



June 15, 2026

Mr. Sam Oosterhoff, MPP

Member of Provincial Parliament, Niagara West
Legislative Assembly of Ontario
Queen's Park, Toronto, Ontario M7A 1A2

Re: Ontario's Main Streets Need Provincial Partnership – Supporting Vibrant Downtowns

Dear MPP Oosterhoff,

I am writing on behalf of the Ontario Business Improvement Area Association (OBIAA), the provincial network representing over 300 BIAs and more than 140,000 small businesses across Ontario. As the organization that supports and advocates for Business Improvement Areas in every corner of this province - including in Niagara West - OBIAA is deeply invested in the health and vibrancy of Ontario's Main Streets, and in the provincial decisions that shape them.

In June 2026, the Federation of Canadian Municipalities' Big City Mayors' Caucus released its Vibrant Downtowns initiative, calling for coordinated action across all orders of government to address homelessness and housing, organized crime and public safety, and transit and infrastructure. The priorities outlined in that initiative are not unique to Canada's largest cities - they are the daily reality of Main Streets and commercial corridors in communities across Ontario, including those in your riding. And while much of the BCMC's announcement was directed at the federal government, the solutions require provincial partnership to succeed.

What Ontario's Main Streets Are Experiencing

OBIAA's member BIAs are on the front lines of downtown health in Ontario. Across the province, the picture is consistent: small businesses, their customers, and the communities they serve are absorbing pressures that exceed the capacity of any single order of government to address alone. These include:

- **Homelessness and housing instability** visible on commercial corridors, affecting customer confidence, employee safety, and the overall experience of doing business in our downtowns. Provincial investment in mental health, addictions services, and deeply affordable housing is essential to addressing the root causes municipalities cannot resolve on their own.
- **Organized crime, extortion, and retail theft** that have become an increasing operational burden for small business owners across Ontario. A coordinated provincial

enforcement strategy, one that supports both OPP and municipal police services, is needed to address threats that cross municipal boundaries.

- **Barriers to housing above commercial properties** that prevent the conversion of thousands of vacant upper-floor units on Ontario's Main Streets into much-needed residential housing. These are units that already exist within the built fabric of our communities, sitting empty above storefronts from Niagara to Northern Ontario.
- **Infrastructure and transit gaps** that limit access, constrain densification, and reduce the foot traffic that main street businesses depend upon to survive and grow.

The Housing Opportunity Hidden in Plain Sight

We would like to draw your particular attention to an opportunity that sits squarely within Ontario's jurisdiction. Our research report, [Turning the Lights On: Looking for the Hidden Housing on Ontario's Main Streets](#), documents thousands of vacant upper-floor residential units sitting unused above historic commercial buildings across Ontario. These units are not being converted because of compounding barriers in provincial building code requirements, insurance frameworks, and access to financing - not because of lack of will or demand.

Unlocking this housing stock would increase residential density above existing commercial properties, bring new residents to Main Streets, support local businesses through increased foot traffic, and contribute meaningfully to Ontario's housing supply - all without requiring new land, new greenfield development, or the displacement of existing uses. The Province has both the jurisdiction and the tools to move on this.

What We Are Asking of the Province

We respectfully ask that you advocate within your caucus and to the relevant ministers for the following provincial actions:

- **Champion a provincial response to homelessness and housing instability** that matches federal investment intent, including sustained funding for mental health and addictions services, Housing First programs, and deeply affordable housing options that support commercial district recovery.
- **Develop a coordinated provincial strategy on organized crime and retail extortion** that supports municipal police services and OPP, and ensures small businesses are not left to absorb the costs of threats that require provincial coordination to address effectively. OBIAA's submission on Bill 119 has outlined a number of specific recommendations in this area that we would welcome the opportunity to revisit with your office.
- **Remove provincial barriers to housing above commercial properties** on Ontario's Main Streets by reviewing building code requirements, insurance frameworks, and financing tools that currently make upper-floor residential conversion prohibitively difficult. This is a housing solution the Province can lead on directly.

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- **Align provincial infrastructure and transit investments with the federal Vibrant Downtowns direction** to ensure Ontario communities benefit from coordinated, multi-order investment that enables Main Streets to recover, grow, and attract the density they need to thrive.
 - **Ensure BIAs and small business organizations have a meaningful seat at provincial tables** on housing, safety, and downtown recovery, so that provincial policy reflects the realities experienced daily by the businesses and communities it is meant to support.

Ontario's more than 300 Business Improvement Areas represent the commercial backbone of communities large and small across this province. We are not asking for new spending for its own sake - we are asking for the coordinated provincial leadership that allows the investments already being made to reach their full potential, and for the removal of barriers that currently stand between existing buildings and the housing our province urgently needs.

When federal partners are treating vibrant downtowns as a national economic priority, Ontario has both an opportunity and an obligation to align. We hope you will carry that message forward in your caucus and to the ministers responsible.

We would welcome the opportunity to meet with you at your Niagara West constituency office to discuss these priorities and how OBIAA can support your work on behalf of the communities you serve. Thank you for your time and continued service to Niagara West.

Sincerely,



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