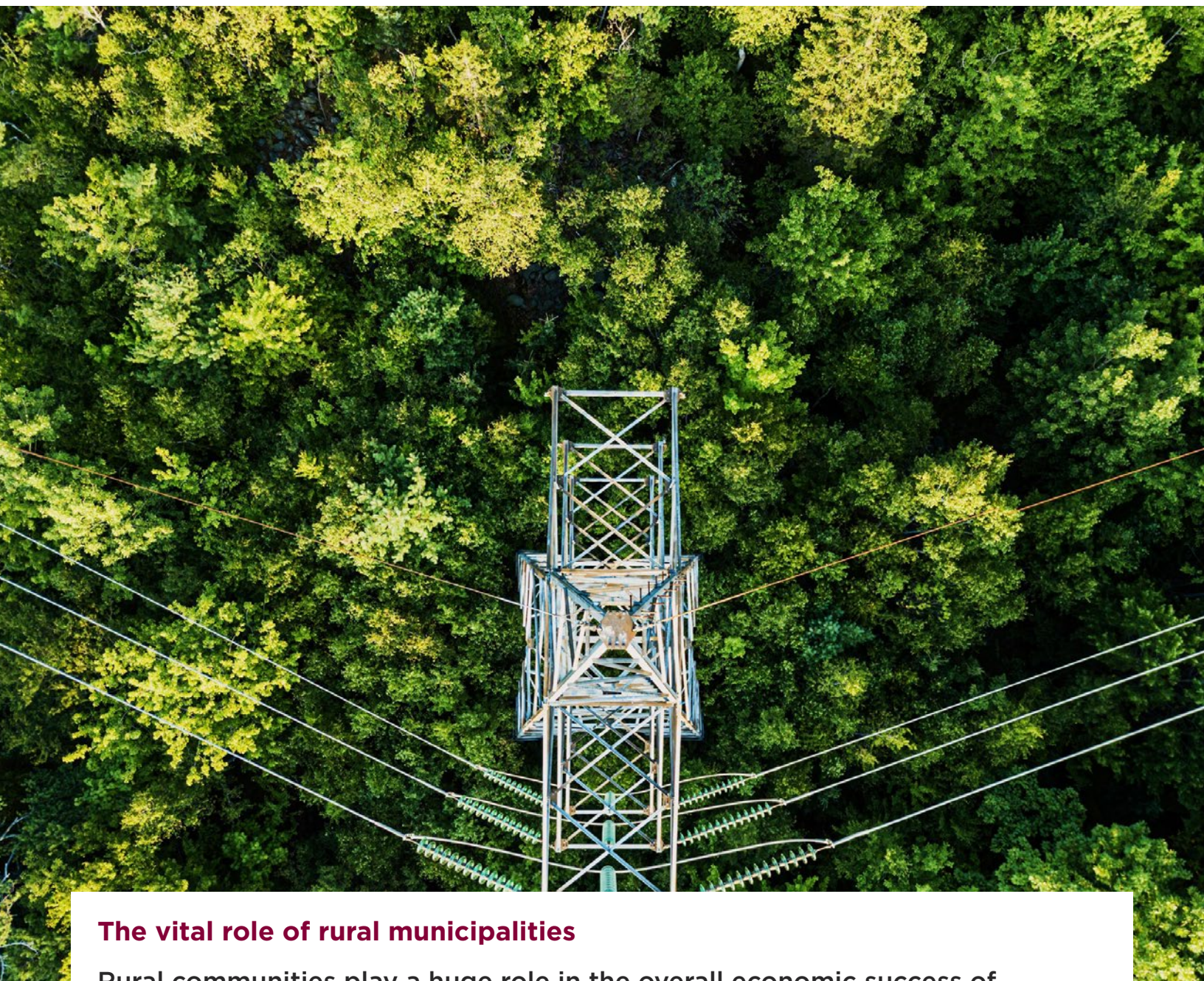
Rural municipal leaders are closely attuned to the pulse of their communities. They know what matters most to their residents, as well as the current opportunities, challenges and limitations that stand before rural Canada. They are uniquely placed to grasp their residents' hopes and dreams for the future.

That's why their perspectives form the core of this special report, as gathered via dozens of interviews with rural municipal elected leaders and the input of FCM's Rural Forum. This report harnesses these insights shared by local leaders and charts a roadmap for a stronger federal-municipal partnership—one that will support more prosperous and resilient rural communities, and, as a result, a more prosperous and resilient Canada.

Every day, these leaders are striving to make their communities great places to live. As they look ahead to the future, they envision prosperous, safe and resilient local communities.

Their vision is a rural Canada where their children and grandchildren will stay and build a good life for their families, where seniors can retire in dignity and receive high-quality health care, and where new residents can be assured of affordable housing and a high quality of life.

They want a rural Canada where local businesses are growing and new enterprises are setting up shop, one that feeds and power the world by moving goods to new domestic and international markets while safeguarding clean air, water and soil for future generations.



The vital role of rural municipalities

Rural communities play a huge role in the overall economic success of Canada, from the farmers who grow our food, to the industries that unlock our natural resources. And all of these sectors—mining, forestry, agriculture, fisheries, energy and electricity production—are poised for growth. Through partnership between all orders of government, we can unleash the full economic potential of rural Canada.

Municipalities play an elemental role in supporting economic activity within their borders, from maintaining roads, bridges and other vital transport infrastructure, to supplying water and water treatment services, to ensuring policing and fire services. Ultimately, local governments and the infrastructure and services they provide are essential to achieving a stronger, more prosperous country.

Recommendations for a new partnership

The future of rural Canada is at a critical intersection. Specifically, rural communities are facing headwinds on key issues like infrastructure, connectivity, and public safety. The path forward requires a strong federal partner who will be able to deliver the support needed to unleash the rural economy across Canada.

Specifically, we are recommending key measures to be taken by the federal government, in cooperation with provincial and territorial governments, to advance the following priorities, which are essential for rural communities to thrive:

› Digital connectivity

Update Canada's Connectivity Strategy, enhance the Universal Broadband Fund and achieve universal cellular connectivity.

› Infrastructure and transportation

Create a new, dedicated federal program for rural municipal infrastructure, increase trade and export opportunities, and enhance rural transportation options via passenger bus and rail services.

› Housing and homelessness

Boost municipal housing efforts, including planning and development capacity to build more housing faster, and invest in a comprehensive rural homelessness plan.

› Community safety

Ensure new investment and consultation around RCMP policing, reform the bail system, and address mental health needs in rural communities.

› Climate change adaptation and mitigation

Support local adaptation and disaster mitigation projects by investing in climate-resilient infrastructure, while investing in capacity building and staffing for rural communities, plus nature-based climate solutions.

› A new fiscal arrangement

Establish a new partnership between orders of government that recognizes the financial strain on rural municipalities, who own and maintain 36 per cent of the public infrastructure in Canada, while making up on 15 per cent of the population.

Canada's strength has always come from within—our people, resources, industries, and communities.

With the right investments and partnerships, our rural municipalities can become the communities that local leaders strive for them to be, while driving Canada's growth and prosperity for generations to come.



CONTEXT ON RURALITY

The term rural is not a one-size-fits-all concept. Rurality exists on a spectrum that can range from rural communities located in proximity to urban areas, to those in more remote and isolated areas (such as fly-in communities).

In many provinces, rural municipalities are defined as municipalities with large geographic areas, low population densities, and large amounts of infrastructure for which they are responsible. Formal titles for rural municipalities vary by province, including counties, rural municipalities, regional districts, and beyond. Some, but not all, have urban population centres (cities, towns, villages) within their boundaries.

Across Canada, the rural experience varies widely. The spectrum of rurality reflects the unique needs, challenges, and opportunities faced by individual rural communities.

Introduction

Our rural communities hold a special place in the fabric of Canada. Stretching across more than 95 percent of the country's land mass, rural communities are made up of diverse cultures, beautiful landscapes, rich natural resources, and enormous untapped economic potential.¹ Rural Canada plays, and will continue to play, a critical role in shaping Canada's identity and economy.

Beyond economic contributions, rural Canada offers unique opportunities for sustainable development, environmental stewardship, and resilience. Rural regions will play a key role as we address national challenges like low productivity, climate change, and Reconciliation with Indigenous peoples.

Rural Canada continues to make unparalleled contributions to our national story, but unique challenges face these communities from coast-to-coast-to-coast. We have a national responsibility to support the growth and well-being of rural communities across the country. In doing so, all Canadians stand to benefit from a path forward built on economic prosperity, innovation, and collaboration.

This report provides a snapshot of the current state of rural Canada, lays out a vision for a prosperous and resilient future, and identifies the kind of partnerships that rural municipalities need with federal, provincial and territorial governments to achieve that vision.

Rural Canada: An economic powerhouse

- › Rural Canada is the economic driver of Canada's resource-based industries like mining, forestry, agriculture, fisheries, energy and electricity production.
- › Nationally, these industries employ approximately 873,185 people in rural and urban Canada alike (Figure 1).²
- › Rural communities also play a vital role in manufacturing, transportation, and tourism, industries that provide employment for nearly 3 million Canadians across the country.^{3,4}

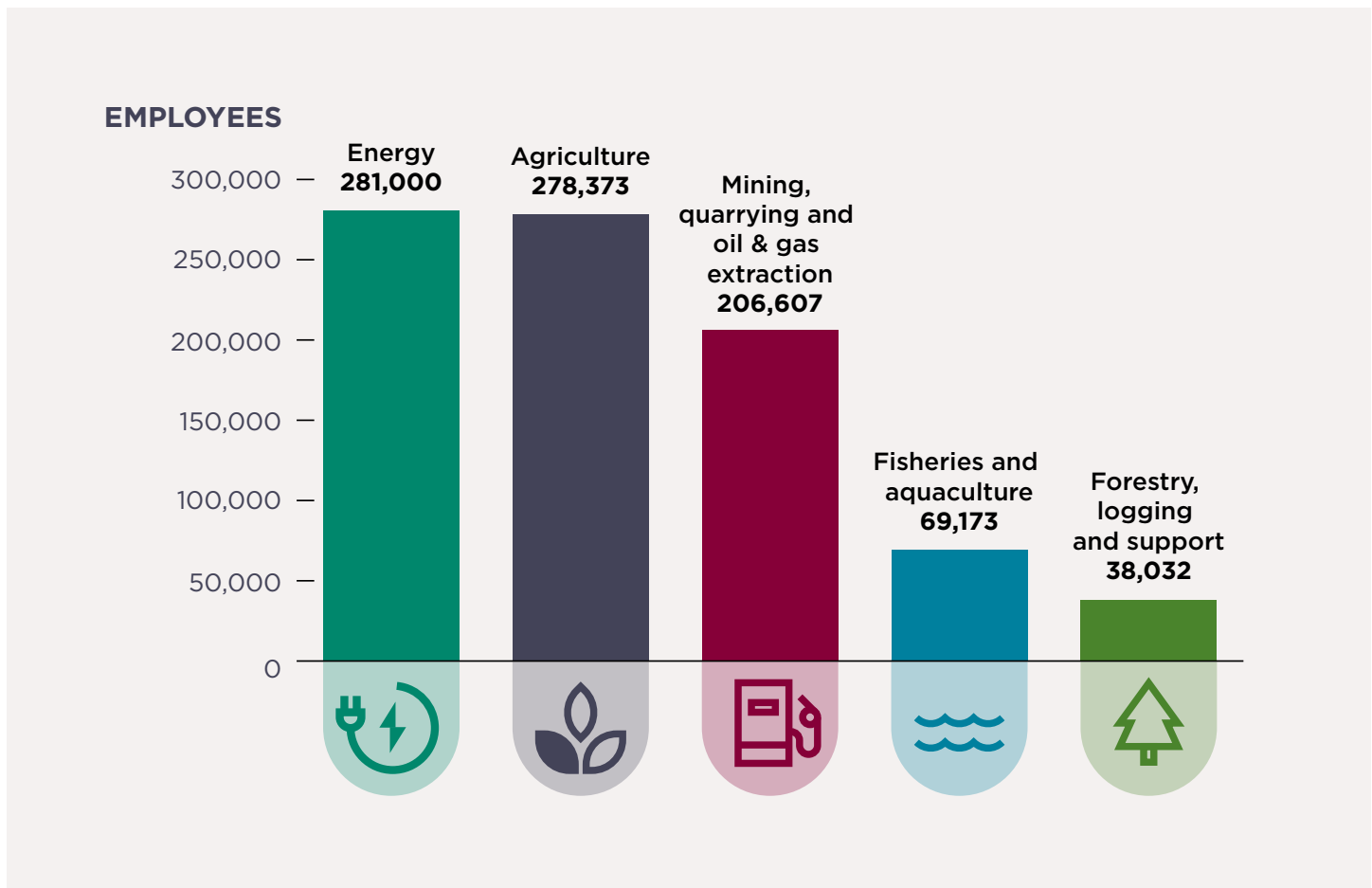


Figure 1. Number of employees by sectors important to rural Communities in Canada in 2022

Note: From Statistics Canada (Table: [14-10-0202-01](#), [Fishing-Related Employment by Industry and Province, 2019-2023](#), [A look at agricultural workers in 2022](#), and [Energy Fact Book, 2024-2025: Key energy, economic, and environmental indicators](#))



Rural Canada is growing:

- › Rural Canada is home to 15 percent (6.3 million) of Canada’s population. From 2023-2024, rural Canada grew by 0.9 percent.
- › Growth in rural Canada is fueled by **domestic** (interprovincial and intra-provincial) and **international migration**, including permanent and non-permanent residents.⁵

Table 1. Population and growth rate for rural Canada

	Canada	Rural
Population (2024)	41,288,599	6,330,166
Growth rate (2023-2024)	0.03%	0.9%

Note: From Statistics Canada (Table: [17-10-0153-01](#), and [Annual demographic estimates, rural and small town and functional urban areas: Interactive dashboard](#))

In 2021, the rural median household income was **\$71,758**.⁶

National average age of Canadians: **41.6**.⁷

Average age of rural Canadians: **44.1**.⁸

In 2021, **5% (1.8 million)** of Canadians self-identified as Indigenous.⁹

12% of people living in rural Canada are Indigenous.

People who have a high school diploma or higher:

77% of rural Canada (2021).¹⁰

85% of urban Canada (2021).



Spotlight on official languages: Minority communities in rural municipalities

Rural communities are also home to official language minorities across the country, from the Prairies to Atlantic Canada. In addition to other issues like infrastructure and digital connectivity, official language minority communities (OLMCs) also contend with specific challenges including skilled bilingual workforce attraction and retention as well as bilingual local government services.

To address these specific challenges, the federal government should work to apply a rural linguistic lens. This means systematically reflecting the needs of rural OLMCs across infrastructure projects, workforce planning and broader economic development efforts across rural Canada.



A vision for rural Canada

Rural municipal leaders know their communities better than anyone. They have a firm grasp of the current challenges and limitations that rural Canada is facing and are uniquely placed to understand their residents' hopes and dreams for the future.

As rural leaders look ahead to the future, their vision is for **prosperous, safe and resilient local communities**. These are communities where local children and grandchildren want to stay and build a good life, where new residents have access to affordable housing and a high quality of life, and where seniors can retire in dignity, receiving high-quality health care close to home.

This is a vision of a rural Canada that will continue to feed and power the world by supplying goods to new domestic and international markets, where local businesses can grow and new enterprises are setting up shop, and where clean air, water and soil is safeguarded for future generations.

In this vision of rural Canada, communities will have full access to high-speed internet and cellular service that will better support agriculture and other diversified industries, while public safety needs are met in full. Rural municipal leaders know that their communities are key to unlocking this transformative growth.



This vision includes the following:

GROWTH AND PROSPERITY: Rural Canada has key economic sectors that local leaders see as critical to their future. These include forestry, agriculture, tourism, fisheries and aquaculture, energy production and transmission, mining, and more. The infrastructure, housing, and recreational services that rural municipalities provide are critical to the success of these key industries, and their growth as local employers and generators of wealth. Ensuring that rural Canadians can earn a living in these kinds of industries is key to this vision of prosperity.

Rural municipal leaders envision strong growth in population *and* their economies. Since the pandemic, some rural communities are booming with rapid population growth, as new residents seek more affordable housing options and rural lifestyles. Other rural regions are experiencing slower population growth. However, all rural municipalities recognize that planning and investing in municipal infrastructure and services is the best way to ensure successful future growth.

RESILIENCY AND SAFETY: The vision for rural Canada outlined in this report recognizes that rural communities face critical risks, including higher crime rates and persistent shortages of RCMP officers, extreme weather events like wildfires or flooding, and a vulnerability to global trade tensions or disruption due to single large employers. Despite challenges, rural leaders have a vision that leverages the unassailable strength of rural communities into resilient and safe places for Canadians to live. That ranges from using expansive natural spaces in rural areas to climate-proof from flooding or fires, to utilizing strong social ties to create communities free of hidden homelessness, poverty, and crime, all while building on local infrastructure expertise to fix-up and unleash transformational new economic corridors. In this vision, the partnership between a rural Canada that knows how to get things done and a federal partner focused on building brings rural resiliency to the national stage. Rural challenges are, after all, national opportunities.

