



**WINDSOR
ONTARIO
CANADA**

**REAL PEOPLE.
REAL SOLUTIONS.
A STRONGER
TOMORROW.**

COMMUNITY-DRIVEN MUNICIPAL MODEL

Invest in Ourselves



PEOPLE



HOMES



OPPORTUNITY



**A STRONGER
TOMORROW**

**STRONGER
COMMUNITIES
BRIGHTER FUTURES**

**OUR CITY.
OUR PEOPLE.
OUR POTENTIAL.**

WINDSOR

A MUNICIPAL SYSTEMS FRAMEWORK FOR HOUSING, ESSENTIAL SERVICES, PRODUCTIVE ASSETS AND LONG-TERM COMMUNITY STABILITY



HOUSING AUTONOMY

More homes.
More homeowners.
Stronger communities.



MUNICIPAL GROCERY AUTONOMY

Lower food costs.
Local producers.
Healthier communities.



FUEL AUTONOMY

Reliable fuel.
Lower costs.
Local supply options.



HEALTHCARE AUTONOMY

Local care.
Stronger health.
Healthier communities.



TRANSPORTATION AUTONOMY

Connecting people.
Expanding opportunity.
Stronger mobility.



WORKFORCE & SKILLS AUTONOMY

Local jobs.
Skilled workers.
Stronger economy.



RESOURCE DEVELOPMENT AUTONOMY

Our resources.
Local benefits.
A prosperous future.



ENERGY AUTONOMY

Cleaner energy.
Lower costs.
More resilient communities.



DIGITAL & COMMUNICATIONS AUTONOMY

Connected communities.
More opportunity.
A stronger future.



BRIDGE TO OPPORTUNITY



MANUFACTURING STRENGTH



EDUCATION & INNOVATION

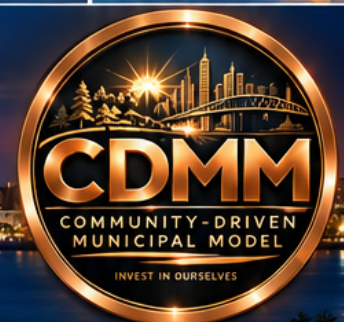


VIBRANT NEIGHBOURHOODS



A STRONGER WINDSOR

**LOCAL SOLUTIONS.
LASTING CHANGE.
GENERATIONS AHEAD.**



Proposal Structure

A READER-FIRST MAP FOR MUNICIPAL ANALYSTS, ELECTED OFFICIALS, RESEARCHERS AND COMMUNITY PARTNERS

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Core reading principle: CDMM is a framework for building local productive capacity. Every enterprise, asset and service must be evaluated on its own legal authority, operating economics, public value, risk and measurable outcomes. The model does not assume that every municipal enterprise will be profitable or appropriate in every community.

Executive Summary

A WINDSOR-SCALE APPLICATION OF THE COMMUNITY-DRIVEN MUNICIPAL MODEL

The Community-Driven Municipal Model (CDMM) is a municipal systems framework designed to increase local productive capacity by connecting housing, essential services, workforce development, infrastructure, municipal assets, private-sector participation and community-directed reinvestment. Windsor is a strong test case because it combines significant housing pressure and homelessness with an unusually deep manufacturing, automation, logistics, warehousing and skilled-trades ecosystem.

CDMM organizes municipal development through nine Autonomies: Housing; Municipal Grocery; Fuel; Healthcare; Transportation; Workforce & Skills; Resource Development; Energy; and Digital & Communications. An Autonomy is not constitutional sovereignty. It is practical local operating capacity exercised within provincial and federal law. The Province continues to legislate, regulate, fund and supervise where applicable; the municipality decides how to deploy local assets, procurement, partnerships and operations within that framework.

The central Windsor proposition: Canada has a housing-production problem. Windsor already has an advanced production ecosystem. CDMM asks whether that productive capability can be extended into permanent housing, essential-service infrastructure and municipally directed asset creation without displacing the private sector.

The proposal begins with a first-year permanent-housing planning range of 400-800 homes, delivered through existing builders, modular suppliers, contractors and municipal land where appropriate. A new factory is not required for the first-year target. The separate Windsor Foundational Homes & Municipal Tiny Homes Manufacturing Opportunity can become a later industrial-development pathway if demand, feasibility and provincial support justify it.

The broader objective is economic stability at household, business and municipal levels. Permanent housing and ownership pathways can reduce exposure to rising shelter costs. Municipal food and fuel capacity can diversify procurement and create additional local options. Workforce development can connect residents to construction, manufacturing and infrastructure employment. Municipal assets can potentially diversify revenues over time. The model therefore measures success through lower household pressure, stronger local employment, durable assets, public-service resilience, transparent reinvestment and the ability of residents to build long-term security.



How to Read This Proposal

EVIDENCE, SCENARIOS, LEGAL AUTHORITY AND MUNICIPAL CHOICE

This document separates four kinds of information so analysts can evaluate CDMM without confusing evidence with projections.

Category	How it is used
Verified public evidence	Current Windsor, Ontario and Canadian data from municipal, provincial, federal, CMHC, Statistics Canada, UN and other official sources.
CDMM design principle	A structural feature of the model, such as the nine Autonomies, municipal reinvestment, permanent housing orientation or resident participation.
Planning scenario	An illustrative range used to test scale, such as 400-800 permanent homes in Year One or 1/5/10/20-year development paths. It is not a forecast.
Local implementation choice	A decision Windsor would make only after legal, financial, engineering, procurement, market and community analysis.

Where a CDMM activity requires legislative change, provincial authorization or a new regulatory framework, the proposal identifies that dependency rather than assuming the municipality can act unilaterally. Where private businesses already operate, CDMM treats them as potential contractors, suppliers, manufacturers, operators and partners. Municipal ownership is one tool within the model: it is not the only delivery method.

Analytical standard: The question is not whether a concept sounds attractive. The question is whether the municipality can define the public purpose, authority, capital requirement, operating model, risk, performance metrics, market effects and reinvestment rules clearly enough to evaluate it.



Windsor Evidence Baseline

THE LOCAL CONDITIONS THAT DEFINE THE WINDSOR CASE

Indicator	Current/Recent Evidence	Why it matters
Population	229,660 residents in 2021; +5.7% from 2016	Growth increases pressure on housing, transport, infrastructure and services.
Households	~94,270 occupied private households	Large enough market for municipal-scale procurement and asset strategies.
Tenure	~62.5% owners; ~37.5% renters	A substantial renter population is exposed to rental-market pressure.
Renter core housing need	20.5% of renter households in 2021	Housing need is concentrated among renters.
Housing waitlist	9,223 eligible applications reported in Nov. 2024; later figures vary by date/definition	Shows sustained demand for subsidized and affordable housing.
Homelessness	2,637 unique people experienced homelessness at least one day in 2024	Permanent housing capacity remains a material municipal issue.
Manufacturing	Largest city industry in 2021; wider region has 1,000+ manufacturers	Provides industrial base for modular/prefabricated housing and infrastructure.
Municipal operating budget	2026 gross operating budget about \$1.229B	CDMM must be evaluated within a large, complex municipal fiscal system.

Windsor is therefore neither a small pilot municipality nor a pure service economy. It has the scale to test municipal procurement and asset strategies, the housing pressure to justify serious examination, and the industrial ecosystem to explore production-based solutions.



Municipal Fiscal Context

WHY REVENUE DIVERSIFICATION MATTERS

Windsor approved a 2026 gross operating budget of approximately \$1.229 billion, with a net municipal requirement of about \$511 million. The 2026 capital program is approximately \$317 million, within a ten-year capital plan of roughly \$2.26 billion. These figures show that CDMM would operate inside an already substantial municipal financial structure rather than beside it.

Illustrative budget lens	Approx. 2026 amount	CDMM relevance
Gross operating budget	\$1.229B	Shows scale of municipal service delivery and the importance of disciplined operating economics.
Net municipal requirement	\$511M	Highlights continuing dependence on municipal taxation and other local revenues.
10-year capital plan	\$2.26B	Demonstrates existing municipal capacity to plan long-lived assets over multi-year horizons.
User fees, permits and charges	\$160M+	Existing example of diversified local revenues.
Investment income and dividends	\$49M+	Existing example of non-tax revenue sources.

CDMM does not assume property tax disappears. The more defensible objective is to build productive assets and diversified revenue streams that can reduce future pressure on property taxation, finance services, strengthen reserves or support capital renewal. Any claimed tax effect should be measured only after the underlying enterprise or asset has a demonstrated operating record.

Housing and Homelessness Baseline

THE PROBLEM IS BOTH AFFORDABILITY AND INSUFFICIENT PERMANENT CAPACITY

Housing need is unevenly distributed. In the City of Windsor, 20.5% of renter households were in core housing need in 2021 compared with 4.3% of owner households. Renters represented 37.5% of city households but approximately 74.2% of households in core housing need. Shelter-cost burdens were also significantly higher for renters than owners.

The homelessness system is large and necessary. For April 2026 to March 2027, Windsor-Essex homelessness programming totals just over \$25 million on an annualized basis across provincial, federal, municipal and county sources. The system funds shelters, outreach, housing supports, H4, ECH2 and other services. CDMM does not propose withdrawing emergency services before permanent capacity exists. It proposes building permanent housing fast enough that fewer people require emergency systems over time.

2024 point-in-time count: 672 people were counted as homeless on a given night, up from 251 in 2021. The City cautions that the increase is affected by methodology changes and improved data collection, so the percentage change should not be treated as a pure trend measure.

The policy question is therefore how to maintain immediate safety while expanding the stock of permanent homes, ownership pathways and supportive housing quickly enough to reduce inflow into homelessness and improve exits from emergency services.



