



**Durham Community Housing Directives**  
Housing Services Division  
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<b>Subject:</b>	<b>Operating Cost and Non-Rental Revenue Indices for 2026</b>
<b>Directive Number:</b>	<b>FIN 04-02</b>
<b>Date:</b>	<b>September 2025</b>

## Purpose

To provide the Operating Cost and Non-Rental Revenue Indices for 2026 for housing providers under the Housing Services Act.

## Background

On an annual basis and as required under the Housing Services Act, the Ministry of Municipal Affairs and Housing (MMAH) publishes cost and revenue indices which are used to calculate housing provider subsidies.

The operating cost indices are compiled from data taken from the Ontario Consumer Price Index and its various sub-indices, as published by Statistics Canada.

## 2026 Indices

In accordance with MMAH's release of the operating cost indices, housing providers will use the indices in the following table to inflate the 2025 indexed benchmark costs for all fiscal years commencing in 2026.

<b>Cost</b>	<b>Regular Housing Providers</b>	<b>100% RGI Housing Providers</b>
Administration and Maintenance	1.0165	1.0165
Electricity	1.0035	1.0035
Water	1.0433	1.0433
Fuel (Natural Gas)	0.8602	0.8602
Insurance	1.0531	1.0531

<b>Cost</b>	<b>Regular Housing Providers</b>	<b>100% RGI Housing Providers</b>
Capital Reserves	1.0165	1.0165
Vacancy Loss	Market Rent Index for your project	n/a
Bad Debt Expense	Market Rent Index for your project	1.0165
Non-Rental Revenue (remains as originally benchmarked)	1.000	1.000

### **Effective Date**

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This directive is effective for fiscal years commencing in 2026.

### **Legislative Authority**

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Housing Services Act, s. 78(1)  
Ontario Regulation 369/11, s. 6(1) and s. 13(1)