TRUTH AND RECONCILIATION: Municipalities can play an integral role in supporting the Truth and Reconciliation Commission's 94 Calls to Action. Municipal-Indigenous collaboration in rural Canada on infrastructure and joint economic development can achieve long-term benefits for local communities and the country as a whole. Rural Canada shares infrastructure, resource and economic development opportunities closely with Indigenous communities, making collaboration a win-win for long-term community well-being and economic development.

What are the priorities in achieving this vision?

In the production of this report, five key priority issues were identified by rural municipal leaders as essential for achieving prosperous and resilient rural communities. These are:

- ✓ **Digital connectivity**
- ✓ **Infrastructure and transportation**
- ✓ **Housing and homelessness**
- ✓ **Community safety**
- ✓ **Climate resilience**

Though each priority presents distinct challenges, they are deeply interconnected. Progress in one often drives improvements in others. For instance, enhanced digital connectivity can improve access to essential services and support local businesses, which supports both community safety and economic development. Similarly, better infrastructure, like roads and bridges, supports the expansion of key economic drivers like mining, energy, and tourism. Together, these priorities provide a comprehensive framework for fostering a prosperous future for rural Canada.



Digital connectivity

Context

Digital connectivity is essential for our daily lives and economic growth.¹¹ Digital connectivity includes both broadband internet and mobile connectivity. Digital connectivity is not only vital for safety (e.g., access to emergency services) but also allows people to:^{12, 13}

- ✓ **Conduct and grow businesses**
- ✓ **Participate in remote work**
- ✓ **Access government services**
- ✓ **Access education and healthcare**

A digital divide exists between rural Canada relative to urban communities. This divide was exacerbated by the COVID-19 pandemic; when remote working and learning became a necessity, the limitations of broadband infrastructure in rural communities were amplified.¹⁴ Improving digital connectivity opens doors and helps to “retain youth, attract talent, grow businesses, train workers, and adapt (to) new technologies.”¹⁵

“Access to affordable and reliable broadband is one of the biggest things holding our communities back—COVID taught us a lot of lessons. For example, many rural people had to drive to their local libraries to get access to Wi-Fi. It’s a necessity for important things like remote work, schooling, virtual healthcare and to run farm equipment. When it comes to upload and download speed—it’s not just about one user, it’s about having a family and entire community accessing reliable service at the same time. Ensuring that all users, no matter where they live or work, have access to affordable, reliable high-speed broadband access is essential.”

– Laurel Feltin, Executive Director,
Saskatchewan Association
of Rural Municipalities



Unreliable internet is not just inconvenient; it's a serious health and well-being risk. Gaps in cell phone coverage can delay emergency responses, posing risks on highways and in remote areas. Similarly, essential health information, telemedicine services and mental health support are often provided digitally; an option that helps fill a gap in rural services. Without consistent and reliable connectivity, rural communities are effectively cut-off from these services, or at minimum experience barriers to accessing them.

“Better cellular and broadband connectivity would be huge in helping our communities thrive. People are interested in coming to their hometown and do their job from home, but it is a difficult sell with poor connectivity. We also find dead zones on highways and in our communities—safety and connectivity are connected; We have people who actively avoid driving in some areas because it’s a safety issue when there’s no cellular connection.”

- Amy Coady, Councillor, Town of Grand Falls-Windsor and President, Municipalities of Newfoundland and Labrador

Industry develops digital connectivity infrastructure in response to market demand, which means that development has typically centred on urban areas. The business case for serving rural Canada is often less attractive, necessitating public-sector incentives to expand digital connectivity infrastructure.¹⁶ In recent years the federal government stepped up by committing over \$8 billion to broadband and mobile connectivity through a range of initiatives since 2014-15 (for more information, see [Appendix A](#)).¹⁷

In 2019, the federal Minister of Rural and Economic Development published the [High-Speed Access for All: Canada's Connectivity Strategy](#), which set two main objectives: providing all Canadians with a universal service objective (50 Megabits per second (Mbps) download /10 Mbps upload) and wireless coverage for all Canadian homes, jobs, and roads by 2030. This aligns with the Canadian Radio-television and Telecommunications Commission (CRTC)'s universal service objectives which also aims for all Canadian households to have long-term evolution (LTE) mobile connection by 2026. Many provinces have also set connectivity targets in partnership with the federal government (e.g., [Ontario by 2025](#), [Quebec by 2026](#), [British Columbia by 2027](#)).



State of affairs

Coverage

In 2023, nearly 178,300 people across Canada lacked mobile (LTE) coverage. In the same year, 15,128 kilometers of major roadways and highways had no mobile coverage. Broadband access remains limited, with 21.8 percent of rural households not meeting the universal service objective.¹⁸ While efforts have been made to bridge the digital divide, rural Canada is still struggling with digital connectivity. In 2022, rural Canada's median download speed was 20.9 Mbps, compared to 74.6 Mbps in urban areas.¹⁹ Coverage is even more limited in First Nations reserve areas, where latest estimates reveal about half of households on First Nations lack broadband.

In 2008, mandatory roaming agreements were first introduced in Canada to increase cellular coverage so providers can use other companies' cellular towers.²⁰ In 2018, the CRTC approved new wholesale roaming rates for the three major cellular carriers, but in 2022 the current rates were flagged as too high and not reflective of market conditions.²¹ While negotiations are taking place to update these rates, it is not mandatory for all cellular companies to seek out roaming agreements if there is a gap in their coverage.

The universal service objective set by the CRTC and Canada's Connectivity Strategy, which establishes that all Canadians should have access to basic telecommunications services, is outdated and falls short of the service objective in the rural Canada. A re-evaluation is needed as technologies continue to change, and more people are working from home in rural areas. Ultimately, the federal government needs to update the connectivity strategy to re-evaluate the universal service objective, provide an estimate of the total investment needed to meet its 2030 goal and include a target for affordability.^{22, 23, 24, 25, 26}

Spotlight on rural innovations: Community-based solutions to connectivity

Investments in broadband must grow beyond simply funding infrastructure. The maintenance of infrastructure must also be considered.²⁷ Policy development must recognize and respond to the unique needs of different communities.²⁸

For example, **CityWest** is a locally owned company in Prince Rupert, British Columbia, that provides high-speed internet services through partnerships with municipalities. These partnerships include a board of directors, and a portion of the profits are reinvested back into the community. By partnering with CityWest, municipalities have improved service quality and availability according to one interviewee.

As it expands, CityWest continues to “improve connectivity to more underserved communities across the province... bringing residents and businesses urban-class connectivity.”

- Stefan Woloszyn, CEO of CityWest
(Governments of Canada and British Columbia working together to bring high-speed Internet to more than 4,100 households)

CityWest has also partnered with various First Nations to deliver services and create new companies, like Snutl'yalh Communications and Tahltan CityWest Communications Corp.





The high cost of digital connectivity for rural Canadians

The average Canadian pays higher prices for digital and mobile connectivity. In fact, Canada is ranked 43rd for a basic mobile plan globally.²⁹ These costs are higher in rural areas, with some rural households paying up to \$200 a month for basic services.³⁰

Stories of inequitable and unaffordable internet are common one across rural Canada. For example, NorthwEstTel introduced an unlimited plan meeting the universal service objective at \$129.95 per month, but this remains unaffordable for most residents in those areas.³¹ As a result, many people face high overage fees for exceeding data caps or must rely on multiple service plans to meet their needs.³² Furthermore, low-income households and people with disabilities can face difficult decisions between paying for internet access and meeting their basic needs.^{33,34}

The Public Interest Advocacy Centre suggests that internet costs should not exceed 4 to 6 percent of a household's income to be considered affordable.³⁵ Programs to improve affordability exist, like the [Connecting Families initiative](#), which offers plans at \$20 per month for low-income households. However, such programs are often voluntary, leading to limited participation amongst internet service providers. As a result, availability for rural and remote areas is limited leaving few affordable choices for low-income families.

Collaborative financing from the public-sector and non-government organizations helps advance efforts to improve internet affordability.³⁶ Subsidized broadband infrastructure projects, tax credits, and concessions can all help reduce costs and improve access in underserved areas.³⁷

To help address the lack of competition and service prices, the CRTC has started to regulate retail internet service prices in wholesale rates across the country.³⁸ To ensure expansion of connectivity infrastructure continues, any new development does not need to participate in the new wholesale transportation pricing regulation until 2029.

Digital Connectivity Infrastructure

Limited connectivity infrastructure in rural Canada can also be attributed to challenges such as frozen ground, limited transportation options, and/or long travel distances.³⁹ Passive infrastructure, like poles, underground ducts, and towers, are crucial for connectivity expansion. These already built systems can reduce building costs and connect Canadian communities faster.⁴⁰ Using passive infrastructure can be challenging because of operational and financial complexity, limited CRTC jurisdiction and asset responsibility being shared across multiple levels of government.⁴¹ Municipal governments own and operate a significant portion of passive infrastructure and are committed to working with telecommunications providers to enable access. It is important that municipalities and telcos work together in a spirit of collaboration through Municipal Access Agreements that ensure that costs are shared appropriately and that municipalities have appropriate oversight of the use of public infrastructure.⁴²

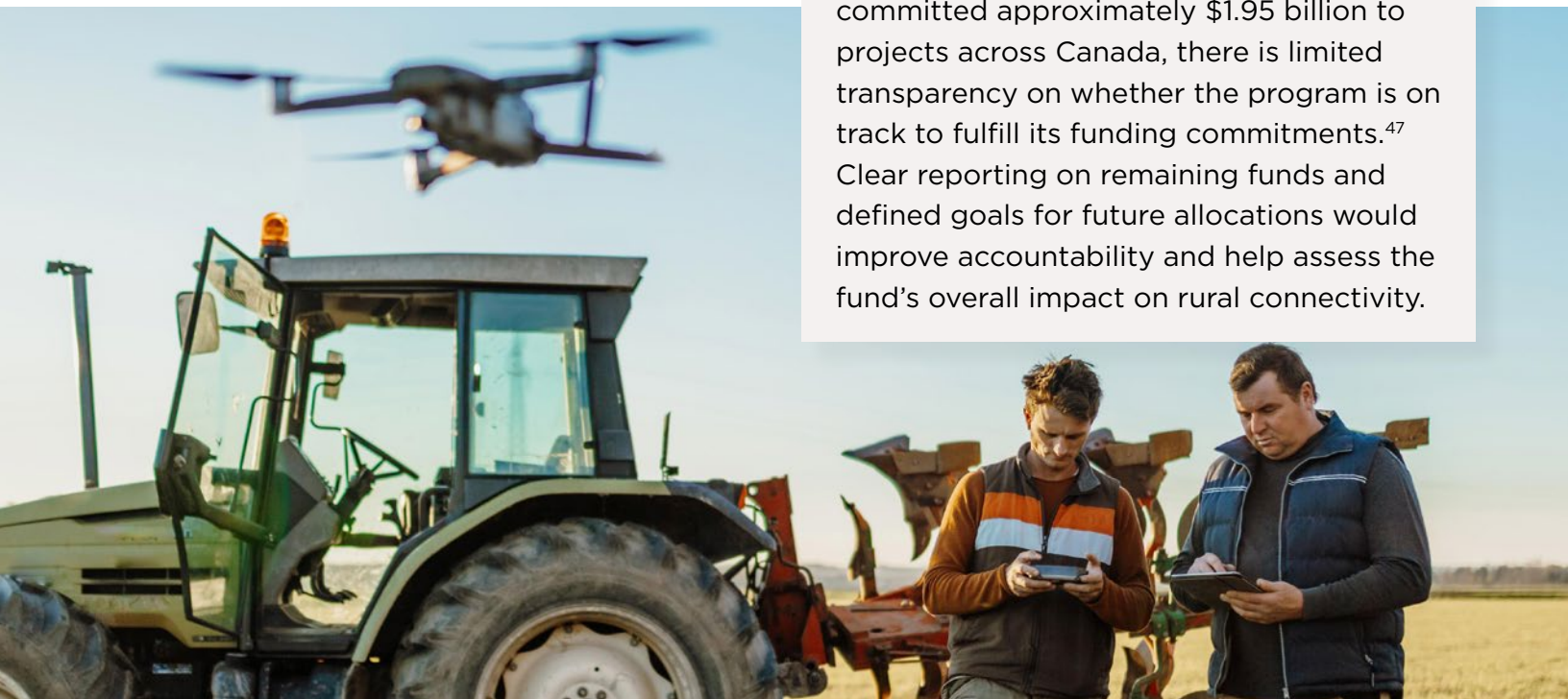
Data and funding

More thorough data collection and analysis is crucial to ensure sufficient investments are made to meet the digital connectivity needs of rural Canada.

Data collection gaps obscure our full understanding of the state of connectivity or affordability. For example:

- › Neither the CRTC nor ISED fully measure the affordability of broadband or mobile connectivity.⁴³ For example, ISED's affordability metrics do not consider household incomes.⁴⁴
- › The CTRC does not collect data on broadband reliability.⁴⁵
- › Governments rely on advertised speeds (e.g., "up to" rates) rather than actual user experience. A centralized tracking system should incorporate multiple data sources, including user-reported performance, instead of relying solely on provider data.⁴⁶

While the Universal Broadband Fund has committed approximately \$1.95 billion to projects across Canada, there is limited transparency on whether the program is on track to fulfill its funding commitments.⁴⁷ Clear reporting on remaining funds and defined goals for future allocations would improve accountability and help assess the fund's overall impact on rural connectivity.



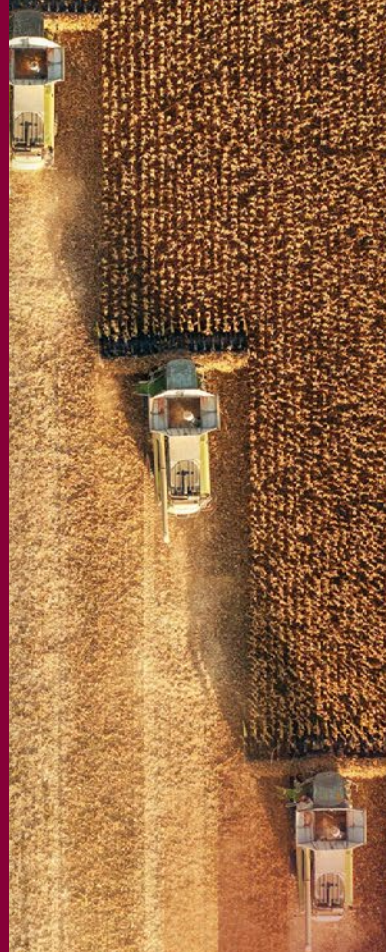
Sector growth spotlight: Connectivity's growing role in Canada's agricultural sector

In 2022, Canada's agriculture and agri-food sector contributed \$143.8 billion to Canada's gross domestic product and employed approximately 2.3 million people.⁴⁸

The sector is increasingly high-tech, with farms relying on data-driven tools, automation, and precision farming tools to boost efficiency and productivity. However, reliable internet access is essential for farmers to use these technologies effectively. The sector is also adopting digital solutions to meet consumer demand, streamline supply chains, cut costs, and reduce environmental impact.

Enhancing Canada's agri-food value chain (i.e., value-added agriculture and food) is a key opportunity for growth.⁴⁹ Just 40% of Canada's agricultural outputs are processed domestically.⁵⁰ Facilitating such growth requires investments in transportation and processing infrastructure, as well as ensuring regulatory processes enable supply-chain growth.

To support the digitization of the agriculture and agri-food sector, government investments in digital infrastructure are crucial. These investments will enable real-time data sharing across the supply chain, improving visibility, ensuring reliability, and supporting the continued growth of Canada's farms and in turn, rural communities. First Nations to deliver services and create new companies, like Snutl'yalh Communications and Tahltan CityWest Communications Corp.



Federal recommendations for digital connectivity

In today's world, digital connectivity, including high-speed internet and reliable cellular service, is essential infrastructure. It connects us to one another and enables access to education, healthcare, and services. Investing in digital connectivity fosters economic opportunities and supports remote work, online business, and innovation. Rural Canada cannot be left behind; reliable digital connectivity is fundamental to ensuring equitable economic participation and quality of life.

FCM recommends the federal government take the following steps to help ensure stronger digital connectivity in our rural communities:

1. Update Canada's Connectivity Strategy

- a. Determine the investment necessary to reach the Canada's Connectivity Strategy 2030 connectivity target, while working with municipalities, provinces and the private sector to ensure 2030 targets are met.
- b. Establish a digital affordability target and ensure essential digital services (Internet and cellular) do not exceed 4-6% of household income. The federal government should expand programs like Connecting Families, ensuring all rural low-income households have access.
- c. Direct the Canadian Radio-television and Telecommunications Commission (CRTC) to re-evaluate the minimum Universal Service Objective upload and download speeds, to ensure that speeds meet community needs.