Why Windsor

A MUNICIPAL ECONOMY THAT ALREADY KNOWS HOW TO BUILD COMPLEX THINGS

Windsor-Essex has one of Canada's deepest manufacturing ecosystems. Invest WindsorEssex identifies more than 1,000 manufacturers, more than 250 machine/tool/die/mould manufacturers, more than 500 automation-related firms and a skilled industrial workforce measured in the tens of thousands. The region also has a major transportation, warehousing and customs infrastructure base.

These capabilities matter because housing manufacturing is not only a construction problem. It is also a production-system problem: design standardization, tooling, automation, precision fabrication, quality control, inventory management, supplier coordination, logistics and final-site assembly.

Transferable industrial principle: The product changes. The industrial discipline remains valuable.

Existing Windsor capability	Housing-production application
Precision machining and fabrication	Repeatable structural and mechanical components.
Automation and robotics	Higher-throughput component and module production.
Tool, die and mould expertise	Production tooling, jigs, fixtures and repeatability.
Warehousing and customs	Inventory, staged components and regional distribution.
Lean/JIT production systems	Waste reduction, sequencing and quality control.
Skilled trades and engineers	Factory production, site preparation, servicing and assembly.

CDMM: Municipalities Build Their Own Model

COMMON ARCHITECTURE. LOCAL CONTROL. DIFFERENT COMMUNITIES, DIFFERENT RESULTS.

The Community-Driven Municipal Model is designed to give municipalities practical room to build around their own people, geography, economy, assets and priorities. The nine Autonomies define the major fields of municipal capacity. They do not require Windsor, Saint John, Charlotte County, Toronto or a rural township to operate identical systems.

CDMM grows with the community. A municipality can begin with a small number of practical assets, learn from actual operating results, add capacity as demand grows, cooperate with neighbouring municipalities and change the structure through public decision-making. Provincial law, regulation and oversight remain in force; municipal autonomy concerns local planning, ownership, operation, partnership and reinvestment within that framework.

The three foundational municipal enterprise areas

Starting area	Why it matters	How it can grow
Municipal grocery operations	Food is a recurring household necessity. Purchasing, storage and distribution can become productive municipal infrastructure.	Store -> warehouse/cold storage -> producer contracts -> intermunicipal purchasing -> emergency reserves -> regional supply relationships.
Municipal fuel / gas stations	Fuel affects households, fleets, trades, agriculture and logistics.	Retail station -> fleet procurement -> storage -> coordinated purchasing -> agricultural/commercial arrangements where lawful.
Municipal residential real estate / housing	Housing is both an essential need and a long-lived community asset.	Foundational Homes and MTH -> rental/ownership pathways -> subdivisions -> apartments/infill -> larger municipal land and housing portfolio.

These starting enterprises sit inside the broader nine-Autonomy architecture. They are understandable entry points because residents already spend money on housing, food and fuel. CDMM asks whether some of that economic activity can be organized so that more value, assets, jobs and decision-making capacity remain in the community.

Local Choice Creates Municipal Innovation

THE MODEL IS COMPLETE WITHOUT BEING FIXED.

CDMM's completeness comes from its architecture: housing, food, fuel, healthcare, transportation, workforce and skills, resources and water systems, energy, and digital communications. Its adaptability comes from municipal choice. The scale, ownership structure, partners, pricing, service design and sequence can differ from place to place.

A rural municipality may emphasize food production, shared transportation, broadband, water systems and small permanent housing. Windsor may emphasize manufacturing, logistics, housing production, workforce development, transportation, energy and municipal enterprises. A larger city may operate the same fields at metropolitan scale. None of those municipalities has to copy the others.

Why this matters to analysts

Analytical question	CDMM answer
Is this a single program?	No. It is a municipal systems framework linking multiple economic and service fields.
Is every municipality required to build the same enterprises?	No. Local needs, resident priorities, feasibility and law determine implementation.
Does municipal ownership exclude business?	No. Private contractors, manufacturers, farmers, suppliers, operators and service firms can work alongside municipal assets.
Can municipalities cooperate?	Yes. Purchasing, warehousing, logistics, training, infrastructure and supply arrangements can be shared where agreements and law permit.
How does the model evolve?	Through measured operating results, resident participation, transparent reporting, changing technology and local economic development.

Municipal experimentation can also create new local culture. A solution developed in one community can be observed, adapted and improved elsewhere without forcing every municipality into one provincial template. Over time, municipalities can become known for different strengths: food production, manufactured housing, energy, healthcare, digital infrastructure, transportation or other locally developed capacities.

What CDMM Is

A MUNICIPAL ECONOMIC-DEVELOPMENT AND COMMUNITY-CAPACITY FRAMEWORK

CDMM begins with resources a municipality already has: residents, local businesses, land, purchasing power, infrastructure, institutions, skilled trades, public expenditures, natural resources and community knowledge. It asks how those resources can be organized to create durable local capacity rather than treating every need as a recurring expense.

The model follows a basic cycle: community need -> municipal assessment -> asset, enterprise or service -> local employment and procurement -> essential goods, housing or infrastructure -> operating revenue or public-value return where applicable -> transparent reinvestment -> expanded community capacity.

The model is deliberately broader than a single housing, grocery or infrastructure program. Housing is the first domain because permanent shelter affects family stability, homelessness, labour mobility, health, education and household wealth. The other Autonomies connect the systems required to support a functioning community around that housing.

Invest in Ourselves is therefore an economic principle: deploy local and public capital in ways that increase the productive capacity, resilience and long-term asset base of the community.



What Municipal Autonomy Means

LOCAL OPERATING CAPACITY INSIDE PROVINCIAL AND FEDERAL LAW

Within CDMM, an Autonomy is an area in which a municipality is given practical capacity to plan, operate, invest, own assets, establish partnerships and make local decisions within the legislative and regulatory framework established by the Province and, where applicable, the federal government.

Actor	Primary CDMM role
Municipality	Local planning, asset ownership where authorized, procurement, operations, partnerships, land use, service design, performance reporting and reinvestment decisions.
Province	Legislation, regulatory framework, standards, funding, professional oversight, intermunicipal coordination and authorization where municipal powers must be expanded.
Federal government	Constitutional/federal jurisdiction, national funding programs, taxation, trade, infrastructure, Indigenous obligations and other federal responsibilities.
Private sector	Construction, manufacturing, logistics, suppliers, professional services, operations, investment, innovation and competition.
Residents/community organizations	Need identification, participatory input, local oversight, service use, co-development and community accountability.

This structure preserves municipal flexibility without implying that municipalities become independent governments. It also prevents a one-size-fits-all model: a rural municipality can emphasize broadband, transportation, food systems and resource development, while Windsor can emphasize housing manufacturing, logistics, workforce and municipal enterprise.



The Nine CDMM Autonomies

THE AUTHORITATIVE CURRENT ARCHITECTURE



Illustrative topic imagery. Images depict the function of each Autonomy and are not documentary photographs of specific Windsor facilities.

Autonomy	Core scope
1. Housing	Foundational Homes, Municipal Tiny Homes, municipal rental, ownership pathways, subdivisions, land development and other locally selected housing strategies.
2. Municipal Grocery (MGA)	Municipal grocery operations, bulk purchasing, local producers, warehousing, food security, integrated emergency food support and regulated beverage retail where authorized.
3. Fuel	Fuel procurement, storage, municipal fleet supply, public retail, coordinated purchasing and agricultural arrangements where legal.
4. Healthcare	Hospitals, clinics and local healthcare facilities/services within provincial funding, law, clinical standards and oversight.
5. Transportation	Urban/rural transit, accessible mobility, municipal fleets, regional connections and transportation infrastructure.
6. Workforce & Skills	Trades, apprenticeships, colleges/unions/employer partnerships and pathways into construction, manufacturing and infrastructure work.
7. Resource Development	Natural resources and water systems, including potable water, wastewater and stormwater.
8. Energy	Solar, wind, electricity, storage, resilience infrastructure, procurement and locally appropriate generation assets.
9. Digital & Communications	Municipal fibre, broadband, rural connectivity, communications infrastructure and open-access partnerships where appropriate.



How the Autonomies Form One System

THE VALUE OF CDMM IS IN THE CONNECTIONS BETWEEN MUNICIPAL FIELDS

The nine Autonomies are designed to reinforce one another. Housing creates permanent places to live and long-term assets. Workforce & Skills creates the people required to build and maintain those assets. Transportation connects workers, residents and services. Digital infrastructure enables modern work, education and municipal operations. Energy and Resource Development provide the physical systems that make communities functional. MGA and Fuel address major household and operating costs. Healthcare supports local well-being and workforce participation.

Connection	System effect
Housing + Workforce	Construction demand becomes a training and employment pathway.
Housing + Land + Infrastructure	Municipal land can be serviced strategically and used for complete communities.
MGA + Local Producers	Municipal purchasing can create predictable demand for farms and suppliers.
Fuel + Transportation	Fleet procurement and storage can support transit and municipal operations.
Energy + Housing	Energy efficiency and local generation can reduce operating exposure.
Digital + Workforce	Broadband expands access to training, work and modern business activity.
Resource Development + Housing	Water and servicing capacity determines where housing can grow.

System test: A CDMM project should identify which other Autonomies it affects, what infrastructure dependencies exist, and whether the project creates additional local capacity beyond its immediate service.



Housing Autonomy

A PORTFOLIO OF PERMANENT HOUSING PATHWAYS

Housing Autonomy gives a municipality a framework for assembling multiple permanent housing tools instead of relying on one product or tenure type. The portfolio can include municipal rentals, supportive permanent housing, Foundational Homes, Municipal Tiny Homes, townhouses, apartments, infill, subdivisions, land banking, rent-to-own and affordable ownership.

