

Submission to House of Commons Standing Committee on Finance

May 6, 2026

The Kelowna Chamber authors and advocates ongoing and new policy initiatives which benefit our Chamber members, our community and province, and the country.

We highlight two 2026 changemakers and ask for budget consideration to take them forward in 2027:

I. [Prevent the introduction and spread of invasive mussels into freshwaters in British Columbia, Alberta and Saskatchewan.](#)

The Kelowna Chamber is advocating for increased federal investment and stronger coordinated national efforts to prevent the introduction and spread of invasive mussels. Our Chamber has advocated for early detection programs for the past six years. We are located on the shores of Okanagan Lake, one of the largest, deep-water bodies in western Canada. This propinquity raises our awareness of the value of the lake, bordered by eight cities and visited by thousands of people annually.

The federal government historically has not been a major investor in funding to fight invasive mussels in western Canada. We have heard that federal investment to fight invasive mussels in our province was \$475,000 over 2023, 2024, and 2025. We do not have a clear report, however, on that spending, nor do some of our partners in this fight against invasive mussels, such as the Okanagan Basin Water Board, or the Okanagan Water Stewardship Council.

Some immediate needs in this permanent detection program – once bodies of water are infected, mussels cannot be eradicated – are rapid response programs that involve provincial and federal governments and others including academicians, regional and tribal authorities, and in our case, Okanagan-specific response processes.

The emerging eDNA tools being developed at the University of British Columbia Okanagan move detection work from the lab to waterbody detection. This would reduce detection confirmation time from weeks to hours, significantly strengthening early response effectiveness.

Keeping mussels out is critical not only for the Okanagan but for every single community in western Canada with fresh water lakes, creeks and rivers which local residents and municipalities and regional districts need to protect. Tourism, infrastructure of pipes and pumps, and local residents' sources of freshwater are at risk.

Federal funding could help make the eDNA program a reality: local community support has raised project funding but more, much more is needed.

The ask for funding today is that the federal government match provincial funding across the west. In B.C. last year, that would have been \$3.6 million pre-2026 inflation. This would match the provincial program budget.

If the province of B.C. moves to mandatory inspections, as most of us are recommending, the total cost would depend on the details of that program and whether it is user-pay, tax-funded, co-pay, or other. Our correspondence for several years has included letters to the ministers of fisheries, transportation and the environment.

II. Fully Funding Trades Training to Achieve Housing Needs

The second changemaking project has local and national impact. In the fall of 2025, the Kelowna Chamber wrote a paper, “A Fully Funded Trades Training Program for Canada: Building the workforce Canada needs to build the country it has promised”.

By a coincidence of timing, the federal government’s Spring Economic Update 2026 echoes many of the components of our paper. Apprenticeship and employer costs in the government’s just-announced program are covered. However, the critical funding piece, removing the barrier to entry, is missing. Our paper’s first mandate is to remove cost barriers for all Canadians pursuing the skilled trades, with particular focus on those for whom upfront tuition is the decision maker.

The numbers of skilled trades needed in Canada before 2030 is well-reported. (See our full paper attached here.) We address improving completion rates; meeting labour-market needs: ensuring accountability; and, promoting equity. All key to success.

The financial ask is modest, given the outcome: Tuition and mandatory fees per student for trades programs typically range from approximately \$5,000 to \$15,000. The end product is a Red-Seal certified tradesperson, to help address the 1.4 million additional trades workers needed by 2033 to meet Canada’s housing, infrastructure, and clean-energy commitments.

As well, our paper addresses the 30% completion rate of those currently registering for trades training. We see government covering tuition and mandatory fees for accredited apprenticeship and pre-apprenticeship programs, paired with completion-based disbursement and an income-contingent repayment safeguard for non-completion.

The result is a program that removes the entry barrier, protects taxpayers, and aligns directly with the federal goal of recruiting, training, and hiring new Red Seal workers to replace retiring workers and build the houses Canada needs.

Working with Canadian trades training institutions such as Okanagan College in Kelowna, the federal government can be a real changemaker at this critical time for housing and industrial growth.