2. Enhance the Universal Broadband Fund

- a. Provide clear reporting on the allocation of remaining funds while targeting investment in hardest-to-reach areas.
- b. Top-up funds and ensure long-term, stable core broadband funding for rural Canada to ensure we are meeting Canada's 2030 connectivity target.
- c. Improve federal digital and cellular connectivity data and mapping.
- d. Establish a progress monitoring framework with an obligation to report to Parliament annually on progress toward achieving connectivity targets.

3. Achieve universal cellular connectivity

- a. Prioritize complete cellular connectivity on major roads and highways.
- b. Mandate cellular companies to publicly report coverage gaps.
- c. Require cellular service providers (CSPs) to establish roaming agreements with other CSPs to ensure seamless cellular connectivity.



Infrastructure and transportation

Context

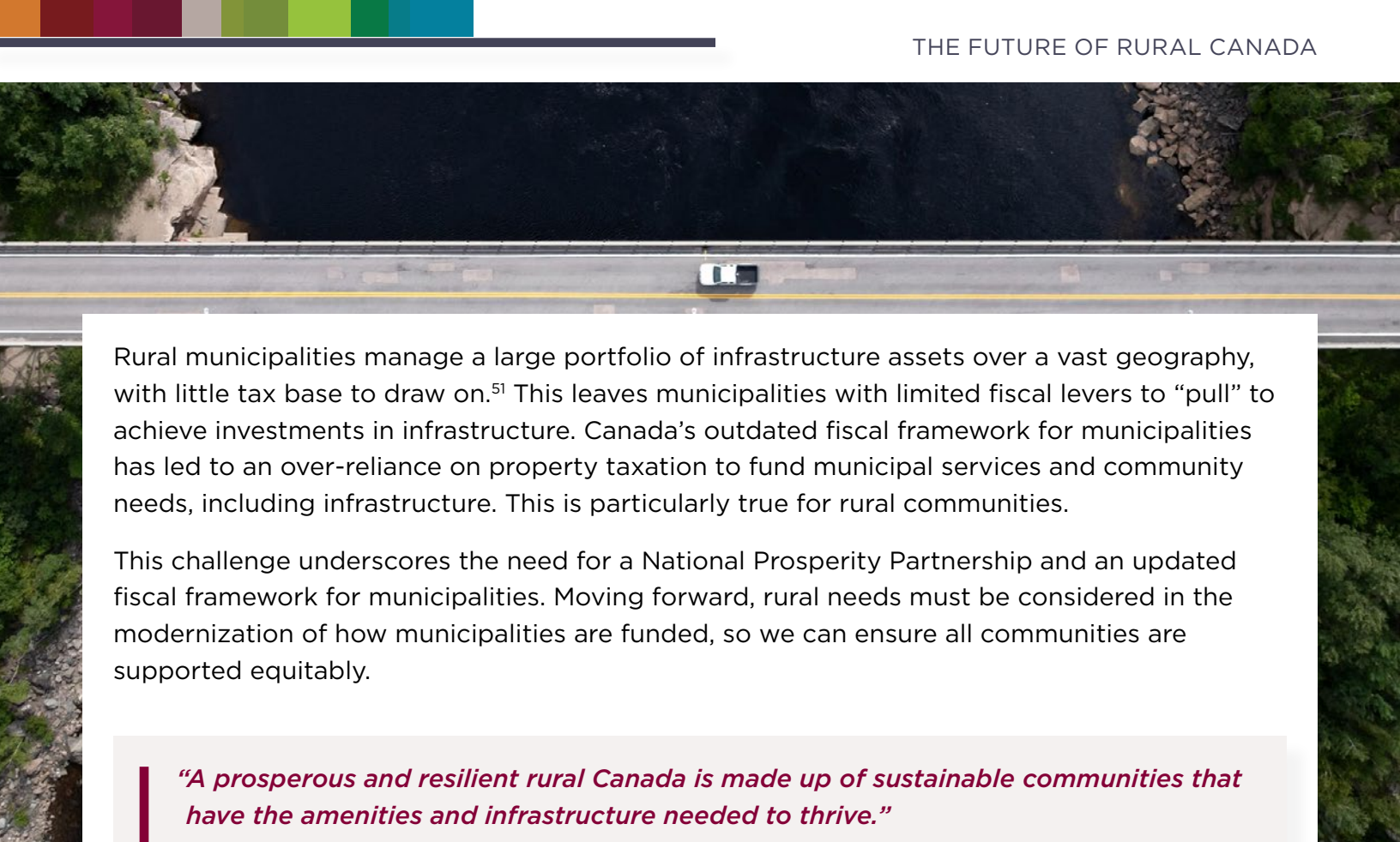
Infrastructure plays an essential role in the daily lives of Canadians in rural and urban communities alike. Infrastructure includes roads, bridges, potable water, stormwater and wastewater, transit assets, solid waste, recreation facilities and natural asset infrastructure (for more information on natural asset infrastructure, see [Climate change adaptation and mitigation](#)). This report focuses on roads and highways, bridges, water and wastewater, and transportation assets (e.g., ports, harbours, and airports).ⁱ

Infrastructure and transportation contribute to community economic development in rural communities by:

- ✓ **Enabling the flow of goods and services while linking rural communities to urban centers and international markets**
- ✓ **Enabling business development and investment attraction**
- ✓ **Facilitating the creation of new housing and employment opportunities**
- ✓ **Improving access to healthcare and social services/activities**

Municipalities, provincial governments, and the federal government all share responsibility for core public infrastructure. Municipalities are responsible for a wide range of local infrastructure, funded primarily through the municipal tax base. The federal government's role in supporting infrastructure is typically managed through funding agreements with provincial and territorial governments. Collaboration between all orders of government is essential for maintaining existing and building new core public infrastructure.

ⁱ For more information on other core municipal infrastructure assets including solid waste, culture and recreation facilities please refer to the [Canadian Core Public Infrastructure Survey](#).



Rural municipalities manage a large portfolio of infrastructure assets over a vast geography, with little tax base to draw on.⁵¹ This leaves municipalities with limited fiscal levers to “pull” to achieve investments in infrastructure. Canada’s outdated fiscal framework for municipalities has led to an over-reliance on property taxation to fund municipal services and community needs, including infrastructure. This is particularly true for rural communities.

This challenge underscores the need for a National Prosperity Partnership and an updated fiscal framework for municipalities. Moving forward, rural needs must be considered in the modernization of how municipalities are funded, so we can ensure all communities are supported equitably.

“A prosperous and resilient rural Canada is made up of sustainable communities that have the amenities and infrastructure needed to thrive.”

-Sarrah Storey, Mayor, Village of Fraser Lake, British Columbia

Rural municipalities face a need to respond to urgent concerns as they manage much needed infrastructure investments. For example, a burst water pipe can force a rural municipality to direct funds away from planned asset management spending and into solving the immediate need. Rural municipalities must deal with these issues despite greater distances involved, more challenging conditions and environments, and often an even tighter fiscal situation than non-rural municipalities.

“Small municipalities often do not have the means to hire experts like engineers and architects; to put together complex infrastructure financing files. Federal programs are often too complex, designed for large-scale projects, and do not meet the specific needs of small municipalities.”

- Scott Pearce, Mayor, Township of Gore, Quebec and former President, Federation of Canadian Municipalities

Planning for the full life cycle of assets is a best practice in infrastructure management—which involves strategic budgeting to avoid unintended future costs. Asset management planning, while important, can be costly and time-consuming, especially for municipalities with few or

no dedicated staff. Rural municipalities have improved their asset management capacity in recent years, in large part due to the success of FCM's [Municipal Asset Management Program \(MAMP\)](#), which was funded by the Government of Canada and delivered in partnership with provincial and regional partners. FCM's Green Municipal Fund (GMF) [Local Leadership for Climate Adaptation \(LLCA\)](#) program continues to build asset management capacity by helping municipalities incorporate climate risks into their asset management plans. Since the conclusion of MAMP in 2024, rural municipalities have identified a need for ongoing support to continue to develop their asset management capacity.

Adding to the infrastructure challenge for rural communities, construction costs are often higher in these areas due to labour and supply chain challenges (e.g., distance to end-use). In remote communities, distribution channels may be limited, leaving fewer options for re-routing or solving distribution challenges in the face of logistical hurdles, like road or seaport closures. Estimating project costs are also a challenge due to the variability of transportation costs. Lengthy delays with federal and provincial funding programs can also increase project costs.

“We will be seeing healthy growth in our communities. There are communities that are not growing and need support with upkeeping existing services and infrastructure. Then, there are other rural communities that are growing very fast, and they also need support with old and new infrastructure. Infrastructure does not make a community successful; but [it] is a key piece that is needed.”

- Robin Jones, Mayor, Village of Westport, and President,
Association of Municipalities of Ontario

Federal investments in infrastructure relative to GDP have declined since the 1980's. In 1982, the federal investment in infrastructure relative to GDP was 0.07 percent, compared to 0.04 percent in 2022.^{52, 53}

The federal government has committed to investing \$26.7 billion (approximately \$2.4 billion annually) from 2024-2034 via the Canada Community-Building Fund (CCBF). The CCBF provides flexible funding directly to municipalities and Indigenous communities via provinces on a per capita basis. Municipalities can pool, bank, or borrow funds against CCBF funding, allowing them to prioritize and invest in community-specific projects to meet their local needs (for more information, see [Appendix B](#)).

Municipalities value stable and predictable streams of funding for local infrastructure projects through programs like the CCBF. However, as it stands, federal investments don't come close to closing the \$108 billion needed to address infrastructure in rural Canada in poor or very poor condition; let alone providing room for new infrastructure investments to accommodate community growth.⁵⁴



State of affairs

Rural communities shoulder a great deal of responsibility for Canada's infrastructure assets. Rural Canada is home to 15 percent of the Canadian population, but rural municipalities are responsible for 36 percent of all core public infrastructure assets.⁵⁵

In 2022, the value of municipally owned core public infrastructure in rural Canada was over \$587 billion. Over \$108 billion of assets in rural Canada are categorized as being in poor or very poor condition.ⁱⁱ In 2022, nearly 43% of all Canada's municipal infrastructure backlog was in rural Canada.⁵⁶

The infrastructure gap between First Nations, Inuit and Métis communities and non-Indigenous communities in Canada is widening too. The Assembly of First Nations estimates the housing infrastructure gap in Canada to be \$349 billion. With an expected First Nation population growth rate of 1.7 percent by 2030, immediate updates and long-term planning for infrastructure improvements are necessary. Municipalities and First Nations can work together on cost-effective infrastructure solutions to improve the quality of life in rural communities.⁵⁷

ⁱⁱ Very poor condition means there is an immediate need to replace most or all the asset. The asset has less than 10% of its expected service life remaining. Poor condition means there will likely be a failure and substantial work required in the short term. The asset has less than 40% of its expected service life remaining.

A crucial issue - water and wastewater

Water and wastewater infrastructure represented \$14.3 billion of the infrastructure backlog in rural Canada in 2022. Water and wastewater infrastructure is critical for business development, investment attraction, and servicing residential areas to build homes.

Table 2: Summary of water assets in rural Canada

Asset	Number	% in poor/very poor condition	Replacement value (poor/very poor condition)
Potable water	› 7,160 facilities › 62,148 kilometres	14%	\$7.5 billion
Wastewater	› 9,719 facilities › 36,926 kilometres	15%	\$6.8 billion
Stormwater	› 3,678 facilities › 291,101 kilometres	14%	\$4.2 billion

Note: From Statistics Canada (Table: [34-10-0287-01](#) and [34-10-0284-01](#))

Reliable water and sewage systems enable the construction of new homes by ensuring access to safe drinking water and proper waste disposal, which are critical for public health and environmental protection. Businesses in industries like manufacturing, mining, and agriculture also rely on consistent water supply and wastewater management in order to operate and expand.



Spotlight on rural partnerships: Municipal and First Nation partnership for water services

In 2023, the Rural Municipality of Corman Park partnered with the English River First Nation to address wastewater treatment needs for their growing communities.⁵⁸ The two communities partnered to construct a multi-million-dollar wastewater facility on the English River First Nation, financed through favorable rates. The project benefits Corman Park's and the English River First Nation's growing wastewater needs, while also providing economic development and employment opportunities on the First Nation.

Investments in staffing and upskilling of employees to support growing needs of water and wastewater services across rural Canada are also necessary. Rural municipalities are tackling staff and resource shortages through innovative approaches to infrastructure management. For example, Municipal Services Corporations also present an innovative approach.⁵⁹ Municipal Services Corporations are owned by municipalities, but operate as separate entities with their own Board of Directors. Municipal Services Corporations can access debt that municipalities otherwise cannot access, collect revenue through user fees and can even issue revenue bonds.

Spotlight on rural use of a Municipal Service Corporation: A new approach to water management

Rural communities in Frontenac, Ontario have been experiencing rapid growth since 2016. Rapid growth has led to challenges in keeping up with water and wastewater services. In 2023, the County of Frontenac facilitated the incorporation of the Frontenac Municipal Services Corporation to help fix this challenge and make life better for rural residents by improving access to reliable water and wastewater services. The new Municipal Services Corporation aims to leverage communal water and wastewater services to support clusters of residents and businesses across the County.

“The FMSC and communal services is an example of people from all of Frontenac’s municipalities working together to effect practical solutions to some of the social and land-use issues faced by rural communities everywhere”

- Frances Smith, President and Board Chair of Frontenac Municipal Services Corporation ([New Frontenac Municipal Services Corporation poised to effect positive change on land-use and social issues facing rural municipalities in Ontario](#))

Municipal Service Corporations are well-suited for developing communal water and wastewater services in rural areas because they provide flexible governance structures. MSCs oversee the implementation of right-sized systems that offer cost-effective and sustainable alternatives to centralized water services.



Roads, highways, bridges and tunnels

For most rural communities, good infrastructure begins with roads; enabling people to travel between communities safely and efficiently, and enabling the flow of goods. Poor or insufficient road infrastructure can be a barrier to rural development and pose a threat to public safety.^{60, 61} Investing in infrastructure, like roads, can alleviate investment barriers for industries while also investing in the well-being of rural communities

Rural infrastructure is trade-enabling infrastructure. Whether it be the municipal roads beside a mine or the rural roads and bridges on which agricultural products are driven from farm to export centre, the beginning of the journey starts in rural Canada. Without good-quality infrastructure in rural Canada, Canada's economic competitiveness will face challenges beyond current disruptions.

Rural municipalities are responsible for more than two thirds of all road, bridge, and tunnel assets in Canada (table 3). Of all rural road assets, \$83 billion worth are in poor or very poor condition. For comparison, the replacement costs for roads in the same condition in urban Canada is \$50.9 billion.

Table 3: Summary of road, bridges and tunnel assets in rural Canada

Asset	Number (% of Canadian assets)	% in poor/very poor condition	Replacement value (poor/very poor condition)
Roads	582,188 km (77%)	19%	\$83 billion
Bridges and tunnels	34,425 (78%)	13% ⁱⁱⁱ	\$2.7 billion

Note: From Statistics Canada (Table: [34-10-0284-01](#))

ⁱⁱⁱ Data shown for bridges and tunnels in poor condition only; very poor condition data for 2022 was deemed too unreliable to publish.

Sector growth spotlight: roads, bridges, tunnels, and Canada's critical mineral mining opportunity

Critical mineral mining presents a multi-billion-dollar opportunity for Canada to play a larger role in supplying global markets with products mined with high environmental standards.

Key facts:

- › In 2022, Canada produced \$8 billion of critical minerals.
- › By 2040, this figure could grow between \$4 and \$43 billion annually.
- › The Canadian Climate Institute estimates that Canada's energy transition will demand \$16 billion worth of critical minerals by 2040.⁶²

A 2020 study of 2,600 Canadians found that 90% of Canadians like the idea of Canada being a preferred source for critical minerals globally.⁶³

A lack of road and power infrastructure remains a critical barrier to growth and development in Canada's critical mineral mining sector.⁶⁴ All orders of government have a key role to play in infrastructure investments that benefit communities, and opportunities for sector growth.



Airports

Reliable airport infrastructure plays a vital role in supporting rural economies and maintaining quality of life. Many communities utilize air transportation for essential goods like fresh food, medical supplies, and construction materials. Maintaining rural airport and runway infrastructure comes with unique challenges that exceed municipal capacities, requiring investment from the federal government. Additionally, sufficient levels of service and the freedom to operate without stringent routing rules are vital to truly meet the needs of many rural communities that rely on air transport.