Housing tool	Best-fit role
Foundational Homes	Small-to-standard permanent homes for singles, couples, families and accessible/adaptable needs.
Municipal Tiny Homes	Very small permanent homes for singles, couples and supportive or independent living.
Townhouses/multiplexes	Moderate-density family housing and efficient land use.
Apartments	Higher-density rental and ownership supply where site economics support it.
Supportive permanent housing	Long-term housing paired with supports for residents who require them.
Municipal subdivisions/land development	Serviced land and ownership supply, potentially using private contractors.

The model keeps emergency shelters, bridge housing and temporary supports available as safety infrastructure, but measures long-term progress by the number of households that reach permanent housing and, where appropriate, ownership.



Foundational Homes

A FOUNDATION FOR THIS GENERATION

Foundational Homes were developed from direct lived experience of homelessness and discussions with homeless residents in Saint John, New Brunswick. The concept evolved through conversations near shelters and in designated outdoor areas, including discussions with Romeo about what permanent housing should provide. When temporary housing and ownership were discussed with shelter residents, permanent housing and ownership were strongly preferred.

The design principle is straightforward: a community facing an extended housing shortage requires durable, standardized homes that can be produced faster and at lower complexity than many conventional custom builds while still meeting code, accessibility, servicing and long-term-use requirements.

Series	Illustrative role
FH-1	Small permanent home for a single person, couple or senior.
FH-2	Small family home with modest footprint and efficient systems.
FH-3	Standard family home.
FH-4	Larger or multigenerational home.
FH-A	Accessible/adaptable version designed around mobility and aging needs.

Manufacturing principle: Standardization should reduce unnecessary variation while preserving multiple sizes, accessibility options, neighbourhood compatibility and municipal design standards.



Municipal Tiny Homes

SMALL PERMANENT HOMES, NOT AUTOMATICALLY TEMPORARY SHELTER

Municipal Tiny Homes are intended as permanent housing options where zoning, servicing and building-code requirements are satisfied. They can be detached, clustered, row-based or incorporated into larger developments depending on site conditions and local planning rules.

Series	Illustrative use
MTH-1	Individual permanent home.
MTH-2	Two-person/couple permanent home.
MTH-A	Accessible tiny-home configuration.
MTH-S	Supportive permanent home connected to local services.

Ontario does not create a special exemption from the Building Code simply because a dwelling is called a tiny home. Factory-built or modular units can use recognized certification pathways such as CSA A277 or applicable factory-built standards, while municipalities remain responsible for local site, foundation, anchoring, servicing, zoning and permit requirements.

The value of MTH within CDMM is speed and fit: a smaller dwelling can reduce materials, site footprint and construction time for households that do not need a larger house, while still creating a permanent address and a potential ownership pathway.



Ownership Pathways and Generational Assets

PERMANENT RENTAL REMAINS NECESSARY; OWNERSHIP IS ALSO A LEGITIMATE MUNICIPAL OBJECTIVE

CDMM treats tenure as a portfolio. Some residents need permanent rental housing. Others can sustain ownership if purchase prices, financing structures and monthly costs are aligned with income. Municipal ownership can therefore include long-term rental, structured ownership, rent-to-own, affordable sale and municipal subdivision strategies.

Ownership matters because housing is both shelter and a household asset. Stable ownership can create equity, reduce exposure to rent increases and provide an intergenerational asset. CDMM therefore evaluates not only the number of units built, but the number of households that move from temporary or insecure housing into stable tenure and the number that successfully build equity.

Pathway	Municipal design question
Permanent rental	Can rents remain stable while covering operating, maintenance and capital-replacement costs?
Rent-to-own	How much of each payment builds purchase equity and what protections apply if a household exits?
Affordable sale	How is affordability preserved without preventing households from building reasonable equity?
Municipal subdivision	Can land servicing and standardized construction lower delivered home cost?
Supportive ownership	Can residents on fixed or assisted incomes participate without jeopardizing benefits or creating unaffordable obligations?



Year-One 400-800 Permanent Housing Scenario

A PLANNING RANGE, NOT A FORECAST

The Windsor Year-One range is 400-800 permanent homes. It supersedes earlier larger first-year figures. The range is intended to test procurement, land, servicing, approvals, contractor capacity, financing and unit mix. It can be delivered through existing builders, modular suppliers and private contractors; a new municipal housing factory is not required before construction begins.

Component	400-home case	800-home case
Foundational Homes / small detached	140	280
Municipal Tiny Homes / compact homes	80	160
Townhouses / multiplexes	100	200
Apartments / infill / supportive permanent	80	160
Total	400	800

Final mix should be driven by Windsor's current housing registry, household sizes, accessible-housing demand, available sites, servicing capacity, neighbourhood planning and market conditions. The model should not manufacture a mix from incomplete waitlist data.

Year-One analytical objective: prove that permanent housing can move from land and procurement into occupancy at a predictable cost and schedule, while preserving quality, code compliance and long-term operating sustainability.



Five-, Ten- and Twenty-Year Housing Path

SCALE SHOULD FOLLOW DEMONSTRATED DELIVERY CAPACITY

Long-term housing development should be staged. The municipality begins with sites and delivery methods that can be executed quickly, learns actual unit costs and timelines, then expands only where performance is demonstrated.

Horizon	Illustrative capacity	What should be demonstrated
Year 1	400-800 permanent homes	Land readiness, contractor capacity, permits, procurement, cost control, tenant/owner matching.
Years 2-5	800-1,500 homes per year across multiple types if capacity supports it	Repeatable delivery, infrastructure sequencing, workforce growth, standardized components, financing and ownership pathways.
Years 6-10	Potential multi-site, multi-provider system	Stable operating portfolio, municipal land pipeline, manufacturing partnerships and measurable reductions in housing need.
Years 11-20	Mature local housing system	Continued replacement/renewal, ownership growth, supportive housing sufficiency and lower dependence on emergency responses.

These are capacity scenarios, not production commitments. Actual numbers should be reset annually using completions, vacancy, household formation, waitlist, construction costs, municipal servicing and private-market supply.



Housing Autonomy - Concept Visualization

SUPPLEMENTAL INFOGRAPHIC PROVIDED BY THE PROPONENT



Concept visualization. Some figures and future outcomes shown in the infographic are illustrative scenarios and should be read alongside the sourced analysis and caveats in this proposal.



Windsor Housing Manufacturing Opportunity

THE PRODUCT CHANGES. THE INDUSTRIAL DISCIPLINE REMAINS VALUABLE.

A separate supporting proposal - Windsor Foundational Homes & Municipal Tiny Homes Manufacturing Opportunity - examines whether Windsor can become a production centre for standardized permanent housing. The concept is Windsor-first: meet local need, then expand to Ontario and Canadian orders if the business case supports it.

Industrial capability	Housing application
Automation	Panel, wall, floor, roof and module production with repeatable quality.
Machine/tool/die/mould	Tooling, fixtures and production equipment.
Skilled trades	Electrical, plumbing, HVAC, fabrication, carpentry and final assembly.
Warehousing	Staged materials, finished modules and order sequencing.
Logistics	Movement of components and modules across Ontario and Canada.
Engineering and quality systems	Design control, certification, traceability and continuous improvement.

A factory should be considered only after examining demand, existing industrial buildings, private manufacturers, capital cost, certification, supplier agreements and transport constraints. An existing private manufacturer or industrial building could allow a faster start than a purpose-built facility.

Possible startup range: approximately 6-12 months for an initial operation where an existing building or manufacturing partner is available; 12-24 months for a serious ramp. These are planning ranges that require detailed engineering and commercial validation.

Warehousing, Logistics and Houses for Canada

WINDSOR CAN CONNECT PRODUCTION WITH DISTRIBUTION

Invest WindsorEssex identifies a substantial transportation and warehousing sector, more than 60 transportation service companies, more than 20 customs brokers, numerous customs sufferance and bonded warehouses, and Port Windsor covered storage. The region also sits on one of North America's most important cross-border trade corridors.

For housing manufacturing, logistics is not a secondary issue. Modules and panels must move from factory to site without damage, within legal dimensions, and in a sequence that matches foundations, utilities and crews. Windsor's experience with automotive logistics provides relevant operational discipline.

A Canadian expansion path could begin with Windsor and Windsor-Essex demand, then serve other Ontario municipalities that choose compatible designs. A later national supply role would depend on provincial building requirements, transportation economics, climate-specific designs and local site standards. U.S. export is a possible future market but would require separate certification, customs, trade and tariff analysis.

Strategic question: Can Windsor become one of Canada's centres for producing the permanent housing that Canadian communities need?



Municipal Grocery Autonomy (MGA)

A MUNICIPAL FOOD-SYSTEM FRAMEWORK

MGA combines municipal grocery operations with coordinated purchasing, local producer relationships, warehousing, refrigeration, emergency food reserves, institutional procurement and community food support. Private grocers continue to operate and compete.

MGA component	Purpose
Municipal grocery stores	Provide an additional public-interest retail option while testing lower-cost purchasing and local reinvestment.
Bulk purchasing	Combine volume across municipal locations and potentially across participating municipalities.
Farmer/producer contracts	Create predictable demand and strengthen regional supply chains.
Warehousing and cold storage	Consolidate inventory, reduce stockouts and support emergency reserves.
Institutional procurement	Coordinate selected food purchasing for municipal/community facilities where lawful and economical.
Regulated beverage retail	Can be included where provincial law authorizes municipal participation.

The economic claim should be tested, not assumed. Each store or distribution operation should report landed food cost, shrinkage, labour, occupancy, transportation, capital cost, gross margin, household price comparisons and the amount reinvested.

Municipal Grocery Autonomy: Full Operating Logic

FOOD AFFORDABILITY, FOOD SECURITY, LOCAL PRODUCTION AND MUNICIPAL COOPERATION.

Municipal Grocery Autonomy (MGA) is a food-system framework, not simply a city-owned supermarket. Retail is the public-facing part. Behind it are procurement, contracts, storage, refrigeration, transportation, local production, emergency reserves, institutional purchasing and intermunicipal cooperation. Private grocery stores remain part of the market.