The Kelowna Chamber believes that its two changemaking submissions deserve the consideration of the Committee, and we thank you for your time in reviewing this document.

cc:

Stephen Fuhr, Member of Parliament, Kelowna

Dan Albas, Member of Parliament, Okanagan Lake West - South Kelowna

Neil Fassina, President, Okanagan College

Attach:

Policy Proposal: A Fully Funded Trades Training Program for Canada (2025; updated 2026)

Policy Proposal: Time for the Federal Government to Flex its Muscles (2024)

The Kelowna Chamber of Commerce is a federally incorporated, not-for-profit organization dedicated to serving & empowering the central Okanagan business community. The Chamber provides numerous services to its 1,000 members & the broader business community including educational seminars, major events, member benefits, & government advocacy. In 2026, the Kelowna Chamber celebrates its 120th year in operation as it continues to be recognized as one of BC's leading business associations.

POLICY PROPOSAL

A Fully Funded Trades Training Program for Canada

Building the workforce Canada needs to build the country it has promised.

Submitted to: The Government of Canada and Provincial / Territorial Governments

Date: April 2026

Executive Summary

Canada faces a generational labour gap in the skilled trades. Federal projections released in the April 2026 Spring Economic Update warn that the country will need more than 1.4 million additional trades workers by 2033 to meet its housing, infrastructure, and clean-energy commitments. Yet of more than 100,000 new apprentices who registered in 2024, only about 34,000 completed their programs.

On April 28, 2026, the federal government tabled the \$6 billion Team Canada Strong package, including a \$400-per-week apprenticeship training grant of up to \$16,000 per apprentice and a \$5,000 Red Seal completion bonus. These are meaningful steps, but they address income support during training rather than the upfront tuition wall that keeps many Canadians from enrolling in the first place.

This proposal advances a complementary and bolder measure: a fully funded trades training program in which government covers tuition and mandatory fees for accredited apprenticeship and pre-apprenticeship programs, paired with completion-based disbursement and an income-contingent repayment safeguard for non-completion. The result is a program that removes the entry barrier, protects taxpayers, and aligns directly with the federal goal of recruiting, training, and hiring 80,000 to 100,000 new Red Seal workers by 2030–31.

1. Introduction

Canada's prosperity depends on a skilled, resilient workforce. From homebuilding to clean energy, employers are struggling to find qualified workers, and shortages are now severe enough to constrain economic growth, housing affordability, and national competitiveness.

The April 2026 Spring Economic Update was unambiguous: the country faces a persistent gap of more than 20,000 skilled trades workers per year, and the scale of planned investment in housing and major projects will only widen that gap. Government has committed substantial new funding to

recruitment, in-class income support, and employer wage subsidies. What remains missing is a measure that directly removes the single largest barrier to entry: the cost of training itself.

This paper proposes that government go one step further by fully funding tuition and mandatory fees for accredited trades programs, supported by safeguards to ensure accountability and responsible use of taxpayer dollars.

2. Background and Rationale

2.1 Labour Market Context

- **1.4 million additional trades workers** will be needed across Canada by 2033 to meet retirement replacement and growth demands, according to the federal Spring Economic Update tabled April 28, 2026.
- **Construction alone faces hiring requirements approaching 380,500 workers by 2034**, with retirements accounting for the majority of openings, per BuildForce Canada's most recent national forecast.
- **Approximately 263,400 construction workers — roughly 21% of the current labour force — are projected to retire by 2033**, leaving a recruitment-retirement gap that historic intake patterns alone cannot fill.
- **Housing targets demand a step-change in supply.** Canada Mortgage and Housing Corporation has indicated that approximately 5.8 million new homes are required by 2030 to restore affordability — an objective that is impossible without a substantially larger trades workforce.
- **The clean-energy transition will require electricians, pipefitters, insulators, and other skilled workers in unprecedented numbers**, including the 29,000 Red Seal workers the federal Sustainable Jobs stream is expected to support over five years.