Spotlight on rural: Investing in municipal airports for economic development

In 2021, the Villeneuve Airport in Sturgeon County, Alberta, received infrastructure upgrades, including the addition of a new terminal building and improved services. These enhancements will support the attraction of more aviation-related businesses and increase flight training operations. The investment is expected to create jobs, boost local business development, and position the airport as a regional hub for aviation activities.

“The investment to run a water line to our airport was a win. It will help our businesses and help bring more jobs into rural Sturgeon County. If we could continue to expand the lands around the airport, that would be huge for us.”

- Neal Comeau, Councillor,
Sturgeon County, Alberta



Ports and harbours

Canada's deep-water ports support international trade and transportation in remote communities. Larger cargo ships can use deep water ports to transport goods efficiently, reducing transportation costs for industries like mining, construction, and forestry. They are also essential for supplying remote communities with goods like fuel and food. Investing in these ports can support Canada's global competitiveness, improve supply chains, and safeguard community well-being.

Smaller craft harbours in Atlantic and Pacific regions are essential for coastal communities, particularly for fishing/harvesting, tourism, and marine industries. Small craft harbours support more than 45,000 jobs within the commercial fishing industry alone.⁶⁵ Smaller harbours also provide the infrastructure for transportation between remote coastal communities. The maintenance of harbours in Canada's rural coastal communities is important for economic stability, marine safety, and the sustainability of coastal industries.

Rail

Canada's railways are an essential part of the transportation network fueling Canada's economy. Canada's railways move half of our exports—or \$380 billion worth of goods each year and are important for connecting people between small towns and cities.⁶⁶ Railways are essential for shipping goods like food, fertilizer, petroleum, metals and minerals, and forest products across Canada and to our trading partners. In 2022, nearly three quarters of commodities transported by rail originated from Western Canada (Alberta, Saskatchewan, British Columbia, and Manitoba).⁶⁷

Despite their economic importance, railway networks across Canada have steadily declined since the 1980's (figure 2). Since 1986, Canada has lost more than 22,000 kilometers of operating tracks, or enough distance to drive from Halifax to Whitehorse and back.

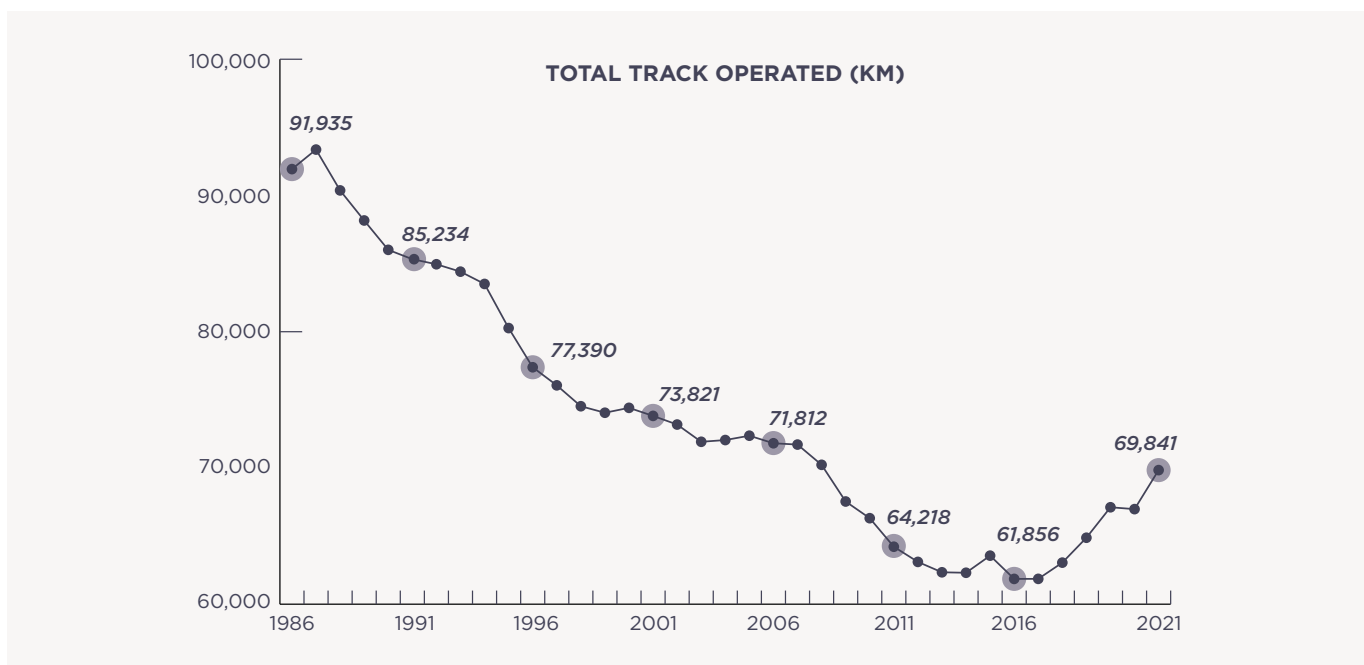


Figure 2. Railway industry length of track operated at the end of the year

Note: From Statistics Canada ([Table: 23-10-0051-01](#))

Rail safety

Rail safety is likewise an important issue recognized by rural municipalities, who are committed to safe transportation systems with resilient rail infrastructure. However, there is a tension between Grade Crossing Regulation (GSR) compliance and the significant cost to rural municipalities that follow. For example, federal funding for the Rail Safety Improvement Program (RSIP) will significantly decline in coming years, from \$47 million in 2024-25 to \$14 million in 2026-27. Considering sharp increases in costs for construction, labour, and materials, rural municipalities face significant challenges in funding the rail safety upgrades that communities need.

Spotlight on trade opportunities: Expanding Canada's rail infrastructure

The Port of Churchill, in Churchill Manitoba, is Canada's only Arctic seaport that is serviced by rail. In 2024, the Government of Canada and Manitoba committed to investing \$43.8 million and \$36.4 million, respectively, to support the port's freight and passenger operations. The expansion will enable year-round travel for more than 33,000 people in northern Manitoba.⁶⁸

The investment follows the success of a 2024 pilot where 10,000 tonnes of zinc concentrate was exported through the Port; securing the Port of Churchill as a northern trade route.





Transit

Transit in rural communities is important for keeping people connected to each other and essential services. Transit in rural communities includes passenger buses, trains and ferry services. Rural communities face barriers to establishing and maintaining transit services, including:⁶⁹

- › Assumptions that most rural residents own vehicles, leading to the belief that public transit is unnecessary.
- › The built environment (large distances, dispersed housing, and car-focused infrastructure) makes traditional fixed-route transit less effective.
- › Poor connectivity, lack of sidewalks, and safety concerns (e.g., unlit stops on high-speed roads) discourages use of existing public transit.
- › High costs of running transit, driven by long travel distances, low ridership/population density, and the need for specialized vehicles.
- › A lack of staff or expertise to manage transit, with responsibilities for transportation planning often divided between various orders of government.
- › Limited funding, including insufficient operational funding for rural systems.

These challenges are further compounded by the high cost of car ownership, which disproportionately affects vulnerable populations such as low-income, racialized, indigenous communities, seniors, people with disabilities, and migrant farmworkers.^{70, 71, 72, 73} This lack of investment in public transit affects access to education, health care, employment, and affordable food.^{74, 75} Addressing transportation limitations in rural communities can help improve access to essential services and improve access to employment and overall well-being.⁷⁶

Inter-regional bus and rail networks can significantly improve mobility. For some rural communities, the closest urban center might be in a neighbouring province or territory. Funding programs should include opportunities for inter-provincial and territorial transit solutions too.⁷⁷

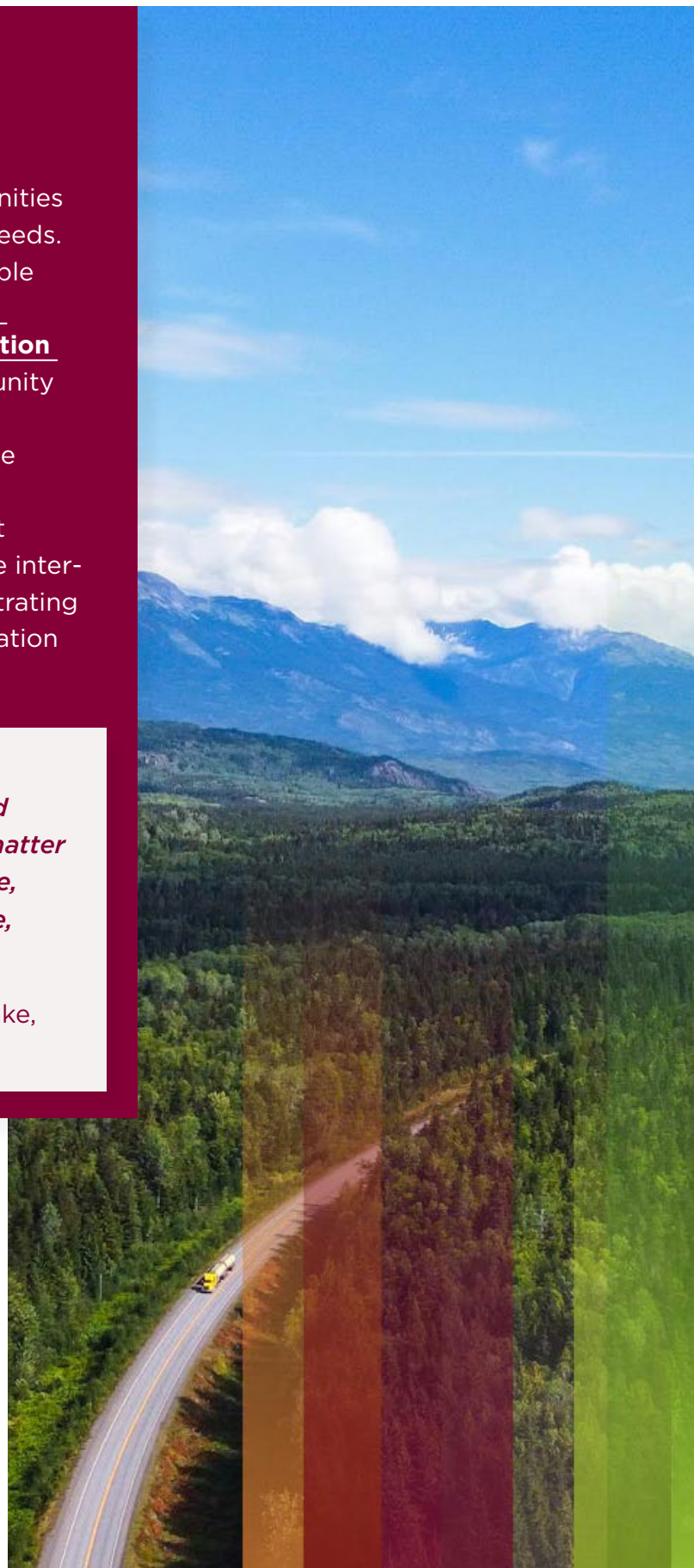
Spotlight on rural innovation: Enhancing transit options in northern British Columbia

Improving public transportation in rural communities requires tailored approaches that reflect local needs. Northern British Columbia offers a strong example of progress through initiatives like the **Northern Development - Northern Passenger Transportation Service**. Programs such as the Northern Community Transportation Booster, Inter-City Passenger Transportation Services for Northern BC, and the Northern Community Shuttle have significantly enhanced connectivity in the region. A standout success is **BC Bus North**, which provides reliable inter-community travel across northern B.C., demonstrating how targeted investments can bridge transportation gaps in rural areas.

“Improved transportation options aren’t just good for access to services; improved transportation options are also a safety matter because it can reduce the need for people, especially vulnerable people, to hitch hike, for example.”

- Sarrah Storey, Mayor, Village of Fraser Lake, British Columbia

Historically, federal investments supporting transit options have focused on strategic planning and infrastructure. Programs like the Rural Transit Solutions Fund, National Trade Corridors Fund, and Investing in Canada Infrastructure Fund have all committed to investing in transit solutions in rural communities (for more information, see [Appendix C](#)). To enable sustainable long-term solutions to solve rural transit challenges though, investment in operating expenditures and capital funds are necessary.





Federal recommendations for rural infrastructure

A prosperous and resilient rural Canada must be supported by a strong network of infrastructure. Reliable and efficient transportation networks—including roads, airports, and ports—connect rural communities, open opportunities for local businesses, and improve access to education and healthcare. With better infrastructure, rural communities can be better positioned to attract investment, diversify economies, improve affordability, and enhance quality of life. Strengthening transportation systems is not only good economic development but boosts community resilience by keeping people connected.

Investments in infrastructure aren't just a cost; the production of infrastructure assets also facilitates job creation. In 2021, Canada's \$94 billion investment in infrastructure created \$70 billion worth of value, including 572,589 jobs.⁷⁸ For every dollar invested in infrastructure, GDP has the potential to increase by \$0.74.

This will require long term investments in rural infrastructure and re-thinking municipal fiscal frameworks and supporting innovative service delivery models. Such actions will lead to job creation, business development and expansion, and improvements in community safety and well being. Rural Canada's infrastructure gap offers an unprecedented opportunity for federal, provincial, and municipal governments to come together and invest in Canada.

FCM recommends the federal government take the following steps to support vital infrastructure and transportation in our rural communities:

1. Adopt a new municipal fiscal arrangement

- a. Advance a new fiscal arrangement that recognizes the municipalities own more than 60% of Canada's core public infrastructure yet only collect between eight and ten cents of every tax dollar. A new municipal fiscal arrangement is needed to facilitate the vital infrastructure investment that will enable businesses, unlock trade, drive local job creation, and boost productivity—helping to lay the groundwork for a more prosperous rural Canada.
- b. Enable a broader conversation between orders of government on potential ways to deliver this fiscal reform, which could range from an increase in direct annual transfers to municipalities to potentially linking transfers to economic growth by indexing them to Gross Domestic Product (GDP). The federal government must work with provincial/territorial governments (PTs) on a comprehensive municipal finance reform package.

2. Create a new dedicated federal program for rural municipal infrastructure

- a. Provide funding for both new infrastructure and the rehabilitation or replacement of existing assets, including rural roads and bridges.
- b. Address rural Canada's water and wastewater infrastructure so as to enable economic growth and to expand housing supply where needed.
- c. Complement population-based funding models like the Canada Community Building Fund (CCBF) with a funding model that meets the needs of rural municipalities with large territories, lots of infrastructure, and limited populations.

3. Increase trade and export opportunities

- a. Reduce interprovincial trade barriers by working with the provinces.
- b. Streamline federal permits and approvals for large infrastructure projects by reviewing the federal impact assessment regime while protecting our environment and advancing Reconciliation.
- c. Establish national utility corridors to help improve the long-term predictability of federal assessment processes for inter-provincial infrastructure.
- d. Make municipal infrastructure eligible for funding under federal trade infrastructure programs. Federal trade infrastructure policy should attempt to establish “local to market” connectivity through investments in rural roads and highways, railways, airports, deep-sea ports.
- e. Explore opportunities to leverage avenues to support rural development through alignment with Canada's National Defense priorities.

4. Improve transportation linkages by increasing passenger bus and rail services

- a. Provide funding to close gaps in inter-community passenger bus and rail services and enhance VIA Rail's network to better serve rural and Indigenous communities. Federal funding should support infrastructure and operational expenses.
- b. Renew and expand funding for rural community transit services to improve equitable access to local services. Fund capacity development, plans, and pilots with at least two years of operating funding to test new markets.
- c. Ensure products and people can move safely by rail by fully funding the Rail Safety Improvement Program (RSIP), increasing spending to municipalities for grade-crossing compliance based on 2024-25 costs (at least \$47 million/year, and opening a new intake period for Infrastructure, Transportation, and Research stream of RSIP).

5. Plan the next generation of rural infrastructure

- a. Fund continued long-term support for an asset management capacity development program to build and maintain local knowledge, capacity, and expertise across rural Canada. Programming should address natural asset management and climate considerations building on FCM's Local Leadership for Climate Adaptation Program.
- b. Conduct an independent national assessment of rural and northern infrastructure. The assessment would provide a deeper understanding of the level of investment required to modernize rural infrastructure and identify more appropriate funding models.
- c. Implement a rural lens on all federal infrastructure program design.





Housing and Homelessness

Context

Housing is integral to local economic development.⁷⁹ Without adequate and attainable housing, the full economic potential of rural Canada cannot be realised. Some rural communities are experiencing unprecedented population growth, while others are growing more slowly or even experiencing population decline. Overall, between 2023 and 2024, rural Canada grew by 0.9 percent, and is now home to 6.3 million Canadians.

Housing is, on average, more affordable in rural Canada than urban Canada. This represents a comparative advantage for rural communities as residents of major urban centres grow priced out and look for affordable housing options. At the same time, rural communities experiencing significant population growth require more housing options and construction to ensure housing remains affordable. Rural municipal infrastructure must be sufficiently funded to keep pace with much-needed new housing development.