MGA can start small

A municipality does not need a large warehouse, greenhouse network and fleet on day one. It can begin with a modest store or purchasing program, use leased or contracted storage, negotiate supplier agreements, contract private carriers and measure demand. Capital expansion follows evidence rather than assumption.

Stage	Possible municipal development	Evidence to measure
1 - Entry	Small grocery operation, supplier contracts, contracted delivery, limited emergency reserve.	Basket prices, demand, shrinkage, labour, transport, occupancy.
2 - Coordination	Shared purchasing with nearby municipalities; shared cold storage or warehouse capacity.	Volume discounts, truck utilization, storage cost per case, spoilage.
3 - Production	Farmer contracts, greenhouse purchasing/production, local processing and institutional orders.	Local share of supply, producer income, seasonal stability, food cost.
4 - Network	Regional distribution, larger reserves, coordinated municipal procurement and specialized facilities.	System resilience, savings, service reliability, municipal return and reinvestment.

MGA Example: Shared Purchasing, Storage and Delivery

NEIGHBOURING MUNICIPALITIES CAN SHARE CAPACITY WITHOUT LOSING LOCAL CONTROL.

Consider a Saint John-Charlotte County example as an illustration of how MGA cooperation could work. The municipalities remain separate. Each keeps its own local decisions, budgets and retail/service structure. They cooperate only where cooperation creates value.

Function	Illustrative arrangement
Bulk order	Saint John and participating Charlotte County communities aggregate selected high-volume items into a larger order and negotiate price, delivery frequency and quality standards together.
Shared storage	If Saint John has refrigerated warehouse capacity that Charlotte County does not yet need to duplicate, Charlotte County can contract for a defined share of that capacity. The reverse can apply to assets located in Charlotte County.
Transportation	A vehicle delivering into one municipality can carry return freight or another participating municipality's inventory rather than travel empty. Municipal or private drivers can be used according to the agreement.
Inventory	Ownership of inventory remains traceable by municipality even when goods occupy the same facility. Modern warehouse systems can separate stock, cost and expiry data.
Emergency reserve	Municipalities can establish rules for mutual assistance during storms, road closures, supply interruptions or sudden demand without permanently pooling all inventory.

The economic question is straightforward: does cooperation reduce the landed cost of food or improve reliability after accounting for transport, storage, labour and administration? If it does, the arrangement can expand. If it does not, the municipality changes it. CDMM requires measurement rather than assuming that municipal ownership automatically produces savings.

Windsor application

For Windsor, the same principle can be tested with Essex County municipalities, regional producers, food processors, distributors, institutional purchasers and private logistics firms. Windsor's warehousing and transportation capacity makes this especially relevant. The objective is to use regional scale without erasing municipal choice.

MGA Example: Greenhouses and Municipal Food Production

ONE MUNICIPALITY'S PRODUCTION CAPACITY CAN SUPPORT ANOTHER MUNICIPALITY'S FOOD SECURITY.

Municipalities have different land, climate, infrastructure and industrial strengths. MGA allows those differences to become part of a regional supply system. A municipality with available land or greenhouse capacity can sell produce under contract to a municipality with less room to grow. The purchasing municipality does not need to duplicate the greenhouse simply to participate.

Municipal strength	Possible role in an MGA network
Agricultural land	Contracts with farmers; municipal or partnered greenhouse sites; seasonal crops; aggregation points.
Urban market	Large predictable demand, retail outlets, institutional purchasing and distribution volume.
Cold-storage capacity	Regional refrigeration/freezer hub serving several municipal buyers and private producers.
Logistics capacity	Consolidated routes, cross-docking, backhaul opportunities and private carrier contracts.
Processing capacity	Washing, grading, packaging, freezing or other value-added activities where economically viable.

Producer contracts should protect the farmer as well as the municipality. Predictable municipal demand can give producers a known buyer, while contracts can establish quality, quantity, delivery windows and price mechanisms. MGA should avoid using public purchasing power to push producers below sustainable economics.

This is also where rural and urban CDMM can complement one another. Rural communities can retain more agricultural value. Urban municipalities can obtain a more diversified supply. Warehousing, transportation and processing can create additional private-sector and municipal employment between the farm and the grocery shelf.

MGA and the Objective of Reducing Food Insecurity

THE LONG-TERM GOAL IS TO MAKE EMERGENCY FOOD THE EXCEPTION, NOT THE NORMAL FOOD SYSTEM.

Food insecurity is not solved by retail alone. Household income, housing costs, transportation, health, family structure and food prices all matter. CDMM therefore connects MGA to Housing Autonomy, Workforce & Skills, Transportation, Fuel and other municipal capacities.

The integrated food-bank function uses the same infrastructure wherever practical: supplier relationships, purchasing, warehousing, refrigeration, freezers, inventory systems, transportation and food reserves. Emergency assistance can then operate as a controlled channel inside a larger food system rather than requiring every charitable organization to recreate the entire supply chain.

Existing contributor	Continuing role under MGA
Churches and charities	Donations, referrals, volunteers, outreach and specialized support can continue.
Food-rescue organizations	Recovered food can move through compatible storage and distribution systems.
Businesses	Donations, supply contracts, transportation, equipment, maintenance and logistics.
Municipality	Infrastructure, procurement, reserves, transparent administration and reinvestment where finances permit.
Residents	Ordinary customers, participants in governance, volunteers and sources of local feedback.

Success should be measured by reduced need. If household food affordability improves, fewer families should require routine emergency food assistance. Analysts should track food-bank demand, household food-cost pressure, grocery basket comparisons, emergency reserve use, local procurement, operating results and the interaction between housing costs and food insecurity.

Food Security and the Integrated Food-Bank Function

EMERGENCY FOOD SUPPORT CAN SHARE THE SAME INFRASTRUCTURE

Under CDMM, food-bank support is integrated into the municipal grocery system rather than treated as a separate permanent economy. Emergency food assistance can share purchasing, warehousing, cold storage, inventory, transportation and supplier relationships with the municipal grocery operation.

Churches, charities, food-rescue organizations, businesses and residents can continue to contribute. Municipal reinvestment can support the emergency-food function where finances permit. The long-term objective is to reduce routine dependence on emergency food by lowering essential household costs and improving household income and housing stability.

Operational distinction: Integration does not mean every grocery customer receives emergency assistance. It means the same physical and procurement infrastructure can support both ordinary retail and a controlled emergency-food channel.



Fuel Autonomy

LOCAL FUEL PROCUREMENT, STORAGE AND OPERATING RESILIENCE

Fuel Autonomy covers municipal fuel procurement, storage, municipal fleet supply, public retail stations, coordinated purchasing and agricultural arrangements where permitted. The objective is to create an additional local supply channel, use municipal purchasing volume strategically and reinvest sustainable returns.

A Windsor assessment should distinguish retail fuel economics from strategic storage and fleet procurement. It should examine land, environmental requirements, underground storage regulation, wholesale contracts, insurance, contamination liability, competition and price transparency.

Area	Analytical question
Municipal fleet	Can coordinated purchasing lower municipal operating cost?
Public retail	Can a municipal station operate sustainably while increasing price competition?
Storage/resilience	What volume is justified for emergency and operating continuity?
Agriculture/business	Can lawful bulk arrangements support local producers without distorting competition?



Healthcare Autonomy

LOCAL OPERATING CAPACITY WITH PROVINCIAL FUNDING, LAW AND CLINICAL OVERSIGHT

Healthcare Autonomy proposes greater municipal responsibility for the operation and local planning of hospitals, clinics and related facilities where provincial legislation permits. The Province would continue funding, health law, professional regulation, clinical standards and system-wide oversight.

The purpose is to reduce one-size-fits-all administration and give communities more ability to align facilities, scheduling, local access and supporting services with local conditions. Physician and surgeon credentialing, professional standards, clinical networks and provincial referral systems would remain subject to the applicable health system.

Province retains	Municipality could manage locally
Health legislation and regulation	Facility operations and local service planning
Funding framework	Local capital priorities within approved programs
Professional/clinical standards	Non-clinical operations, access design and partnerships
Provincial system coordination	Local integration with housing, transit and community services



Transportation Autonomy

CONNECTING RESIDENTS, EMPLOYMENT AND SERVICES

Transportation Autonomy includes urban transit, rural and regional connections, accessible transportation, municipal fleets and locally selected mobility infrastructure. Windsor's high automobile dependence makes transit access an economic-development issue as well as a mobility issue.

CDMM connects transportation planning to housing locations, industrial employment, healthcare access, grocery locations and workforce training. A housing project that is inexpensive to build but isolated from employment and essential services can create higher household transportation costs.

Connection	CDMM implication
Housing + transit	Site selection should account for access to employment and essential services.
Workforce + industry	Shift-based transit can support manufacturing and logistics employment.
Healthcare	Accessible and reliable service can reduce missed care and travel burden.
MGA/essential services	Transit routes can connect lower-income households to municipal service locations.



Workforce & Skills Autonomy

PEOPLE ARE THE MOST UNDERUSED MUNICIPAL RESOURCE

Workforce & Skills Autonomy links municipal development directly to apprenticeships, trades training, colleges, unions, employers and work experience. The objective is to turn municipal capital programs into pathways for residents to gain skills, income and long-term employability.

This Autonomy is closely connected to the CDMM principle that people are a productive resource. Courtney McLaughlin is credited for her contribution to the People as a Productive Resource concept within the CDMM work.

Municipal demand	Potential pathway
Housing construction	Carpentry, electrical, plumbing, HVAC, site servicing and project management.
Manufacturing	Automation, welding, machining, quality, logistics and maintenance.
Water/energy/digital	Technical operations, utility work, network installation and asset maintenance.
Transit and municipal operations	Drivers, mechanics, dispatch, planning and administration.



