



March 4, 2026

From:  
**West End Home Builders' Association**  
1112 Rymal Road East  
Hamilton, Ontario L8W 3N7

To: **City of Hamilton**  
71 Main Street West  
Hamilton, Ontario L8P 4Y5  
Attn: Phil Caldwell, Manager, Commercial  
Districts & Small Business; Johnpaul  
Loiacono, Senior Project Manager

### **WE HBA Letter: Revitalizing Hamilton's Commercial Districts CIP Review**

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The West End Home Builders' Association (WE HBA) is the voice of the land development, new housing and professional renovation industries in Hamilton, Burlington, and Grimsby. WE HBA represents 300 member companies made up of all disciplines involved in land development and residential construction. In the Hamilton CMA in 2024, residential construction contributed over \$4.6 billion in investment value and provided nearly 21,000 jobs paying about \$1.6 billion in wages<sup>1</sup>. WE HBA notes that these economic indicators are in rapid decline.

WE HBA is pleased to express our strong encouragement for maintaining, and where possible, enhancing the incentives offered through the Commercial Districts Community Improvement Plan (CIP). As the City undertakes its current program review, we believe this is an important opportunity to reaffirm the City's commitment to revitalizing and strengthening its commercial corridors.

Hamilton's commercial districts are vital to the health and vibrancy of our community. At a time when many corridors, most notably our downtown, are experiencing economic decline, it is especially important to take thoughtful, proactive steps that foster resilience and renewed investment.

Our industry plays a central role in driving local economic activity and building livable communities. However, we are witnessing a steep decline as housing sales have come to a halt. In today's challenging economic climate marked by higher financing costs, softer market conditions, and investor caution municipal partnership tools like Community Improvement Plans are more critical than ever.

CIPs are strategic investment tools. They help direct private capital to areas where it can have the greatest positive impact. By supporting intensification and infill in locations where infrastructure and servicing already exist, the City ensures that past investments in roads, transit, utilities, and community amenities are leveraged efficiently and responsibly.

Hamilton's commercial districts are currently under significant pressure. Vacancies, aging building stock, deferred maintenance, and diminishing retail conditions are contributing to visible decline. Without strong and predictable incentives to encourage reinvestment, that decline risks accelerating.

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<sup>1</sup> "CHBA Economic Impacts 2024 Fact Sheet, City of Hamilton". Canadian Home Builders' Association.



Private capital is mobile. Builders and investors can choose to deploy resources in other parts of the GTHA where market conditions present lower risk and more near-term returns. The Commercial Districts CIP plays a crucial role in ensuring Hamilton remains competitive by helping bridge feasibility gaps and reinforcing confidence in the local market.

Maintaining or enhancing these incentives as part of this review would send a clear and positive signal that Hamilton is committed to revitalization, partnership, and long-term prosperity. Scaling them back during a period of economic decline risks slowing progress at a time when stability and confidence are essential.

WE HBA respectfully encourage the City to maintain and strengthen the Commercial Districts CIP to ensure Hamilton's commercial corridors can recover, intensify, and thrive in the years ahead.

We appreciate the opportunity to contribute to this important review and look forward to continued collaboration with the City in building a strong, vibrant, and resilient Hamilton.

Sincerely,

Amanda Stringer  
Manager of Government Relations  
West End Home Builders' Association