To keep rural housing development sustainable in the long term, diverse housing options in rural areas are necessary. This includes rental housing options, housing for the workforce, options for people who are aging in their communities and more.

Rural homelessness has been largely unacknowledged in Canada until recently.⁸⁰ Homelessness in rural communities can look different than in urban centres. For example, people who are at-risk of or are experiencing homelessness will often migrate to urban centers for support, straining city services.^{81, 82} This displacement can be traumatic; separating families, depleting rural communities, and leading to costlier interventions for all orders of government in the long-term.⁸³

Additional housing supply is needed to support growth, keep people and families in rural Canada, and support people experiencing or at risk of experiencing homelessness.



Housing can be very diverse, spanning emergency shelters to market home ownership.

For communities to thrive and prevent people from experiencing homelessness, communities must have a range of housing options, so people can access, rent or buy in line with their needs.

Emergency (shelter) housing: Facilities providing temporary, short-term accommodation for homeless individuals and families.⁸⁴

Transitional housing: Transitional housing is an intermediate step between emergency shelter and permanent housing. Support services help clients gain stability and self-sufficiency to maintain permanent housing. Stays are typically between three months and three years.⁸⁵

Social housing: Housing that is offered at a below-market, affordable cost. Rents for social housing are typically subsidized by federal, provincial/territorial, and/or municipal sources to enable affordability.⁸⁶

Affordable rental housing and affordable home ownership: A household that spends less than 30 percent of net income on housing is in affordable housing.⁸⁷ Therefore, affordable housing will vary by location.

Market rental housing and home ownership: Housing prices are dictated by the market (i.e., landlords who own rental stock, or homeowners who sell property).



Housing

Rural communities often have limited affordable rental housing. The shortfall of rental options limit options for newcomers and makes it difficult for healthcare emergency response teams and other key industry employers to attract and retain staff.⁸⁸

Municipalities play an integral role in housing; they ensure land use planning policies support residential growth, and plan for and invest in infrastructure to support housing development. However, staffing shortfalls (e.g., relying on part-time staff, or an absence planning staff) make it difficult for rural municipalities to develop long-term strategies for housing infrastructure planning, and land use planning policies to support affordable housing development.⁸⁹ For more information on the relationship between critical infrastructure and housing, see [“Infrastructure and transportation”](#).

“Infrastructure has been a huge challenge for us. We are seeing huge demand for housing, and property tax won’t cover our infrastructure [needs].”

- Amy Coady, President, Municipalities of Newfoundland and Labrador

To build more affordable homes, municipalities need better fiscal levers to invest in critical infrastructure. In 2023, FCM conducted research that shows that each additional housing unit requires an average investment of around \$107,000 in municipally owned capital assets; a cost that is simply too high to be recovered through traditional municipal taxation processes.⁹⁰ As a result, partnerships between municipalities, provincial governments, the federal government, and not-for-profit sectors are crucial.

Rural municipalities consistent experience barriers to applying for federal infrastructure and housing programs, such as the Canada Housing Infrastructure Fund (CHIF). Ensuring rural municipalities succeed in the application process for federal funding will improve outcomes and allow for forward-thinking strategies to build homes for rural Canadians.

Homelessness

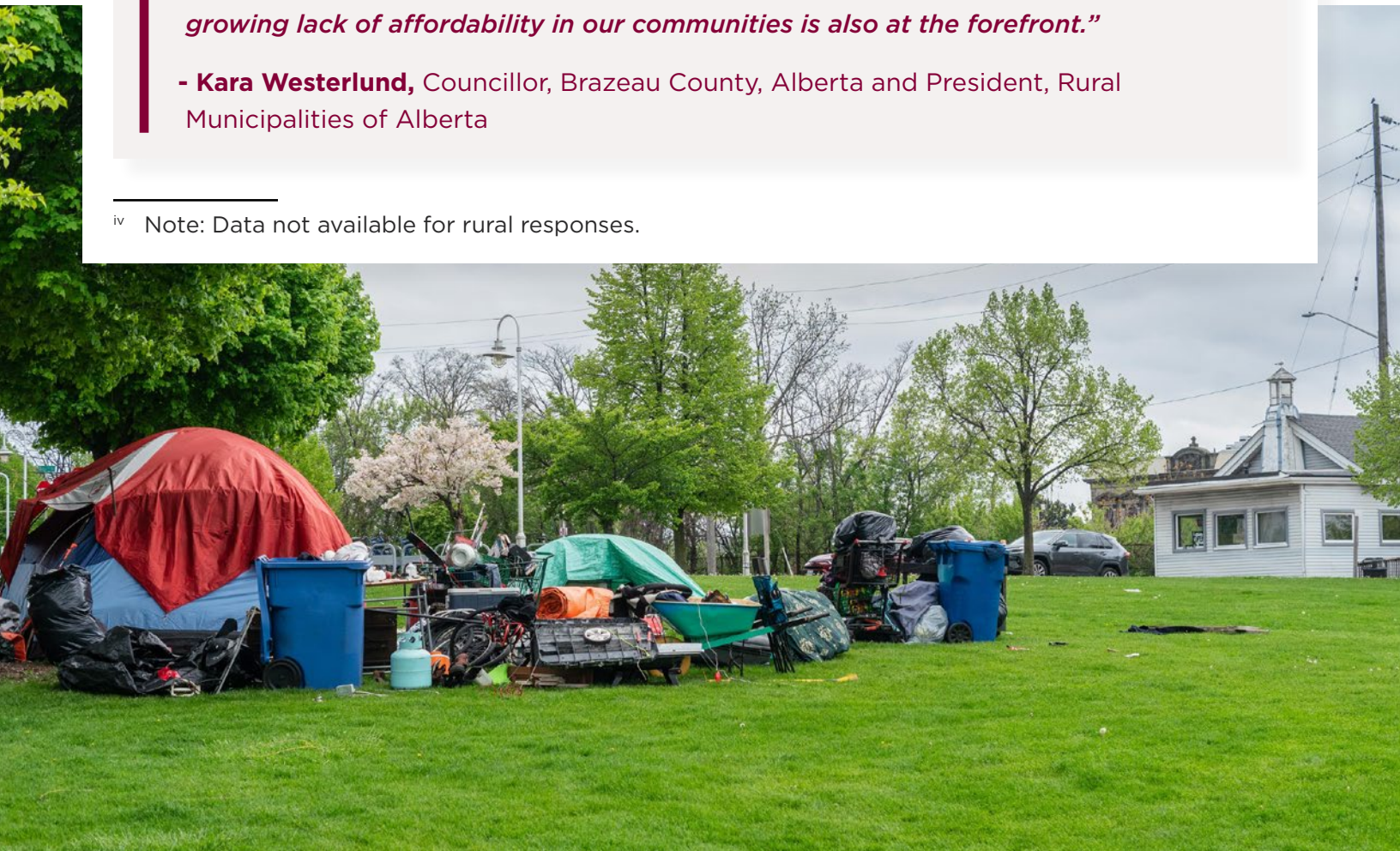
In the 1980s, the federal government withdrew from directly providing social housing, leaving municipalities to manage homelessness without adequate support. Though not officially responsible for housing or health services, rural municipalities have been burdened with increasing demands but lack the funding and staff to provide proper care. Efforts to address homelessness are often reactive, with little capacity for data collection or specialized support. Community organizations, key to alleviating homelessness, also struggle with staffing shortages and insufficient operational funding.⁹¹

The top three reasons for housing loss amongst Canadians experiencing homelessness are inadequate income, substance use issues, or conflict with a partner or landlord.^{iv, 92} Access to healthcare, social services, and interventions to support people at risk of experiencing homelessness are sparse in many of Canada's rural communities. Researchers, housing advocates, and municipalities are all calling for upstream policies that alleviate the structural drivers of homelessness.⁹³

“The issue in rural [Canada] is we have to do more with less—we don’t have the local resources to deal with the root cause of homelessness—mostly mental health. The growing lack of affordability in our communities is also at the forefront.”

- Kara Westerlund, Councillor, Brazeau County, Alberta and President, Rural Municipalities of Alberta

^{iv} Note: Data not available for rural responses.



State of affairs

Rural Canada faces unique challenges in ensuring access to safe, affordable homes. While investments in residential construction have increased in recent years, the high costs of materials and challenges in moving supplies to the communities in need still pose barriers to building housing. Sustained federal investment, strategic municipal involvement, and policies tailored to rural realities are necessary to create long-term housing stability.

Housing

Rural communities are investing in housing. In 2022, over \$21.2 billion were invested in residential building construction in Canada's rural areas, accounting for 12% of the national total (figure 3). Between 2018 to 2022, investments in rural areas rose by 38 percent.^v

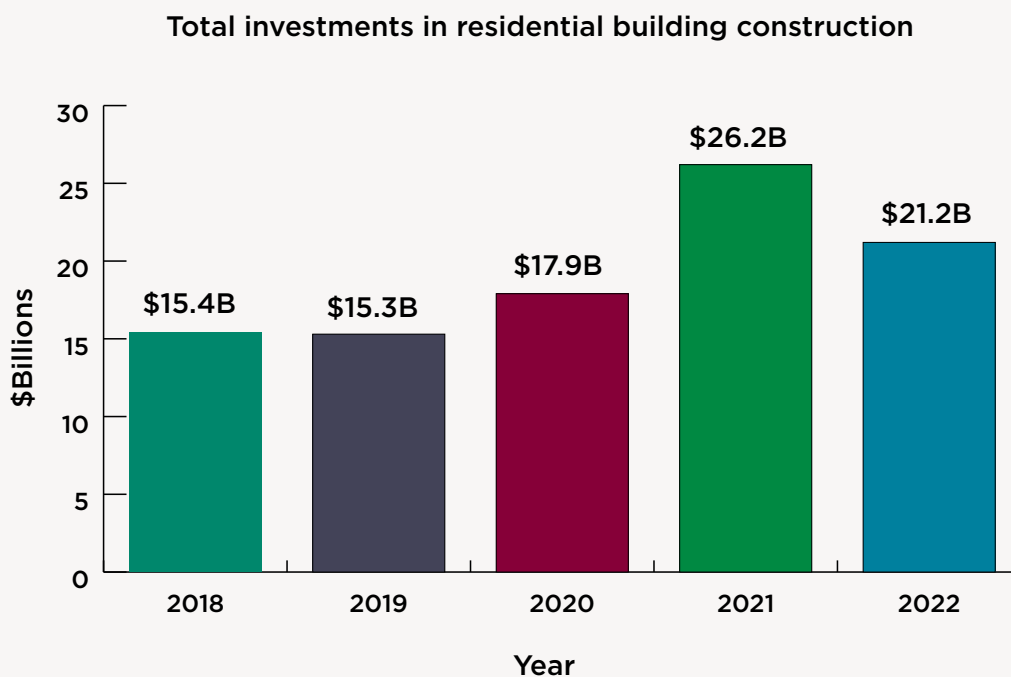


Figure 3. Rural Canada Housing Profiles, values of investments in residential building construction (\$ Billion)

Note: From Statistics Canada ([Table: 46-10-0076-01](#))

^v If a Census Subdivision (CSD) is outside of a Census Metropolitan Area (CMA) or Census Agglomeration (CA), then it is classified as “rural” area.

Spotlight on rural solutions: Sault Ste. Marie's innovative approach to affordable homeownership

Note: While Sault Ste. Marie is a larger city, the AHOP presents a compelling model for solutions to housing young families for rural communities. The program design enables the program to be self-sustaining, incorporates opportunities for training people in skilled trades, and improves housing outcomes for the community.

The **Affordable Home Ownership Program (AHOP)** is a partnership between the Ministry of Municipal Affairs and Housing and the District of Sault Ste. Marie Social Services Administration Board (DSSAB). Funded through DSSAB's Investing in Change Fund, the program buys and renovates distressed homes, then sells them at affordable prices to people in social housing. Proceeds from the sale of each home are invested in subsequent properties.

Students in DSSAB's Building Maintenance and Construction Training Program gain hands-on skills by renovating the homes under an instructor's guidance. Ultimately, the program allows low-income families to become homeowners, and provides Ontario Works and Ontario Disability Support Program recipients with tangible skills and training.

"So what this does is it also clears up space in our Community Housing units and really enables folks who are working to be able to move up the ladder to the next stage of their housing continuum."

- **Luke Dufour**, Sault Ste. Marie City Councillor ([Affordable housing program helps Sault Ste. Marie family achieve homeownership dream](#))



A disproportionate share of households living in inadequate housing (i.e., requiring major repairs) are in rural Canada (figure 4). Approximately 9 percent of households in rural communities live in inadequate housing, compared to just 6 percent of households in urban parts of Canada.

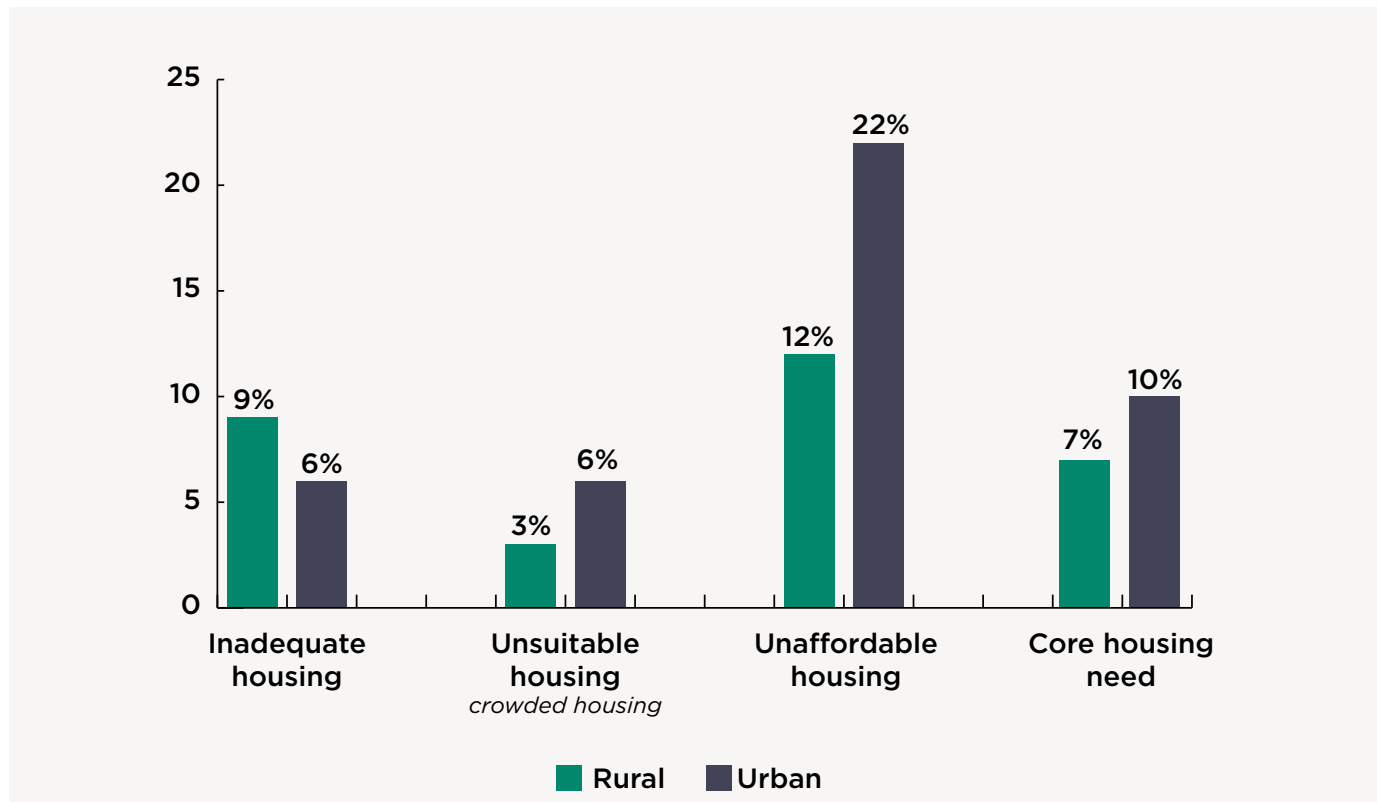


Figure 4. Percent of rural and urban households in core housing need, and inadequate, unsuitable or unaffordable housing (2021)

Note: From Statistics Canada (Table: [98-10-0258-01](#))

This is reflected in rural Canada's share of investments in alterations and improvements compared to new construction. In 2021, more than half (53 percent) of investments in residential construction went into alterations and improvements, while about two-fifths (42 percent) went into construction to establish new units.⁹⁴

^{vi} Statistics Canada defines inadequate housing as “a dwelling in need of major repairs including issues such as defective plumbing or electrical wiring or in need of structural repairs to walls, floors or ceilings.”