Resource Development Autonomy

NATURAL RESOURCES AND WATER SYSTEMS

Resource Development Autonomy includes municipal participation in natural-resource development and water systems, including potable water, wastewater and stormwater. It can also include mining/minerals, forestry, aggregates, materials and local resource infrastructure where relevant.

Any resource-development activity must respect Indigenous and treaty rights, federal/provincial law, environmental assessment, property rights, existing agreements and technical regulation. Municipal participation can range from land and infrastructure agreements to ownership stakes or operating roles where legislation authorizes them.

Subfield	Municipal interest
Potable water	Reliable treatment, distribution, source protection and lifecycle investment.
Wastewater	Treatment capacity aligned with housing and industrial growth.
Stormwater	Flood resilience, drainage and climate adaptation.
Natural resources	Local economic participation, responsible development and transparent community benefit.



Energy Autonomy

LOCAL ENERGY CAPACITY AND RESILIENCE

Energy Autonomy includes solar, wind, electricity, battery/storage, resilience infrastructure, energy procurement and other locally appropriate municipal energy assets. The objective is to reduce vulnerability to disruptions, support municipal operations and create locally controlled energy capacity where economics and law support it.

Energy projects should be evaluated using lifecycle cost, connection requirements, financing, maintenance, expected output, storage value, grid services and avoided operating costs. CDMM does not assume every renewable project is profitable; it requires project-level analysis.

Use case	Value to test
Municipal facilities	Lower operating exposure and backup capability.
Housing developments	Efficient design and potentially lower household energy costs.
Water/communications	Resilience for critical infrastructure.
Community generation	Local revenue or cost savings where authorized and economical.



Digital & Communications Autonomy

CONNECTIVITY AS MUNICIPAL INFRASTRUCTURE

Digital & Communications Autonomy covers municipal fibre, broadband, rural connectivity and communications infrastructure. Municipal roles can include owning backbone fibre, connecting public facilities, open-access networks, partnerships with private providers and targeted service in areas where the market under-serves residents or businesses.

For Windsor, high-capacity digital infrastructure supports manufacturing, automation, logistics, education, healthcare, municipal operations and remote work. It should be planned as an enabling layer that strengthens the other Autonomies.

Application	System benefit
Municipal backbone fibre	Control of strategic connectivity between public assets.
Open-access infrastructure	Can lower barriers for multiple service providers.
Industrial connectivity	Supports automation, data-intensive manufacturing and logistics.
Community access	Reduces digital exclusion for residents, students and small businesses.

Municipal Bank / Municipal Financial Reserve

A DEVELOPMENT CONCEPT REQUIRING LEGISLATIVE, REGULATORY AND FINANCIAL DESIGN.

The municipal-bank concept should be evaluated as a supporting CDMM financial institution or reserve, not as a tenth official Autonomy. It remains a proposal requiring detailed legal and regulatory work. Commercial banks and credit unions continue to operate. Residents and businesses retain the choice to use them.

The purpose is to give a municipality a locally accountable financial platform for organizing public funds and selected resident/business services where legally authorized. A reserve structure could also provide a clearer destination and accounting framework for municipal capital and eligible provincial or federal transfers.

Potential function	Purpose
Municipal reserve / treasury function	Separate and transparently account for designated municipal funds, program capital and emergency reserves.
Government transfer administration	Receive or administer eligible provincial/federal program funding where agreements and legislation allow.
Basic resident account option	Provide a voluntary low-cost digital account or payment channel if an authorized banking structure is created.
Benefit payments	Potential channel for social-assistance or other public payments, subject to program rules and resident choice.
Emergency continuity	Develop controlled procedures for people who lose identification or access credentials, while maintaining identity, fraud and security requirements.
Business services	Potential payments, deposits, local lending or program administration if the legal structure authorizes those activities.

Municipal Finance: Choice, Safety and Local Design

THE FINANCIAL PLATFORM SHOULD SERVE THE COMMUNITY WITHOUT REMOVING PRIVATE OPTIONS.

A municipal financial institution cannot simply be declared into existence. Banking, payments, deposits, lending, privacy, cybersecurity, anti-money-laundering controls, consumer protection, capital requirements and deposit insurance involve substantial federal and provincial law. The appropriate legal form could therefore range from a municipal reserve and payments platform to a partnership with an existing regulated institution, or a new institution if legislation eventually authorizes it.

Most resident-facing functions could be digital-first, reducing the need for an expensive branch network while preserving accessible in-person support for residents who need it. Digital design would still require strong identity recovery, cybersecurity, accessibility and service-continuity systems.

Resident choice is fundamental

A resident receiving social assistance or another public payment should not be forced into a municipal account merely because the municipality has created one. The municipal option can compete on simplicity, low fees, continuity and local accountability. Commercial banks and credit unions remain available. Businesses likewise decide whether municipal financial services are useful to them.

Community-designed structure

CDMM does not predetermine every feature. Residents, municipal officials, financial professionals, businesses and regulators can shape the institution around local conditions. One municipality may want only a reserve and payments function. Another may eventually seek broader services. That variation is consistent with CDMM: the community determines the form within the law.

Connection to stability

This financial concept connects directly to the proposal's productive-investment argument. Financial administration is the mechanism; community capacity is the objective. Municipal funds can be organized so that housing, food infrastructure, energy, transportation, water systems, digital networks, workforce development and other productive assets are financed transparently and evaluated on both financial and public outcomes.



Municipal Finance and Asset Accumulation

FROM RECURRING EXPENDITURE TO A LARGER PRODUCTIVE ASSET BASE

CDMM treats municipal finance as more than annual revenue and expenditure. A municipality also has a balance-sheet question: what productive assets will the community own ten or twenty years from now, and what services or revenues can those assets support?

Housing, serviced land, warehouses, grocery infrastructure, energy systems, fibre and other long-lived assets can retain strategic value if they are acquired and managed prudently. The model therefore separates operating return, capital appreciation, public-service value and household savings rather than treating all benefits as one number.

Value category	Measure
Operating return	Revenue minus direct operating and lifecycle costs.
Public-service value	Service availability, reliability, access and avoided emergency cost.
Household effect	Change in shelter, food, fuel, transportation or utility burden.
Local economic effect	Jobs, procurement, supplier activity and retained local spending.
Balance-sheet effect	Net municipal asset value, liabilities, reserves and replacement obligations.

Property-tax principle: diversified municipal revenue can create the potential to reduce future pressure on property taxation. The proposal does not treat a specific percentage decline as guaranteed; tax effects should follow demonstrated net revenue and fiscal policy decisions.



Productive Investment, Bitcoin and Community Stability

FINANCIAL RETURN AND COMMUNITY CAPACITY ARE DIFFERENT FORMS OF VALUE

Municipalities can hold or invest financial assets, and some public entities have debated or adopted exposure to Bitcoin or other cryptoassets. The CDMM comparison is not an argument that Bitcoin has no value. It is a way to distinguish a market-priced financial asset from an investment that directly increases local productive capacity.

Bitcoin is globally traded and can generate gains or losses based on market demand. The Bank of Canada has repeatedly documented the high volatility of major cryptoassets and has noted that volatility limits their usefulness as stable money. A municipal Bitcoin holding may therefore produce a financial return, but owning the asset does not itself build a home, expand a water system, train a worker, create a grocery distribution network or add municipal infrastructure.

CDMM investment starts from the public-purpose side. Capital is directed into housing, infrastructure, essential-service capacity, workforce development and productive assets. Those investments also carry risk: projects can be poorly designed, cost more than expected or fail to produce adequate operating returns. The distinction is that a successful productive investment leaves physical, human or institutional capacity in the community in addition to any financial return.

Question	Bitcoin / market-priced financial asset	CDMM productive investment
Primary value source	Market price and liquidity	Use of physical/human assets plus operating/public value
Local jobs created by holding the asset	Generally none directly	Can be direct through construction, operations, suppliers and training
Local essential-service capacity	No automatic increase	Designed to increase housing, food, energy, mobility, digital or other capacity
Price volatility	Can be high	Asset values and operating results still vary, but utility can remain even when market values move
Community stability mechanism	Financial gain if value rises	Lower cost exposure, employment, assets, infrastructure and diversified local capacity

CDMM stability principle: Financial value can be volatile. Productive capacity provides a different form of community stability. A home can continue housing a family; a warehouse can distribute food; a water system can supply water; a fibre network can carry communications; and a trained worker retains productive skill even when financial markets decline.

Supplemental Financial-Stability Infographic

PROVIDED BY THE PROPONENT - READ WITH THE ANALYTICAL CAVEATS ON THE PREVIOUS PAGE



This infographic is included as a concept visualization of the proponent's stability argument. It contains illustrative comparisons and should not be interpreted as investment advice, a forecast of cryptoasset returns, or evidence that every CDMM project will outperform financial assets.



Economic Resilience and Downturn Stress Test

MEASURE THE SAME EXTERNAL SHOCK UNDER TWO DIFFERENT LOCAL CAPACITY CONDITIONS

CDMM should be stress-tested rather than described as recession-proof. Windsor remains exposed to auto cycles, tariffs, interest rates, supply-chain disruptions, food and fuel prices, housing cycles and global financial conditions. The test is whether a mature CDMM system reduces secondary damage when those shocks occur.

Shock	Conventional exposure	Potential mature-CDMM stabilizer
Auto/manufacturing downturn	Income loss can quickly become rent/mortgage arrears and reduced local spending.	Permanent housing, retraining pathways, diversified municipal projects and local procurement can absorb some adjustment.
Food inflation	Household grocery bills rise immediately.	MGA purchasing, local producers, warehousing and emergency food reserves can add an alternative supply channel.
Fuel spike	Higher household, fleet and logistics costs.	Fuel procurement/storage can partially reduce exposure where contracts and economics support it.
Energy disruption	Critical facilities and households face outages/cost spikes.	Local generation, storage and resilient critical infrastructure.
Housing-price/rent shock	More households face unaffordable shelter costs.	Permanent municipal housing, ownership pathways and serviced land supply.
Financial-market decline	Asset values and confidence fall.	Physical infrastructure continues delivering services even when financial valuations fall.

The performance test is empirical: compare housing insecurity, food-bank use, household arrears, unemployment, municipal operating pressure and emergency-service demand during equivalent shocks as CDMM capacity matures.



Private-Sector Participation

CDMM REQUIRES A LARGE PRIVATE-SUPPLIER AND CONTRACTOR ECOSYSTEM

Municipal ownership does not imply municipal self-sufficiency. Windsor already has private capacity in construction, manufacturing, logistics, engineering, food distribution, technology and professional services. CDMM uses that capacity through procurement, partnerships and competition.

CDMM field	Private-sector role
Housing	Builders, modular manufacturers, architects, engineers, trades, suppliers, property services.
MGA	Farmers, processors, distributors, truckers, equipment suppliers, technology providers.
Fuel	Wholesalers, transporters, equipment, environmental services and maintenance.
Healthcare	Professional services, construction, technology, facility services and authorized clinical partners.
Energy/digital	Engineering, equipment supply, installers, telecom operators and maintenance.
Resource/water	Engineering, construction, environmental services, equipment and specialized operators.

A well-designed CDMM procurement policy should avoid creating unnecessary barriers to local firms, publish performance requirements clearly and evaluate total lifecycle value rather than choosing municipal delivery solely because it is public.



Community Participation and Governance

LOCAL CHOICE REQUIRES TRANSPARENT RULES

CDMM is community-driven because resident needs and local conditions determine which Autonomies receive priority and how programs are designed. Participation should be structured enough to affect real decisions without replacing technical analysis, legal obligations or elected accountability.

Governance mechanism	Purpose
Annual public priorities process	Identify changing community needs and rank major CDMM investment areas.
Participatory budgeting component	Allow residents to influence a defined share of discretionary reinvestment.
Enterprise-level reporting	Publish costs, revenues, prices, subsidies, service levels and reinvestment.
Independent audit/performance review	Test financial claims and operating controls.
Conflict-of-interest and procurement rules	Protect municipal decisions and private-sector competition.
Accessible complaints/appeals channel	Allow residents, businesses and affected property owners to raise implementation concerns.

Indigenous rights, treaty rights, provincial/federal agreements and private property rights must be respected across land, resource and infrastructure decisions. Community participation does not override legal rights.



Provincial and Federal Roles

MUNICIPAL AUTONOMY DEPENDS ON CLEAR ENABLING LAW

Several CDMM fields can be pursued under existing municipal powers; others would require provincial legislation, regulation or new funding structures. The Province is therefore an enabling and supervisory government within the model rather than an operating partner in every local enterprise.

Government level	Key responsibilities
Municipality	Local operations, assets, planning, procurement, land, service design, partnerships and transparent reinvestment.
Province of Ontario	Municipal powers, health system, building standards, energy/resource law, liquor regulation, provincial funding and intermunicipal frameworks.
Government of Canada	Housing/infrastructure funding, trade/customs, banking/federal financial law, Indigenous obligations, immigration, national taxation and federal programs.

For Windsor, the practical implementation task is to map every proposed activity against the Municipal Act, Planning Act, Building Code Act and Ontario Building Code, health legislation, energy/resource statutes, environmental law, alcohol regulation, procurement obligations and applicable federal law. Where authority is absent, the proposal should identify the required provincial change explicitly.



UN and Global Standards Comparison

CDMM SHOULD BE MEASURED AGAINST ESTABLISHED GLOBAL OBJECTIVES

CDMM is not endorsed by the United Nations. It can, however, be compared with established international objectives. UN Sustainable Development Goal 11 calls for inclusive, safe, resilient and sustainable cities and includes targets for adequate housing, basic services, sustainable transport and participatory urban planning.

The UN adequate-housing framework also emphasizes security of tenure, services and infrastructure, affordability, habitability, accessibility, location and cultural adequacy. These dimensions reinforce the CDMM view that housing cannot be separated from transportation, services, employment, energy, water and community participation.

Global objective	CDMM mechanism
Adequate, affordable housing	Permanent housing portfolio, ownership pathways and supportive housing.
Food security	MGA, producer relationships, reserves and integrated emergency food.
Clean water and sanitation	Resource Development Autonomy includes potable water, wastewater and stormwater.
Affordable and clean energy	Energy Autonomy, efficiency, storage and local generation.
Decent work and economic growth	Workforce & Skills plus local procurement and productive assets.
Sustainable cities	Integrated planning across housing, mobility, infrastructure and resilience.
Reduced inequalities	Access to permanent housing, essential services and productive opportunity.

The analytical difference is that global frameworks generally state desired outcomes. CDMM proposes a municipal operating architecture intended to connect those outcomes through assets, enterprises, procurement, workforce and reinvestment.

Global Comparison - Concept Visualization

SUPPLEMENTAL INFOGRAPHIC PROVIDED BY THE PROPONENT



Concept visualization. International programs differ materially in law, scale, tenure, finance and governance. Any comparative claim should be verified against primary sources before formal policy use.



Measurement and Public Accountability

A CDMM PROGRAM SHOULD BE EVALUATED WITH A PUBLIC SCORECARD

Field	Core indicators
Housing	Permanent homes completed; cost per home; days from approval to occupancy; tenure mix; supportive units; ownership transitions; core housing need.
Homelessness	Inflow, exits to permanent housing, chronic homelessness, shelter stays, returns to homelessness.
MGA	Basket-price comparison; landed food cost; shrinkage; operating margin; local-producer share; emergency-food demand.
Fuel/Energy	Unit cost, reliability, avoided cost, environmental compliance, storage/resilience performance.
Workforce	Apprenticeships, completions, job placements, wage progression, local hiring and retention.
Municipal finance	Operating return, debt, asset value, reserves, lifecycle liabilities, reinvestment and tax-pressure effect.
Community	Resident satisfaction, participation, complaints, accessibility, geographic distribution of benefits.

Reporting should distinguish gross revenue from net operating return; capital spending from operating expense; and municipal savings from household savings. This prevents headline numbers from overstating the fiscal impact.



1 / 5 / 10 / 20-Year Development Path

A PHASED MODEL THAT GROWS WITH DEMONSTRATED CAPACITY

Horizon	Primary objective	Illustrative outcomes
Year 1	Prove delivery	400-800 permanent homes; establish governance/reporting; identify MGA/fuel pilots only after feasibility; expand workforce pathways; map legal changes.
Year 5	Build repeatable systems	Multiple housing sites and providers; mature land pipeline; operating data for any municipal enterprises; stronger apprenticeships; selected energy/digital/resource investments.
Year 10	Integrate systems	Permanent housing capacity materially larger than emergency response; mature municipal asset portfolio; intermunicipal purchasing where useful; stronger local revenue diversification.
Year 20	Maintain and renew	Lifecycle replacement, stable housing pathways, durable infrastructure, generational assets, lower dependence on emergency systems and stronger local resilience.

The model should remain adaptive. A municipality can expand, contract or discontinue specific enterprises based on evidence while preserving the nine-Autonomy framework as the organizing architecture.



Implementation Architecture

A MUNICIPAL ANALYST CAN BREAK CDMM INTO TESTABLE WORKSTREAMS

Workstream	First analytical task
Legal authority	Map each proposed activity to existing municipal/provincial/federal law and identify required amendments.
Housing	Inventory sites, servicing, current registry demand, unit mix, delivery partners and all-in cost.
Finance	Build project-level pro formas with capital, operating, lifecycle, debt and sensitivity analysis.
Procurement	Identify private builders, manufacturers, producers, logistics and professional-service capacity.
Workforce	Map occupations, apprenticeships, training seats and employer demand.
Infrastructure	Test water, wastewater, stormwater, energy, roads, transit and digital dependencies.
Governance	Define reporting, audit, community participation and reinvestment rules.
Pilot selection	Choose projects with clear authority, measurable outcomes and manageable downside risk.

Municipal sequencing: CDMM does not require all nine Autonomies to launch at once. The framework is complete; implementation is phased.



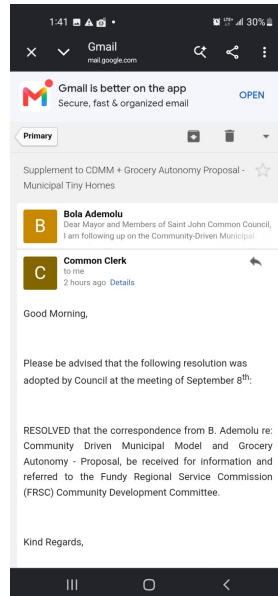
Proposal Reach and Saint John Documentary Record

DEVELOPMENT HISTORY WITHOUT CLAIMING ENDORSEMENT OR CAUSATION

From 2024 to 2026, preliminary or smaller CDMM proposals were sent to municipalities in North America and internationally, including New York City, Los Angeles, Detroit, Toronto, Vancouver, Barrie, Fredericton, Windsor, St. Stephen and recipients in Sweden. These early proposals were less comprehensive than the current nine-Autonomy model.

This distribution history shows the development and testing of the model. It does not establish that any municipality adopted CDMM, endorsed it or changed policy because of a submission. Chronology should not be presented as causation without documentary evidence.

On September 8, 2026, Saint John Common Council formally received Bola Ademolu's Community-Driven Municipal Model and Grocery Autonomy proposal and referred it to the Fundy Regional Service Commission Community Development Committee for further consideration. This is a documented municipal referral, not full adoption.



Documentary screenshot of Saint John Common Clerk correspondence confirming the September 8, 2026 resolution.

Intellectual Conclusion

WHY CDMM IS A COMPLETE COMMUNITY-DRIVEN MUNICIPAL MODEL

A complete municipal model must explain more than a single program. It must explain how needs are identified, how resources are mobilized, how assets and services are created, how public and private actors interact, how outcomes are measured, how value is retained and how the system adapts when the community changes.