Spotlight on rural innovation: Reducing barriers to leveraging the Housing Accelerator Fund

In response to staffing challenges, Municipalities Newfoundland and Labrador, through support provided by the Atlantic Canada Opportunities Agency, hired two Housing Capacity Building Officers to support small communities across the province in preparing applications for the Housing Accelerator Fund. This change has made meaningful progress across the province, enabling more communities to tap into the fund and improve housing infrastructure.

“Where we are, most of our communities have 1,000 people or less and they don’t have the staff to get the data required to apply for projects. The housing capacity officers have been helpful for getting the information ready and submitted. They’ve helped us identify needs and then fill them through programs, for example, now we have a housing incentive plan to help build apartments and garden suits on existing properties”

- Amy Coady, Councillor, Town of Grand Falls-Windsor, President, Municipalities of Newfoundland and Labrador



Municipalities can help improve access to social and affordable housing through municipal ownership. In 2020, rural municipalities were responsible for just 9 percent of Canada's municipally owned social and affordable structures, and just 4 percent of units (table 4).^{vii,viii}

Table 4. Percent of municipally owned social and affordable housing assets and units (2020)

Type	Percent of municipally owned social and affordable housing assets	Percent of total units of municipally owned social and affordable housing assets
Rural	9%	4%
Urban	91%	96%

Note: From Statistics Canada (Table: [46-10-0002-01](#))

To increase the share of non-profit housing options in rural Canada, public lands for supportive, transitional and non-profit housing can be leveraged.

In Budget 2023, the federal government announced a \$4 billion investment in the Urban, Rural and Northern Indigenous Housing Strategy.⁹⁵ However, an administering organization has yet to be determined, and the funds have not been distributed.

^{vii} The core of the sample is represented at the municipal level. A census of municipalities with at least 1,000 residents, and of municipalities in the territories, Inuit regions, and of the Metis Settlements of Alberta, was carried out. Municipalities with at least 500 residents were sampled.

^{viii} Only incorporated organizations were included for 2020 data. For example, census subdivisions including unorganized and unincorporated areas are not included in counts.

Homelessness

Limited data means that we don't have an accurate picture on the state of homelessness in rural Canada.

However, it should be noted that the latest statistics do indicate Indigenous peoples living in rural areas are more likely to experience homelessness than urban Indigenous populations—with recent research estimating that 83 percent of rural homeless populations are made up of people who identify as Indigenous.⁹⁶ We do know that rates of homelessness are higher in western and northern Canada, and that Indigenous, Black, and 2SLGBTQI+ peoples are overrepresented in Canada's population of people experiencing homelessness.

A coordinated strategy for collecting data on homelessness across rural Canada is necessary. Data collection to build our knowledge of homelessness is important, because it can alleviate barriers for municipalities and not-for-profit community organizations to understand community needs, find suitable property, and invest in long-term solutions.

Spotlight on rural innovation: Rural Ontario Institute's Rural Housing Information System (RHIS)

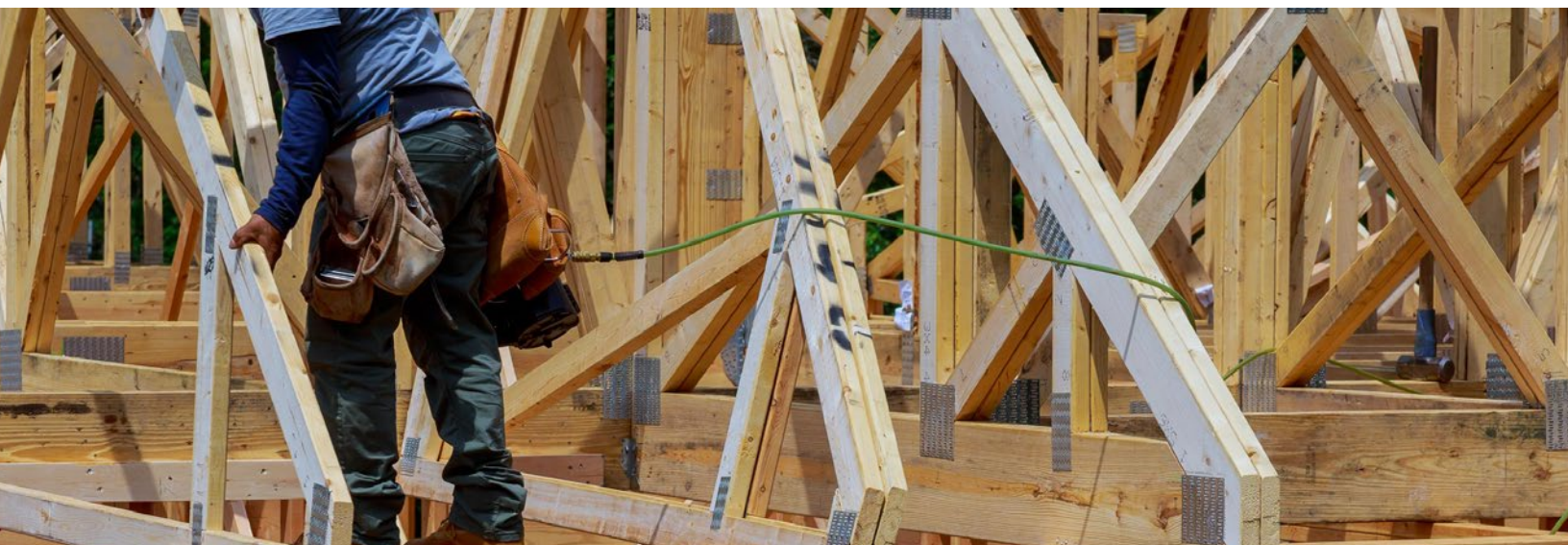
In response to the needs of municipalities and not-for-profit builders in rural and northern Ontario, the Rural Ontario Institute developed the **Rural Housing Information System (RHIS)**, a data dashboard to assist with the planning and development of affordable housing.

The data dashboard includes insights on:

- › Demographic trends
- › Homelessness counts and affordable housing stock
- › Building permit data
- › Available zoned and developable land
- › Available incentives and grants
- › The ability to compare data across municipalities

Investing in opportunities to support data collection related to housing, homelessness and community demographics can equip rural municipalities with the knowledge to support informed growth and provide solutions to reduce homelessness.





Funding programs


The federal government has made some strides toward addressing homelessness through [a place to call home](#), Canada's National Housing Strategy (NHS). As part of a place to call home, the Government of Canada committed \$40 billion over the course of 10 years to meet targets to enable all Canadians to have a safe and affordable home. For example, the [Housing Accelerator Fund](#), a program focused on building homes faster, has committed \$4.4 Billion^{ix} under a stream for small, rural, northern and Indigenous communities (for more information, see [Appendix D](#)).

More action is needed. According to a 2018 report, for every \$1 invested in homelessness at the federal level, \$13 is invested by other (mostly municipal and provincial) sources to meet local needs.⁹⁷ In May 2024, the [Office of the Parliamentary Budget Officer](#) concluded that the Federal government is not on track, and an additional investment of \$3.5 billion per year would be needed to reach the goal to alleviate homelessness under current program design.

Rural communities struggle to compete with larger urban areas for federal funding related to housing. For example, in 2023, the \$1.5 billion Rapid Housing Initiative allocated \$1 billion to projects nationwide, leaving rural communities vying for limited funds against urban centers. To ensure an equitable response to homelessness, communities need fair access to programs and streamlined administration, including direct housing support for homeowners.

The return on investment on supportive housing to reduce homelessness is substantial—FCM estimates that for every \$1 invested in a [Housing-First](#) approach, there is a \$1.54 (or 54 percent) in savings by providing wraparound services for people experiencing homelessness.⁹⁸ Without a housing first model, expenses can include court appearances, municipal detention cells, policing, ER visits, ambulance transport, psychiatric and physical in-hospital care.

^{ix} Up to 2026-2027



Spotlight on a rural housing first approach: Tackling youth homelessness in rural Ontario

Cornerstone Landing Youth Services works to end homelessness for youth ages 16-24 by providing direct support and financial assistance to youth who are experiencing or at risk of experiencing homelessness in Lanark County, Ontario.

Programs include providing Housing First Case Workers—where case workers assist youth directly with tasks like finding housing, registering in school, getting financial assistance, managing their finances, seeking employment, and more; rent supplements; family reconnection and counselling; providing basic needs and emergency supplies; and a new Tiny Homes pilot for emergency and affordable housing.

Federal recommendations for housing and homelessness in rural communities

Housing and homelessness are interconnected with economic development and quality of life. Limited access to affordable and suitable housing can force people to leave their communities in search of better conditions. Addressing housing shortages and homelessness is essential for creating communities where people can thrive. Investing in affordable housing and supports for people experiencing or at risk of becoming homeless, rural Canada can attract and retain talent and foster economic growth; all while ensuring that people have a secure foundation to contribute to their community.

FCM recommends the federal government take the following steps to support the provision of housing in rural municipalities:

1. Boost municipal efforts to build housing more quickly by moving to:

- a. Remove the GST from the construction of all new housing—rental, ownership, student.
- b. Kickstart the prefabricated housing sector to meet the demand for modular housing and address housing shortages, especially in rural communities.
- c. Harmonize building codes across the country.
- d. Double Canada's non-profit housing stock to meet the OECD and G7 average.
- e. Prioritize the use of public lands for housing development, including supportive, transitional and non-profit housing.
- f. Establish a non-profit housing bank.
- g. Change Canada Mortgage and Housing Corporation (CMHC) lending rules to permit hotel and co-housing developers to build rentals.
- h. Increase the planning and development capacity of rural municipalities.
- i. Create a new federal program to provide financial support or tax credits for repairs and renovations for households in rural Canada.

2. Advance housing for Indigenous peoples and Indigenous communities:

- a. Expedite the implementation of the Urban, Rural, and Northern (URN) Indigenous Housing Strategy. Rural communities must be able to leverage funds for place-based projects that meet unique local needs as soon as possible.
- b. Ensure that Indigenous Peoples have control over designing, delivering, and managing Indigenous housing.
- c. Provide longer-term, stable, and predictable funding directly to Indigenous governments, organizations, and/or service providers.

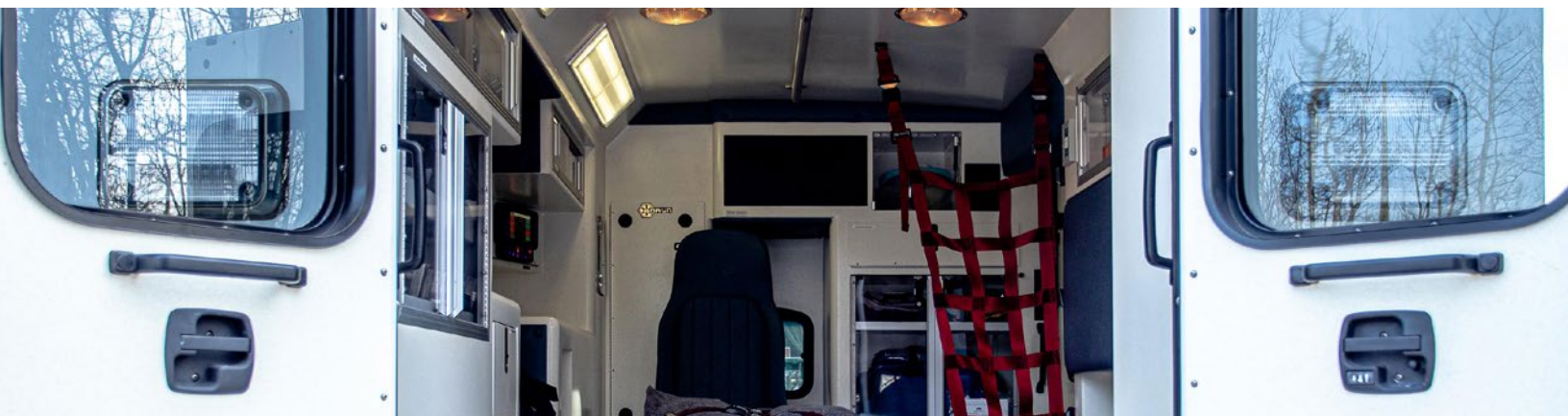
- d. Build capacity for housing providers to increase their ability to hire, train, and retain qualified staff.
- e. Be flexible so that Indigenous housing providers can incorporate local practices and meet local and culturally appropriate housing and support needs.

Homelessness recommendations:

3. Implement a comprehensive plan to end chronic rural homelessness:

- a. Make homelessness prevention programs permanent, while indexing funding and increasing dedicated support for rural communities.
- b. Establish a Homelessness Prevention and Housing Benefit to prevent the more than 1.5 million people currently in core housing from becoming homeless.
- c. Invest in proactive approaches and initiatives that address the upstream and structural challenges that increase the risk of homelessness, and that are tailored to the unique needs and cultures of rural communities. This includes access to healthcare, including community-based mental health, support for those experiencing or at risk of domestic violence, substance use care, and access to affordable housing.

- 4. Develop a national data strategy to end rural homelessness.** The national data strategy should include collection, management, and communication of data on rural housing and homelessness, and provide Point-in-Time counts for rural homelessness.



Community safety

Context

While rural Canadians enjoy a strong sense of community, rural municipalities have been voicing strong concerns over their ability to fund vital community safety services in the form of first responders (e.g., police, paramedics, and firefighters).⁹⁹ Community safety is likewise top of mind for residents. In a 2024 poll, over a fifth (22 percent) of rural Canadians identified crime and public safety as issues they are personally concerned about.¹⁰⁰

“A lot of our challenges are not policing issues, but judicial issues and mental health... A lack of resources is huge for us. We only tax within our mandate, so its really difficult for us to find resources to help solve it.”

- Kara Westerlund, Councillor, Brazeau County, Alberta and President, Rural Municipalities of Alberta

Municipalities play a major role in public safety, with jurisdiction or partial jurisdiction over first responders in 90 percent of all emergencies.¹⁰¹ However, funding and provision of emergency services is still a shared responsibility between federal, provincial, and municipal governments, although this varies across rural Canada. In particular, the vital role of the RCMP in providing contract policing in all provinces outside of Ontario and Quebec, and the challenges associated with funding RCMP contract policing, loom large over many rural communities.

Municipalities in rural Canada must provide first response services to vast geographic areas within an evolving landscape of community and health issues. Attracting and retaining staff is a consistent challenge. Municipalities pay an increasing share of policing and other first response costs yet possess limited financial tools to absorb the rising costs of policing that are outside of their control.¹⁰²



State of affairs

Statistics demonstrate need for improved community safety in rural Canada. Rural policing services in the provinces serve only 15% of the Canadian population, but in 2021, these services reported:

24 percent of violent crimes

8 percent of property crimes

30 percent of Criminal Code traffic offences and

23 percent of other Criminal Code violations¹⁰³

In the same year, the Crime Severity Index (CSI), measuring the seriousness and volume of crimes, was one-third higher in rural Canada than in urban Canada.¹⁰⁴



Spotlight on co-responder teams and other opportunities to improve policing outcomes in rural Canada

Not every issue the police respond to is a policing matter. Police are often the default response, especially in rural locations, yet their training in dealing with mental health crises and related matters is limited. The use of co-responder teams and other stand-alone teams show promise for community well-being and can allow police to focus on more criminal matters.

Community Outreach and Support Team programs, sometimes also referred to as Mobile Crisis Response Teams, are a relatively new approach to shift mental health and addiction crisis response. The model has yielded positive early reviews and better outcomes for both police teams and people in need of assistance. They have been used in both rural and urban settings alike.^{105,106}



First responder shortages in rural Canada

There is a serious shortage of first responders in rural Canada:

- › Some local RCMP vacancy rates in rural communities are as high as 50 percent.¹⁰⁷
- › The vacancy rate for volunteer fire departments (which are typically located in rural areas) is 12 percent, compared to 3 percent in metro departments.¹⁰⁸
- › Between 2016 and 2023, the number of volunteer firefighters has decreased by 41.6 percent; down to 89,000 from 126,000 in 2016.

Rural Canadians experience dangerously long wait times for emergency response, challenging public confidence and leading to adverse health and safety outcomes.^{109,110,111,112} Many communities have reported some people waiting several hours for paramedic response.^{113,114,115}

“Simply said, rural and remote policing is described as involving many occupational practices (e.g., driving long distances, waiting hours for backup) that would be rarely demanded of urban police. police often feel [this] undermines their ability to do their work safely and effectively which results in greater work-role strain and officer distress. For example, being understaffed or lacking material resources leaves officers, at times, isolated and alone when trying to respond with efficacy to community needs.”