CDMM provides that architecture through nine Autonomies. Together they cover the principal physical, economic and service systems that determine whether a community can house people, move them, feed them, support health, develop skills, manage water and resources, power essential functions and connect residents digitally.

The Province establishes the legal and regulatory environment and continues funding and oversight where appropriate. The municipality makes local operating, investment, land and partnership decisions. Private businesses remain builders, manufacturers, suppliers, contractors, operators and innovators. Residents identify needs and participate in accountability. The framework therefore connects government, market and community rather than treating them as separate systems.

CDMM is complete without being fixed.

Its completeness comes from the architecture. Its adaptability comes from local choice. A rural municipality may emphasize broadband, transportation, food systems, housing and resource development. Windsor can emphasize manufacturing, housing production, logistics, workforce, infrastructure and municipal enterprise. A major metropolitan city can use the same fields at a different scale.

As population, technology, industry and community needs change, the scale of each Autonomy can change without discarding the model. That is the practical meaning of the principle that CDMM grows with the community.

Long-term test: Does the community have more permanent housing, more ownership opportunity, more skilled people, stronger essential-service resilience, more productive assets, more locally retained value and greater capacity to determine its own development than it had before?



Evidence Base and Source Notes

CORE PUBLIC SOURCES USED FOR THE WINDSOR EVIDENCE FRAMEWORK

Source	Use in this proposal
City of Windsor - Housing Needs Assessment	Housing tenure, core housing need, waitlist, projected household growth and housing context.
City of Windsor - 2026 Approved Budget / Capital Budget	Operating budget, revenue categories, homelessness allocations, capital planning and municipal finance context.
City of Windsor / Windsor Essex Housing and Homelessness publications	By-Names Prioritized List, homelessness counts, shelter/supportive system information and housing initiatives.
Statistics Canada - 2021 Census of Population	Population, households, tenure, income, labour, industry and commuting.
Canada Mortgage and Housing Corporation (CMHC)	Windsor CMA housing starts, vacancy, rent, market outlook and factory-built housing programs.
Invest WindsorEssex	Advanced manufacturing, automation, transportation, warehousing, logistics and skilled-workforce ecosystem.
Windsor-Detroit Bridge Authority	Gordie Howe International Bridge opening and project/workforce information.
Ontario - Ministry/Legislation and Invest Ontario	Building-code framework, municipal authority context and modular-construction investment support.
United Nations / OHCHR	SDG 11, sustainable cities and adequate-housing framework.
Bank of Canada	Cryptoasset volatility, financial-system analysis and limitations of Bitcoin as stable money.
Saint John Common Clerk correspondence, Sept. 2026	Documentary confirmation of receipt/referral of CDMM and Grocery Autonomy proposal.

Data definitions vary across publications and dates. Waitlist figures, supportive-housing counts and homelessness measures should not be combined unless the source definitions are compatible. Before a formal municipal decision, analysts should refresh every time-sensitive figure from the latest primary source and attach source tables to the staff report.

Illustrative images in this proposal are visual design elements and are not documentary evidence of specific Windsor facilities unless explicitly identified. Generated or composited city imagery is used only for presentation and should not be relied on for factual site identification.

Expanded Analyst Commentary

ADDITIONAL EXPLANATION ACROSS ALL 40 CORE SECTIONS

These notes deepen the interpretation of each section without changing the official nine-Autonomy architecture.

1. Executive Summary

The Windsor case should be read as a systems-development proposition: the municipality can test productive assets incrementally, measure household and fiscal outcomes, retain private-sector participation, and expand only where evidence supports expansion.

2. How to Read This Proposal

Evidence, scenarios and design concepts serve different purposes. Verified baseline data describe Windsor today; scenarios test possible scale; implementation concepts require legal, engineering, financial and public review before adoption.

3. Windsor Evidence Baseline

Windsor's housing pressure exists alongside deep manufacturing and logistics capacity. That combination matters because CDMM focuses on converting existing local capability into additional housing, services, employment and durable assets.

4. Municipal Fiscal Context

Revenue diversification should be evaluated over long periods and by enterprise. Property-tax relief is a potential downstream outcome of successful productive assets, not an assumed first-year saving.

5. Housing and Homelessness Baseline

The analytical objective is to measure movement from emergency and temporary responses toward stable permanent housing, while preserving appropriate support services for residents who require them.

6. Why Windsor

Windsor's value is not simply industrial history. Its current automation, tooling, skilled trades, warehousing, border logistics and manufacturing supply chains create transferable capabilities for standardized housing and infrastructure production.

7. What CDMM Is

CDMM links local needs to assets, enterprises, procurement, jobs, services, revenue and reinvestment. Its value is the connection among these functions rather than any single municipal business.

8. What Municipal Autonomy Means

Autonomy means practical local operating capacity inside provincial and federal law. It gives municipalities room to design implementation around local conditions while maintaining regulation, professional standards and public accountability.

9. The Nine CDMM Autonomies

The nine fields create a complete municipal-capacity map: Housing; MGA; Fuel; Healthcare; Transportation; Workforce & Skills; Resource Development; Energy; and Digital & Communications. They can develop at different speeds.

10. How the Autonomies Form One System

Housing requires land, workers, transport, energy, water and communications; food requires logistics and fuel; industry requires skills and infrastructure. The system becomes stronger when investments reinforce one another.

11. Housing Autonomy

Housing Autonomy should maintain multiple pathways at once: permanent rental, ownership, Foundational Homes, Municipal Tiny Homes, apartments, infill, subdivisions and private/non-profit construction according to local need.

12. Foundational Homes

Foundational Homes are intended as durable, efficient permanent homes that can be standardized enough for faster production while still allowing local building-code, accessibility, site and household requirements.

13. Municipal Tiny Homes

Municipal Tiny Homes should be evaluated as permanent small homes, not automatically as temporary shelter. Their value is rapid deployment, lower material requirements and flexible ownership or rental structures.

14. Ownership Pathways and Generational Assets

Ownership pathways can convert housing expenditure into household equity where financially and legally workable. Permanent municipal rental remains necessary for residents for whom ownership is not appropriate.

15. Year-One 400-800 Permanent Housing Scenario

The 400-800 range is a planning scenario, not a forecast. It can be delivered through existing builders, modular suppliers and contractors; a municipal factory is not a prerequisite.

16. Five-, Ten- and Twenty-Year Housing Path

Longer-term housing targets should respond to completions, vacancy, household formation, waiting lists, construction capacity, land availability and operating results rather than fixed political quotas.

17. Windsor Housing Manufacturing Opportunity

Housing manufacturing could diversify Windsor's industrial base by applying automation, precision production, fabrication and quality-control disciplines to standardized housing components and modules.

18. Warehousing, Logistics and Houses for Canada

Factory production and site preparation can occur simultaneously. Windsor's warehousing and transport network could support component storage, sequencing and distribution to other Ontario and Canadian communities.

19. Municipal Grocery Autonomy

MGA is a food-system platform covering retail, procurement, warehousing, cold storage, producer contracts, transportation, emergency reserves and intermunicipal purchasing while private grocers continue to compete.

20. Food Security and Integrated Food-Bank Function

The objective is to reduce routine dependence on emergency food by lowering household pressure. Food-bank support can share purchasing, storage and logistics infrastructure while churches, charities and businesses continue participating.

21. Fuel Autonomy

Municipal fuel capacity can support residents, municipal fleets, contractors and agricultural activity where lawful. Bulk procurement and storage should be assessed against market prices, capital cost, environmental obligations and transition risk.

22. Healthcare Autonomy

Local healthcare management can improve alignment between facilities and community needs while provincial funding, legislation, clinical standards, professional regulation and system-wide coordination remain essential.

23. Transportation Autonomy

Windsor's high automobile dependence makes transportation an economic issue as well as a mobility issue. Transit, accessible service and regional connections affect employment access, household costs and labour-market participation.

24. Workforce & Skills Autonomy

Training should be tied to real demand: construction, manufacturing, automation, maintenance, healthcare, energy, water and digital infrastructure. People become productive capacity when pathways connect training to actual work.

25. Resource Development Autonomy

Resource Development includes potable water, wastewater and stormwater because these systems determine where housing and industry can grow. Natural-resource participation must respect environmental, Indigenous and property-rights obligations.

26. Energy Autonomy

Energy assets can be assessed for cost control, resilience and local economic value. Solar, wind, storage and procurement arrangements should be selected according to local grid conditions and lifecycle economics.

27. Digital & Communications Autonomy

Broadband and fibre are productive infrastructure. Municipal participation can focus on underserved areas, public facilities, open-access assets or partnerships where market provision does not meet local objectives.

28. Municipal Finance and Asset Accumulation

Municipal wealth should be evaluated through both financial position and productive utility: land, housing, infrastructure, enterprises and reserves can provide services while also strengthening the municipal balance sheet.

29. Productive Investment, Bitcoin and Community Stability

Bitcoin illustrates the distinction between a market-priced financial asset and geographically productive investment. A financial asset may appreciate; a productive municipal asset can also leave housing, infrastructure, skills, services and local economic activity behind.

30. Economic Resilience and Downturn Stress Test

Resilience should be tested by applying the same external shock to a conventional baseline and a mature CDMM system, then comparing housing pressure, food costs, employment, service demand and municipal finances.

31. Private-Sector Participation

CDMM expands potential markets for private builders, suppliers, manufacturers, farmers, logistics firms and professional services. Municipal ownership in selected areas does not require municipal production of every input.

32. Community Participation and Governance

Resident participation gives local autonomy legitimacy and information. Public reporting should show costs, revenues, service outcomes, procurement, asset values, risks and reinvestment decisions in forms residents can understand.

33. Provincial and Federal Roles

Provincial and federal governments remain critical for legislation, funding, regulation, standards, transfers and jurisdiction-specific approvals. CDMM changes the local deployment of capacity rather than eliminating higher-order government.

34. UN and Global Standards Comparison

International frameworks provide useful objectives and benchmarks, especially adequate housing, inclusion, transport, resilience and participation. CDMM should be evaluated as a local implementation architecture, not presented as UN-endorsed.

35. Measurement and Public Accountability

A credible CDMM program requires before-and-after measurement. Household costs, housing outcomes, employment, procurement, enterprise performance, asset accumulation and resident outcomes should be reported consistently.

36. 1/5/10/20-Year Development Path

The time horizon demonstrates sequencing: establish legal and operating foundations first, prove individual assets, connect successful Autonomies, then scale regional cooperation and long-lived productive capacity.

37. Implementation Architecture

Implementation should proceed through feasibility, authority, business-case analysis, procurement, pilot operation, measurement and expansion. Each enterprise can stop or change if evidence does not justify continuation.

38. Proposal Reach and Saint John Documentary Record

Distribution history demonstrates the model's development and municipal exposure; it does not establish endorsement. Formal municipal records should be quoted precisely and separated from claims about influence or adoption.

39. Intellectual Conclusion

CDMM is complete because it explains how needs, people, assets, enterprises, services, private partners, government roles, measurement and reinvestment connect. It remains adaptable because communities determine how those elements are used.

40. Evidence Base and Source Notes

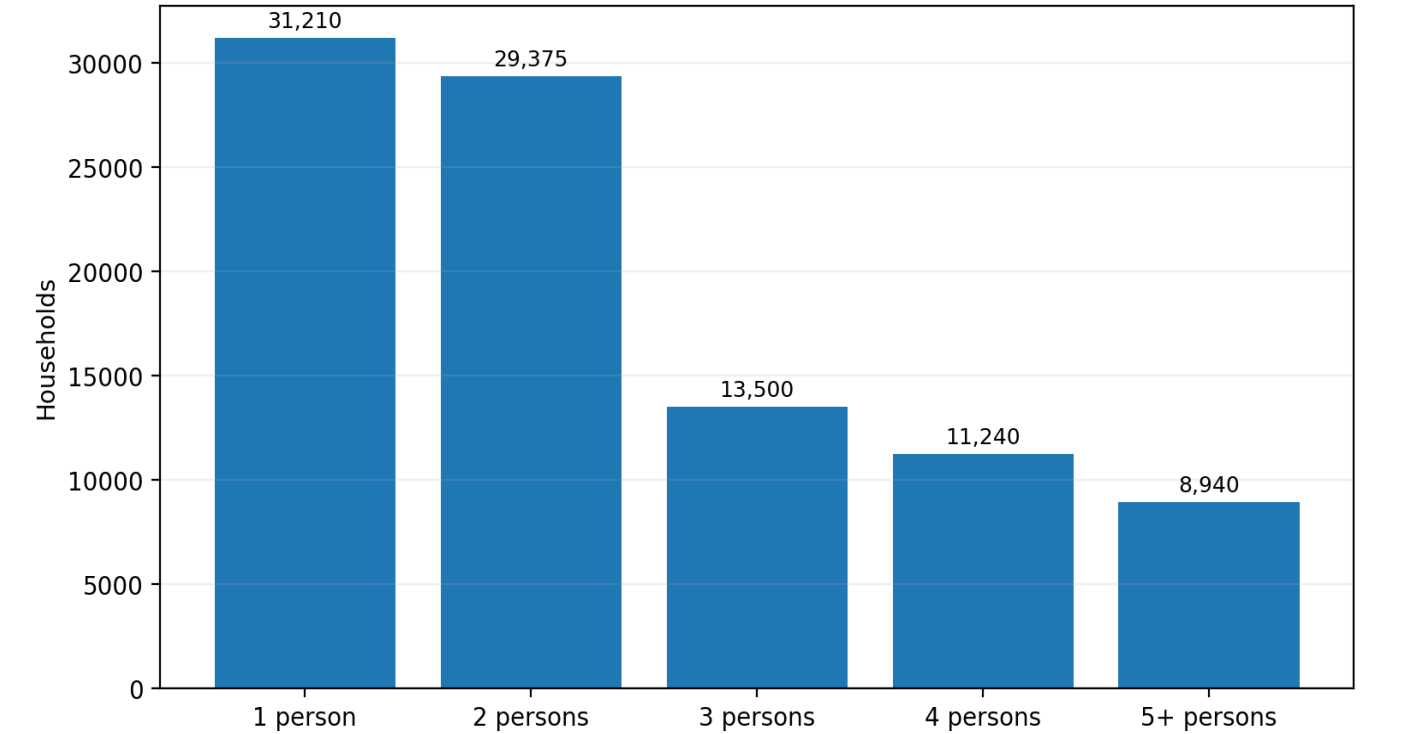
Source quality is part of the proposal's credibility. Official municipal, provincial, federal, Statistics Canada, CMHC and other primary sources should take precedence, with scenario assumptions clearly labelled.

Additional Windsor Evidence: Household Structure

HOUSEHOLD SIZE MATTERS FOR HOUSING MIX, UNIT DESIGN AND OWNERSHIP PATHWAYS.

Windsor's large one- and two-person household population supports a diversified housing strategy. Smaller permanent homes can serve singles, couples and seniors, while family-sized homes, multiplexes and apartments remain necessary. The point is not to replace one housing type with another; it is to align production with actual household structure.

Windsor Household Structure: Occupied Households by Size (2021)

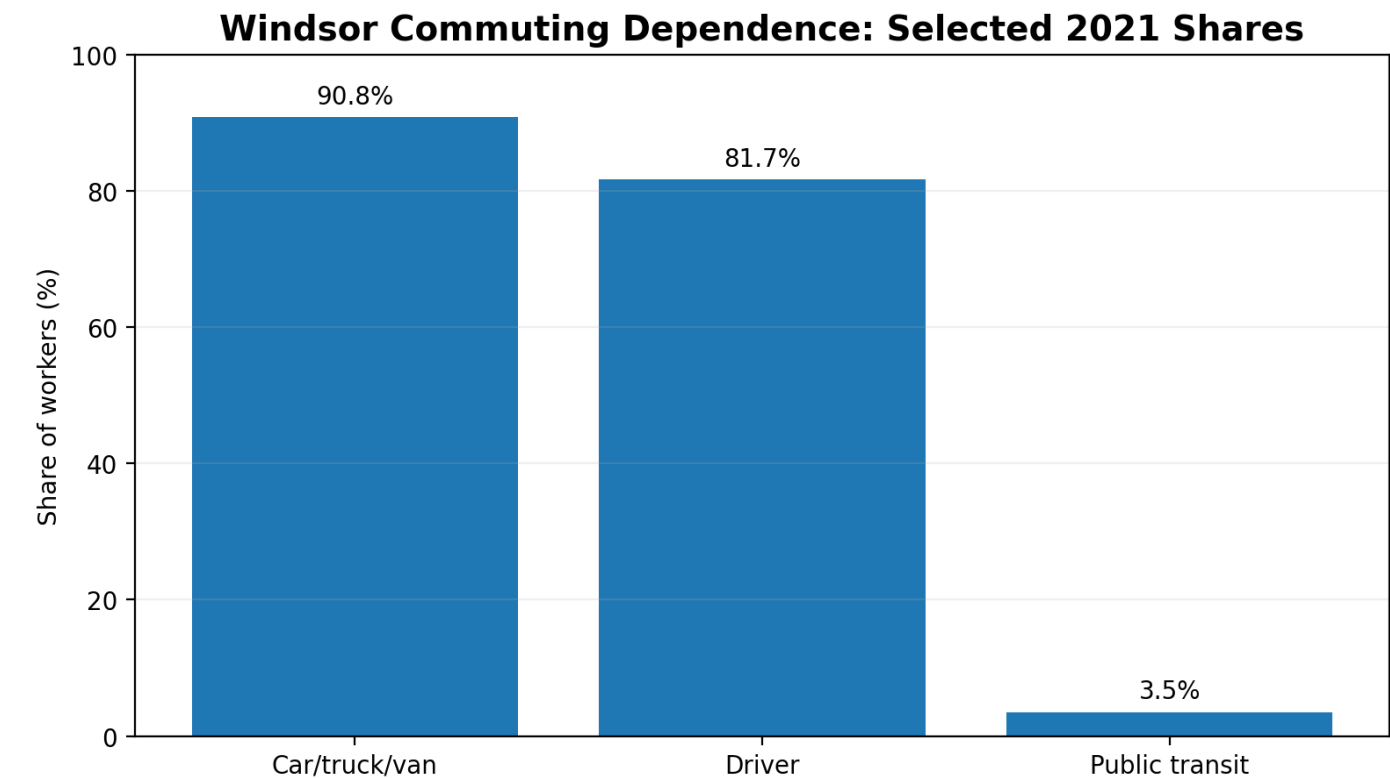


Source baseline used in this proposal: 2021 Census household-size counts for the City of Windsor. Counts are evidence; any CDMM production mix remains a planning decision.

Additional Windsor Evidence: Transportation Dependence

TRANSPORTATION AUTONOMY CONNECTS HOUSEHOLD COSTS, EMPLOYMENT ACCESS AND REGIONAL PRODUCTIVITY.

The high share of workers travelling by car or truck shows why transportation cannot be separated from housing and employment policy. A household may find affordable housing yet still face high transportation costs if work, training, healthcare and groceries are difficult to reach. CDMM therefore treats transportation as productive infrastructure that connects the other Autonomies.



The categories shown are selected commuting indicators and are not additive: the driver share is contained within the broader car/truck/van category.

COMMUNITY-DRIVEN MUNICIPAL MODEL

WINDSOR, ONTARIO MUNICIPAL PROPOSAL

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