- **Rosemary Ricciardelli**, Professor of Sociology and Criminology
[\(“Risk It Out, Risk It Out”: Occupational and Organizational Stresses in Rural Policing\)](#)



Some communities have remedied a shortage of paramedic response by training volunteer firefighters in emergency first aid. While such training has had positive outcomes, there are unintended consequences. In rural communities, fire crews are typically the first responders and often cannot leave the scene until Emergency Medical Services (EMS) arrives.¹¹⁶ This strains fire departments, lengthens their response times, and slows them down in getting to other incidents.

Approximately 84 percent of all fire services across Canada are volunteer based, with many departments facing the aging-out of their volunteer base.¹¹⁷ The cost of living and volunteerism are connected; when people must work more hours, they have less time/ability to volunteer. In 2024, the federal government doubled the tax credit for volunteer firefighters, which is a positive step towards enabling volunteerism across rural volunteer fire departments. In 2023, 71 percent of volunteer departments reported not being compensated for medical calls and 12 percent of departments reported the call volume exceeded their capacity.¹¹⁸ In the same year, 32 percent of volunteer fire departments reported paying out-of-pocket for expenses, while no metro departments had to pay out-of-pocket.

Attracting and retaining first responders means attracting their families, too. Actions to improve community economic development from federal, provincial, and municipal partners is necessary to address the most important factors, which include:

- › **Housing availability and affordability** is one of the largest barriers to attracting and retaining first responders.¹¹⁹
- › **Access to childcare** is critical for community economic development. Rural areas are more likely to have a shortage of childcare options compared to large urban areas.¹²⁰
- › **Access to high-speed internet** is crucial. Without it, remote work and online-learning and training (as well as post-secondary education) is not possible.

Federal and provincial governments are responsible for negotiating contracts with the RCMP for rural policing outside Ontario and Quebec. Engagement with municipal stakeholders during any negotiated change is critical.^{121, 122} When the RCMP pay rate changes due to new collective bargaining, municipalities are required to displace other critical priorities to accommodate unforeseen increases.¹²³



Federal engagement with municipalities on rural policing

In August 2021, a federal collective bargaining process that included an increase in pay for RCMP officers and retroactive pay going back to 2017 was announced. [Municipalities were not adequately consulted](#), leading to unplanned, unbudgeted costs on municipalities. These unanticipated costs hit rural municipalities hard:

- › **City of Meadow Lake, Saskatchewan (population - 5,344):** Police budget increase of about \$500,000.
- › **Town of La Ronge, Saskatchewan (population - 2,688):** Anticipated 16 percent increase in policing budget.

Rural municipalities also require timely access to relevant RCMP business data and intelligence to support decision-making. For example, municipalities require advance notice about potential asset and equipment purchases to ensure they can budget accordingly.¹²⁴ The opportunity to provide feedback and stay informed on policing budgets, recruitment, retention, and officer vacancies is a vital part of improving rural policing outcomes.



Bail reform

Canada's bail system allows accused individuals to remain free while awaiting trial under conditions that ensure court appearances and public safety, as guided by the Charter of Rights and Freedoms. However, repeat offenders can greatly strain police resources, and can enter into a cycle of reoffending and release that impacts community safety.

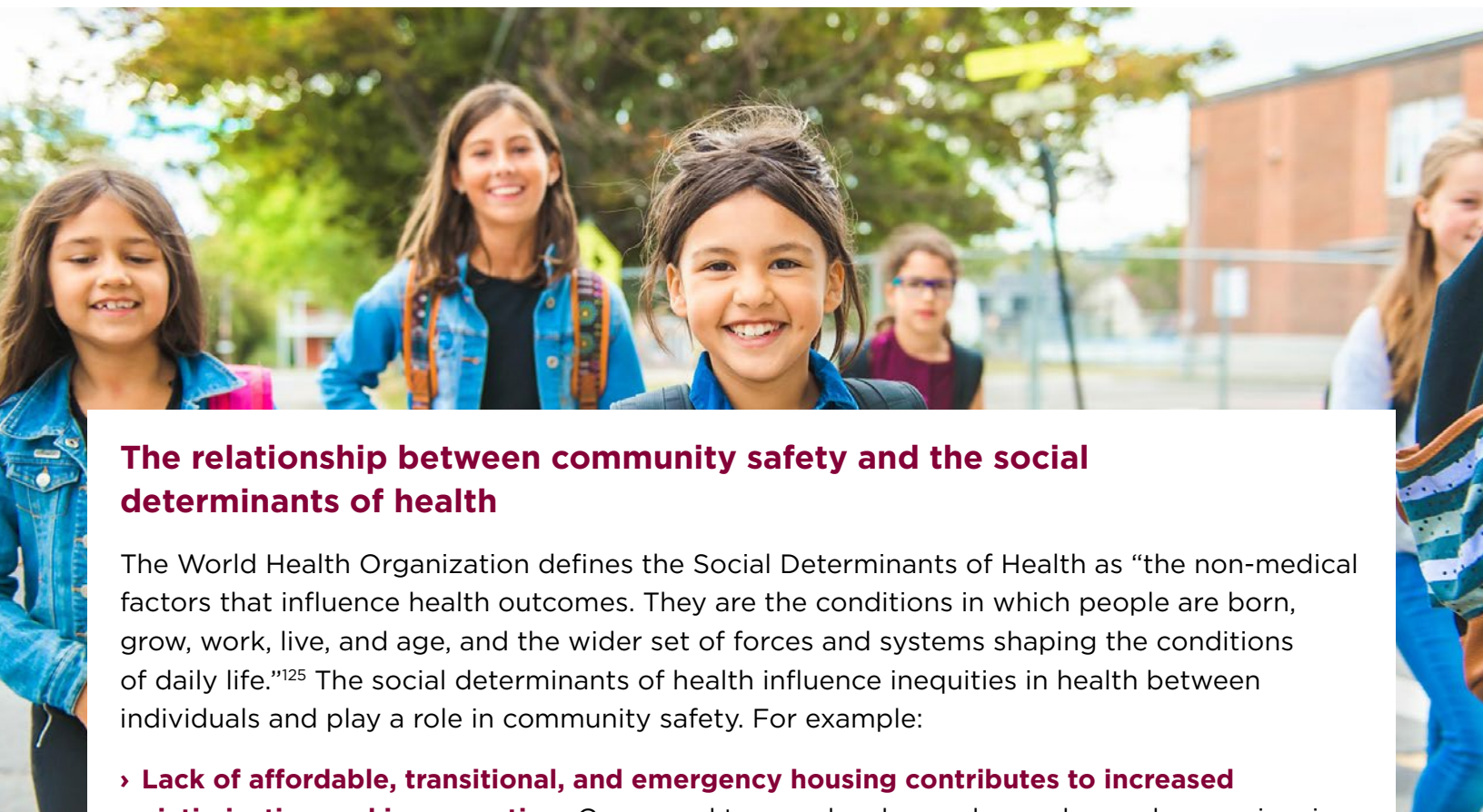
In response, in 2024, the federal government introduced Bill C-48 amending the Criminal Code to impose stricter bail conditions on repeat violent offenders, particularly those involved in firearm-related crimes or intimate partner violence. The law includes provisions that shift the burden of proof onto offenders to justify bail. While municipalities have voiced support for these reforms, they emphasize the need for broader criminal justice improvements, including reducing case backlogs and addressing systemic issues like mental health, substance abuse, and homelessness.

"Across Canada, municipalities of all sizes are on the front lines of a failing bail system. When repeat offenders are released too easily, it's our neighborhoods, our families, and our frontline services that pay the price. The cycle of reoffending and victimization must stop. Bail reform is essential to protect our citizens and restore a sense of safety in the places we call home."

- Joe Masi, Councillor, Portage La Prairie, Manitoba

The following areas have been identified as policy gaps in the bail system:

- ✓ **Addressing data gaps**
- ✓ **Reducing delays and backlogs in the justice system**
- ✓ **A national study on Canada's bail system**
- ✓ **Addressing the root causes of repeat offending**



The relationship between community safety and the social determinants of health

The World Health Organization defines the Social Determinants of Health as “the non-medical factors that influence health outcomes. They are the conditions in which people are born, grow, work, live, and age, and the wider set of forces and systems shaping the conditions of daily life.”¹²⁵ The social determinants of health influence inequities in health between individuals and play a role in community safety. For example:

- › **Lack of affordable, transitional, and emergency housing contributes to increased victimization and incarceration:** Compared to people who are housed, people experiencing homelessness are more likely to be victims of violence, have been incarcerated, and are more likely to engage in criminal activity because of chronic homelessness.¹²⁶
- › **Canada’s history of colonialism has led to high incarceration rates amongst Indigenous peoples:** Historically, the Canadian government used the RCMP to enforce colonial policies, such as the forced relocation of Indigenous youth to residential schools. Police treatment of Indigenous peoples remains problematic. For example, Indigenous peoples can be stereotyped as criminals, singled out in regular policing activities, or ignored in issues of victim support, such as with missing and murdered Indigenous women and girls.¹²⁷ Indigenous peoples represent a disproportionately high share of incarcerated people in Canada; in 2020, although Indigenous people made up 5 percent of Canada’s population, they accounted for 30 percent of federally incarcerated people.¹²⁸
- › **A lack of access to health services hinders crime prevention efforts:** Rural communities face a shortage of health services, including victim support services, and rehabilitation for those affected by crime.^{129, 130} Rural residents often need access to transportation to travel into urban centres to access essential services, which makes accessing care more difficult. Access to mental health services in rural Canada is limited. For example, mental health professionals belonging to Co-responder teams (CRTs) where mental health professionals join police to de-escalate situations where people are experiencing mental health crises are effective, but not widely available. Investment in CRT programs and other community-based services (i.e. detox programs, addiction programs, and walk-in clinics) is needed.^{131,132}

Federal recommendations on safety in rural communities

Safe communities attract residents and businesses, fostering growth in rural communities. When people feel secure in their daily lives, they are more able to contribute to their community and local economy.

Ensuring safety also helps build trust and social connections, critical aspects that community members rely on when facing challenges: both personally and collectively.

Investing in community safety through law enforcement, crime prevention, emergency services and community programs will make for stronger more resilient rural communities.

FCM recommends the federal government take the following steps to ensure community safety and the proper provision of emergency services in our rural municipalities.

1. RCMP policing

- a. **Guarantee federal support and investment in rural RCMP contract policing** to deliver effective, community-focused policing, while strengthening service delivery and prioritizing crime prevention efforts.
- b. **Commit to meaningful consultations with municipalities on decisions affecting the future of RCMP contract policing**—especially on increases in policing costs—and consider local governments' ability to pay for new costs before implementing changes.
- c. **Strengthen efforts to ensure optimal RCMP staffing and service levels in communities** by tackling high vacancy rates, officer burnout, and staffing gaps that hinder policing services in rural Canada.

2. Bail reform

- a. **Strengthen Canada's bail system** by working with all orders of government to implement evidence-based reforms that address the challenges that repeat offending poses to community safety and the pressures it places on local police resources, including:
 - i. Establishing a national data collection and sharing program to support evidence-based decision-making across jurisdictions.
 - ii. Expanding judicial capacity to reduce court backlogs.
 - iii. Conducting a national study to identify and implement effective bail compliance strategies.
 - iv. Tackling the root causes of repeat offending.



3. Mental health

- a. **Work with all levels of government to expand investments in community-based mental health and substance use care**—ensuring people in crisis in all our communities receive the right kind of support, while reducing pressure on police services.
 - i. Collaborate with provinces to provide funding and support for local rural governments to implement innovative pilot projects for mental health programming, including crisis response. Funding for local rural pilot projects can address community-specific needs and incorporate cultural knowledge.

Climate change adaptation and mitigation

Context


Rural municipalities in Canada face increasing challenges in both mitigating and adapting to the impacts of climate change. Challenges brought on by flooding, rising temperatures and increasingly extreme and frequent weather events have a direct impact on the well-being of rural communities.¹³³

Climate mitigation: Actions to limit or prevent greenhouse gas emissions (e.g., carbon dioxide, methane, and nitrous oxide). Climate mitigation actions include transitioning to renewable energy, improving energy efficiency, and enhancing carbon sequestration.¹³⁴

Climate adaptation: The goal of climate adaptation is to build resilience by ensuring communities can prevent, prepare, respond, and recover from climate impacts in an equitable and inclusive way.¹³⁵

The impacts of climate change affect both the physical and mental health of residents in rural communities. Rising temperatures and poor air quality increase public health risks, and extreme weather events such as floods and wildfires can displace residents.^{136, 137} Worsening wildfires, for example, are escalating respiratory issues and damaging critical health infrastructure like health clinics at the same time.¹³⁸

Beyond the human health impacts, climate change also poses economic threats and instability in rural communities. For coastal communities, rising sea levels and more frequent and severe weather events are threatening fisheries, tourism, and coastal infrastructure.^{139, 140, 141} Low water levels caused by drought are forcing cargo shipments to be rerouted, escalating transportation expenses, and disrupting local economies.^{142, 143} Droughts have led to reduced crop yields, financial losses, and increased reliance on crop insurance.^{144, 145} Crop insurance claims shot up seven-fold between 2021 and 2024 when compared to the previous four-year period due to drought-damaged crops.¹⁴⁶ Intensifying wildfires have caused road closures, traffic and rail disruptions, and challenged critical industry supply chains.^{147, 148, 149, 150, 151, 152}



Core public infrastructure will continue to be challenged by the impacts of climate change.¹⁵³ For example, the operational window for approximately 10,000 km of existing winter roads is decreasing with nearly half being unusable within the next 30 years.¹⁵⁴ Rural Canada's \$108 billion infrastructure gap will continue to grow because of climate change. In fact, the true replacement value of rural Canada's infrastructure may be underestimated, as current calculations don't consider more resilient methods or materials built to withstand the tougher climate challenges ahead. For more information on infrastructure in rural Canada, please see ["infrastructure and transportation"](#).

The Canadian Climate Institute estimates that early investments in infrastructure adaptation can:

- ✓ **Save 74-88 percent on costs annually for investments in airports**
- ✓ **Reduce damages to homes and buildings five-fold over the course of this century¹⁵⁵**

Building climate resilience by investing in adaptation and mitigation requires a coordinated effort from all three orders of government. [The National Adaptation Strategy](#) lays the groundwork for climate adaptation, and places responsibility on the provinces and to set the direction of climate adaptation for their regions.

The federal government has made several investments to support climate adaptation and mitigation, including through programs like the [Climate-Resilient Coastal Communities Program](#), [Climate Change Preparedness in the North](#), the [Disaster Mitigation and Adaptation Fund](#), [Canada Housing and Infrastructure Fund](#) (climate lens), and the [Disaster Financial Assistance Arrangement program](#). Funding like that kinds offered by Green Municipal Fund (GMF) have brought financial and capacity-building support for projects that improve environmental, economic and social outcomes. Current GMF programs such as Local Leadership for Climate Adaptation can offer timely support for rural communities.

But more is needed; a renewed fund for rural communities to support local needs, while ensuring the application process is streamlined and accessible for smaller communities will help build resilience.



State of affairs

Rural communities are taking tangible steps to build resilience.

Municipal planning

Municipal planning is key to climate adaptation. To build long-term resilience against future climate impacts, it is important to develop risk and vulnerability assessments, adaptation plans, emission reduction strategies, and emergency management plans. Municipalities can proactively address climate vulnerabilities by integrating climate risk into zoning bylaws and development permit processes. For example, requiring site drainage plans, FireSmart principles, and foundation designs adapted for permafrost conditions ensures that new developments are resilient to climate change impacts.¹⁵⁶ These strategies can limit development in hazard-prone areas, make infrastructure resistant to disaster, and preserve natural buffers. Continued investment in proactive planning for rural across Canada is crucial to help protect residents and infrastructure from growing climate risks.

Plans and community initiatives must be aligned with unique local needs and context. For example, municipalities should be able to help define what natural asset management looks like in their communities. For Indigenous communities, self-determination from and co-development with municipalities are crucial, especially for Indigenous communities, and community engagement and programming can help achieve this.¹⁵⁷

Research to support climate change adaptation and mitigation, disaster risk reduction, and emergency response can help move communities forward. More research and investment is needed for:

- ✓ **Nature-based solutions**
- ✓ **Climate risks (e.g., permafrost loss, costal erosion, and forest fires)**
- ✓ **High-resolution, regionally specific climate data, forecasting tools, and community-based monitoring tools**
- ✓ **Ice condition and iceberg monitoring**¹⁵⁸

Many rural communities are reliant on a single provider for basic services and connectivity (e.g., digital and cellular), leaving them vulnerable to disruptions. For example, the 2024 wildfires in British Columbia and the Northwest Territories severely impacted communications by damaging Northwestel infrastructure, leaving many communities without internet.¹⁵⁹ This event demonstrated the need for more backup systems for remote and rural communities (e.g., low-earth satellites).

The same goes for transportation in rural communities; reliance on one method of transportation or one singular pathway, can make communities vulnerable to disruptions brought on by climate change.

Note that FCM's [Green Municipal Fund](#) offers a significant number of programs and funding opportunities for communities of all sizes, including rural communities, that can assist specifically with the climate adaptation-related challenges.





Local and Indigenous knowledge

Indigenous peoples have long maintained a profound and reciprocal relationship with the land, water, and ecosystems, integral to their cultures, languages, identities, and ways of life. Many Indigenous communities in rural Canada are situated in regions experiencing accelerated climate change impacts, disrupting traditional ways of living and exacerbating existing socioeconomic disparities. Challenges such as health inequities, food and water insecurity, limited access to healthcare and education, and economic marginalization are further intensified by the rapid environmental changes occurring within their territories.

Indigenous communities, through generations of careful observation and stewardship, were among the earliest to recognize shifts in climate patterns and ecological health. They hold invaluable traditional ecological knowledge and adaptive practices that have enabled resilience over centuries. Effective climate solutions in rural Canada must meaningfully integrate Indigenous knowledge and perspectives, acknowledging Indigenous peoples not only as key stakeholders but also as leaders in climate adaptation and mitigation. Collaborative approaches that combine traditional knowledge systems with contemporary science and policy can create robust strategies for environmental stewardship, sustainable economic development, and community resilience, benefiting all rural communities.

Sector growth spotlight: Canada's forestry opportunity

Canada's forest sector supports roughly 200,000 direct and 374,000 indirect jobs from coast-to-coast, and one of the largest Indigenous employers in the country; employing 11,600 Indigenous workers.^{160, 161} In 2022, the sector contributed \$33.4 billion to Canada's GDP.¹⁶²

Canada's forestry sector can play a leading role in building climate adaptation and mitigation in communities:

- › Forest management is a powerful tool in wildfire mitigation and reducing the impacts of catastrophic fires.¹⁶³
- › Tall wood building projects offer an environmentally friendly, resilient, and affordable choice to meet Canada's demand for housing (e.g., using wood reduces construction carbon pollution by 25-45 percent, and wood buildings require less energy to heat and cool).
- › Many of Canada's forest companies have become energy self-sufficient, with all Canadians forestry mills producing enough green electricity to power the equivalent of the City of Calgary.¹⁶⁴



Scaling proven local solutions to reduce GHG emissions

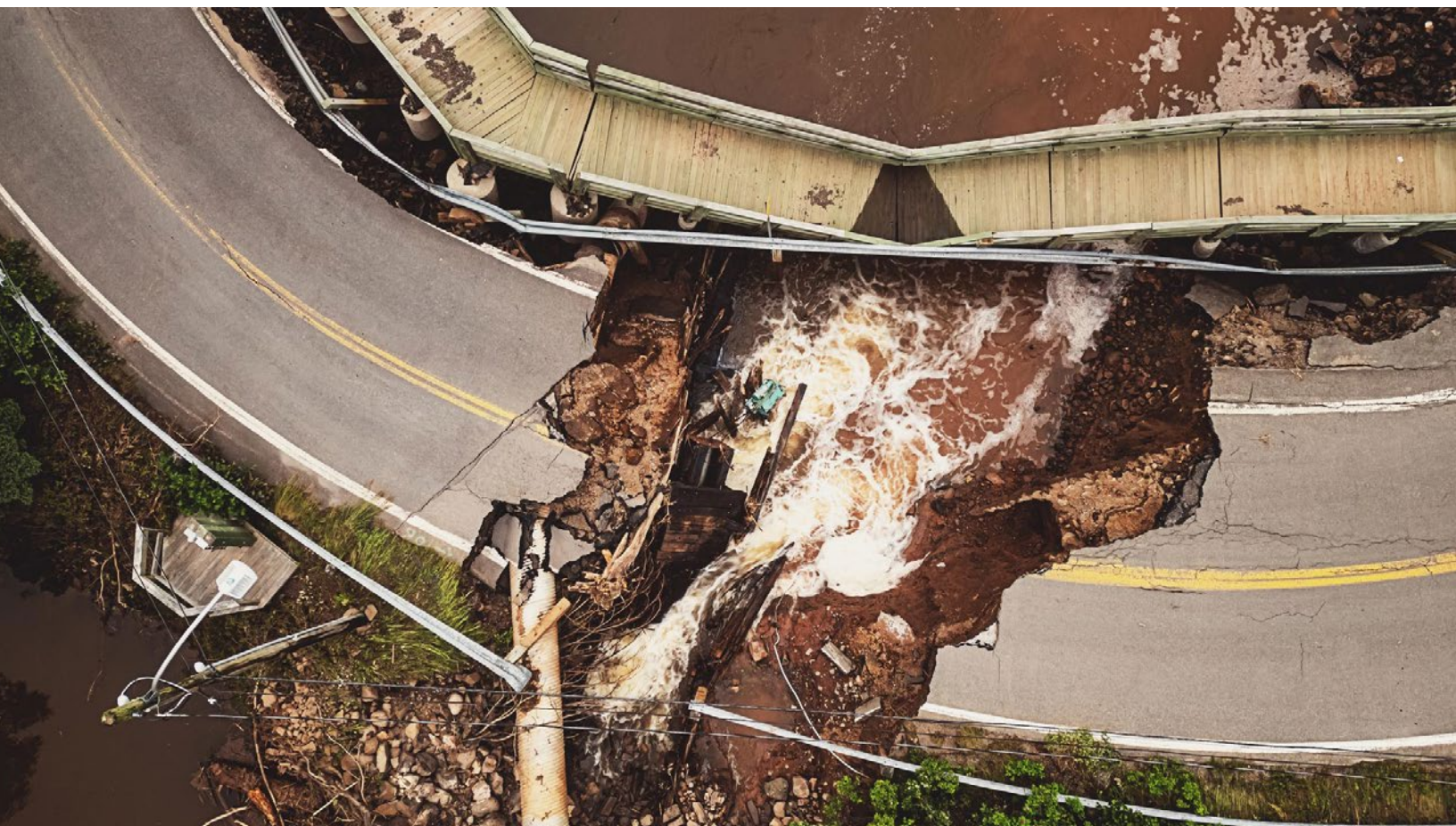
Canada's commitment to reduce emissions requires coordination across all three orders of government and the private sector.

Renewable energy solutions are vital to Canada's transition to net-zero emissions, particularly in rural communities. The federal government has introduced initiatives like the [Clean Energy for Rural and Remote Communities Program](#), which supports the adoption of sustainable energy solutions. Improvements to this program, such as simplified reporting and flexible terms, along with consultations with Indigenous communities starting in 2022, have helped better meet local needs. However, challenges remain. Many rural communities lack the necessary capacity and expertise to fully access federal funding, and programs must be tailored to unique regional needs.

Understanding the impacts of net-zero policies on resource-based industries, especially for Canada's oil and gas producing regions, is necessary. The [Canadian Sustainable Jobs Act](#) reinforces the need for a coordinated transition by supporting workforce development and economic diversification in sectors affected by emissions reduction policies. Canada's oil and gas-producing regions can play a crucial role in achieving the country's 2050 net-zero emissions goal by advancing clean technology, reducing emissions, and diversifying energy production. Investments in carbon capture, utilization, and storage can lower the sector's carbon footprint, while innovations in methane reduction and energy efficiency will further contribute to emissions reductions. By embracing a transition to cleaner energy while maintaining economic growth, Canada's oil and gas industry can be a key player in a sustainable and prosperous low-carbon future.

The Western Economic Solutions Taskforce (WEST): Opportunity and prosperity: the future of western Canada

WEST was formed by FCM in 2019 to bring the voice of municipalities in Manitoba, Saskatchewan, Alberta directly to the federal government in Ottawa. In 2021, WEST published a report on the economic challenges and opportunities for western Canada. The recommendations centre on a bold vision for a thriving western Canada, and include establishing national utility corridors, ensuring a place-based transition to net-zero emissions, and securing key federal investments in trade infrastructure and economic diversification. A key win by WEST was securing billions in federal funding for the remediation of oil and gas wells.



Emergency preparedness

Governments generally take a reactive, top-down approaches to emergency management. This focus on isolated, catastrophic events, is insufficient for dealing with multi-level extreme weather events. Jurisdictional gaps in emergency preparedness and response cause “disjointed regional planning and recovery initiatives.”¹⁶⁵

Timely access to sufficient information poses another barrier to mitigating disaster risks. For example, decision-makers, particularly in remote areas, lack sufficient extreme weather records; with the [Canadian Disaster Database](#) insufficient for this purpose.¹⁶⁶ **The Canadian Centre for Climate Services (CCCS)** provides climate resources for local governments such as climate datasets, interactive maps, and training materials. The federal government should thus fund resources and research specific to local communities, as well as prioritising information sharing, to enable emergency planning in rural municipalities This is done through:

- ✓ **Delivering climate services driven by user needs**
- ✓ **Providing access to climate information (i.e., historical and future climate projections)**
- ✓ **Building local capacity**
- ✓ **Offering training and support**

Spotlight on rural innovation: Building back better post-natural disaster

One way municipalities can strengthen resilience and lead in renewable energy adoption is by partnering with local nonprofits. For example, the Prince Edward Island communities of Stratford and Charlottetown partnered with SwitchPACE CIC, which administers Property Assessed Clean Energy (PACE) projects to support sustainable energy solutions. This approach proved especially useful during recovery efforts following Hurricane Fiona, which left many without power for days.

“Renewable energy projects have paid off, with places like Summerside [[being home to new solar farms](#)] restoring power quickly after Fiona, and programs like Stratford’s PACE making solar energy more accessible at the household level.”

- Satya Sen, Executive Director, Federation of Prince Edward Island Municipalities

The program provides low-cost financing for up to 15 years, with no money down, flexible repayment terms, and easy access to technical support, making clean energy upgrades more accessible to homeowners.¹⁶⁷ SwitchPACE takes the lead in program management, from financing to contractor coordination, removing the administrative effort for the municipalities.

Programs like this showcase how communities can:

- › Support mitigation by enabling renewable and energy efficient solutions with homeowners
- › Help improve resilience by ensuring people have access to power in the face of future potential natural disasters
- › Implement solutions that don’t add administrative burden to rural municipalities



Federal recommendations on climate change adaptation and mitigation

As Canada intensifies its efforts to address climate change, more investments need to be made in climate adaptation and mitigation; as underinvestment in these areas will lead to greater disaster response and recovery costs.¹⁶⁸ All orders of government, the private sector, and researchers need to collaborate so resources can be better leveraged to address climate adaptation and mitigation. Climate policies and associated actions must be flexible to accommodate the unique needs of rural communities, and be designed to help grow the economy, while protecting people and the environment.

FCM recommends the federal government take the following steps to strengthen climate adaptation measures throughout rural Canada.

1. **Support local adaptation and disaster mitigation projects by investing in climate-resilient infrastructure** such as transportation networks, energy grids, water treatment systems, nature-based solutions, and flood and wildfire mitigation that can withstand current and future projected climate impacts. Ensure the application process is predictable, streamlined and accessible for smaller communities with limited administrative and reporting capacity.
2. **Advance actions to protect rural Canadians from disasters**, such as expediting implementation of the Canadian Wildland Fire Prevention and Mitigation Strategy. A whole-of-society approach is needed to improve coordination for disaster preparedness and response/recovery for all major climate hazards.
3. **Invest in capacity building and staffing resources for rural communities**, to support integrating climate change adaptation planning and disaster mitigation in public sector decision-making.
4. **Expand support for nature-based climate solutions**, parks and conservation efforts to protect Canadians from natural hazards such as floods, wildfires, drought and extreme heat and support other benefits including carbon sequestration, public parks and green spaces, and improved health and biodiversity outcomes.
5. **Invest in regionally specific climate data and forecasting tools**, including regional climate risk assessments that are locally relevant. Support community-based monitoring programs, including Indigenous knowledge systems, to support long-term climate adaptation and disaster mitigation planning.

- 6. Fully implement a revised Disaster Financial Assistance Arrangements (DFAA) program.** This will support recovery after a natural disaster in a way that reduces future climate risk while allowing impacted communities to build back better.
- 7. Support rural communities in scaling up local climate action measures** that reduce costs, improve affordability, grow local economies and create jobs. These can include retrofitting housing and community buildings to use less energy, upgrading municipal water and waste-water infrastructure, expanding community energy systems and supporting rural and agricultural climate solutions.



Conclusion

Rural communities are essential to the fabric of Canada and contribute to Canada's prosperity in countless ways. From agriculture and natural resources to environmental conservation, rural communities play a critical role in shaping Canada's identity and future. With dynamic local economies, a key role in infrastructure, and unique identities and cultures, rural Canada is already foundational to the success and growth of our Canada.

As we look to the future, focusing on the key priorities presented in this report will allow these communities to prosper, innovate, and thrive. The federal government's role in addressing critical areas such as infrastructure, digital connectivity, community safety, climate adaptation, and housing is essential to ensuring these communities can remain vibrant and resilient for generations to come.

In partnering with municipal governments to address the priorities outlined here, the federal government can ensure rural communities are better equipped to face future challenges and are empowered to reach their full potential. Supporting rural Canada is not only an investment in these individual regions but an investment in Canada's long-term growth and resilience.

As Canada's rural municipalities continue to play a vital role in our national economy, it is vital that we act now to ensure every rural community can prosper and thrive.

Appendix A: Federal funding supporting digital connectivity

Table 5. Examples of federal government initiatives supporting digital connectivity

Initiative	Time horizon and funding	Description
<u>Connect to Innovate program</u>	2016-2023 \$585 million	Supports new 'backbone' infrastructure to connect institutions like schools and hospitals ¹⁶⁹
<u>Universal Broadband Fund</u>	2020-2021 \$3.225 billion	Focuses on large, high-impact projects that primarily benefit Indigenous peoples and can be completed quickly ¹⁷⁰
<u>Broadband Fund</u>	2019-ongoing \$675 million	Funds projects supporting transport network capacity, access network infrastructure, mobile wireless networks, and satellite-dependent communities ¹⁷¹
<u>Canadian Infrastructure Bank and the Accelerated Investment Incentive</u>	Low-cost, flexible financing and tax breaks on eligible properties	Encourage private-sector investments in broadband ¹⁷²

Appendix B: Canada Community Building Fund categories

- › **Broadband and connectivity**
- › **Brownfield redevelopment**
- › **Capacity building**
- › **Community energy systems**
- › **Culture**
- › **Drinking water**
- › **Fire Halls**
- › **Highways**
- › **Local and regional airports**
- › **Local roads and bridges**
- › **Public transit**
- › **Recreation**
- › **Resilience**
- › **Short-line rail**
- › **Short-sea shipping**
- › **Solid waste management**
- › **Sport**
- › **Tourism**
- › **Wastewater Infrastructure**

Appendix C: Federal funding programs for rural transit as of April 2025

Table 6. Examples of federal funding for rural transportation projects

Program	Time horizon and funding	Description
<u>Rural Transit Solutions Fund</u>	\$250 million between 2021-2026	Provincial and territorial governments can leverage this program to support local transit solutions in rural and remote communities. ^x
<u>National Trade Corridors Fund</u>	\$4.6 billion between 2017-2028	Funds projects like airports, ports, railways, and access roads, prioritizing Arctic and northern transportation needs and climate resilience.
<u>Investing in Canada Infrastructure Program</u>	\$33 billion (bilateral agreements are in place with the provinces—remaining funds are to be committed by 2023 for the provinces)	Provided funding to provinces including through a Rural and Northern Communities Stream (for enhancing road, air, or marine infrastructure), the Public Transit Stream (for improving capacity, safety, and access to public transit) ^{xi} , and the Green Infrastructure Stream (for improving access to clean energy transportation).

^x Find a list of projects taking place under this fund .

^{xi} There are over 230 projects underway or completed in rural and Indigenous communities

Appendix D: Federal funding programs under the National Housing Strategy

Table 7. Programs under the Canada's National Housing Strategy

Program	Funding	Description
<u>Reaching Home—Canada's Homelessness Strategy</u>	\$4 billion	A community-based program aimed at preventing and reducing homelessness across Canada. This program provides funding to urban, Indigenous, rural and remote communities to help them address local homelessness needs like housing services, activities to aid in homelessness prevention and shelter diversion, client support services, coordination of resources/data improvement, and capital investments.
<u>Rapid Housing Initiative</u>	\$4 billion	The program provides capital contributions to cover the rapid construction of new permanent rental housing units and the conversion/rehabilitation of existing buildings to affordable housing. The program prioritises populations who are, or otherwise would be, in severe housing need or experiencing, or at risk of homelessness.
<u>Affordable Housing Fund</u>	\$14.6 billion	<p>Low-interest repayable loans and forgivable loans or contributions to partnered organizations for new affordable housing and the renovation and repair of existing, affordable and community housing.</p> <p>The AHF prioritizes projects that help people most in need, including women and children fleeing family violence, seniors, Indigenous peoples, people living with disabilities, those with mental health or addiction issues, veterans, and young adults.</p>

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