2.2 Barriers to Entry

- **Tuition and mandatory fees** for trades programs typically range from approximately \$5,000 to \$15,000, an amount that is prohibitive for many young people, career-changers, and applicants from rural or low-income communities.
- **Existing grants and loan programs are fragmented** across federal, provincial, and union streams, leaving many would-be apprentices unsure of what they qualify for.
- **Completion is the central failure point.** In 2024, only about 34,000 of more than 100,000 newly registered apprentices completed their programs — a roughly one-in-three completion rate that the federal government itself has identified as a structural problem.
- **Under-representation persists.** Women still account for only about 6% of tradespeople in British Columbia's construction industry, and similar gaps exist for Indigenous peoples and

newcomers in many regions, despite their growing share of Canada's working-age population.

2.3 Alignment With Current Federal Direction

The Government of Canada's April 28, 2026 Spring Economic Update committed approximately \$6 billion over five years to Team Canada Strong, with the goal of recruiting, training, and hiring 80,000 to 100,000 new skilled-trades workers by 2030–31. Headline measures include a \$400-per-week apprenticeship training grant totalling up to \$16,000 per apprentice, a \$5,000 Red Seal completion bonus, up to \$10,000 in employer wage subsidies through the Build Canada Apprenticeship Service, and modernization of the Red Seal certification process.

These measures address income support during training and incentives for employers and completers. They do not directly address the upfront cost of enrolling. A fully funded tuition program is the natural complement: it removes the barrier at the front door of the system that the existing federal package improves once apprentices are inside it.

3. Policy Objectives

1. **Increase access.** Remove cost barriers for all Canadians pursuing the skilled trades, with particular focus on those for whom upfront tuition is decisive.
2. **Improve completion.** Tie funding disbursement to verified progression and certification, so that public investment translates into qualified journeypersons rather than enrolment statistics.
3. **Meet labour-market needs.** Align program intake with priority shortage areas identified by BuildForce Canada, provincial labour-market data, and federal infrastructure priorities.
4. **Ensure accountability.** Implement a transparent, income-contingent repayment mechanism for non-completion to protect taxpayers.
5. **Promote equity.** Target outreach and wraparound supports to women, Indigenous peoples, newcomers, youth, and rural and remote communities, all of whom remain under-represented in the trades.

4. Program Design

The program is intentionally designed to layer onto, not duplicate, the federal Team Canada Strong measures and provincial apprenticeship systems.

Element	Description
Coverage	100% of tuition and mandatory fees for accredited apprenticeship and pre-apprenticeship programs in Red Seal and provincially designated trades.
Eligibility	Canadian citizens and permanent residents enrolled in a recognized program at a public college, polytechnic, union training centre, or approved private institution.
Completion-Based Funding	Funding released in stages tied to verified program milestones, with a final tranche on Red Seal certification or equivalent provincial credential.
Repayment Safeguard	Tuition converts to a repayable income-contingent loan if a participant withdraws without cause or fails to complete within an agreed timeframe. Hardship and medical exemptions apply.
Equity Stream	Targeted outreach, wraparound supports (childcare, transportation, mentorship) and dedicated seats for women, Indigenous peoples, newcomers, youth, and rural/remote applicants.
Industry Alignment	Annual seat allocation guided by BuildForce Canada and provincial labour market data, prioritising trades with documented shortages.

5. Accountability and Safeguards

The proposal recognizes that public funding requires public assurance. Three safeguards keep the program disciplined:

- **Milestone-based disbursement.** Tuition is paid in tranches tied to documented progression, not a single upfront cheque.
- **Income-contingent repayment for non-completion.** Participants who withdraw without cause repay covered tuition through the existing student-loan repayment infrastructure, with payments scaling to income and standard hardship and medical exemptions.
- **Annual public reporting.** Enrolment, completion, demographic, and labour-market outcomes are reported annually by trade and by jurisdiction, allowing Parliament, provinces, and the public to assess return on investment.

6. Implementation Pathway

1. **Federal-provincial agreement.** Negotiate a cost-shared framework under existing Workforce Development Agreement architecture, leveraging the same delivery infrastructure that supports the Union Training and Innovation Program.
2. **Pilot phase.** Launch in two to three provinces across a defined set of priority Red Seal trades, with rigorous evaluation of enrolment, completion, and labour-market placement.
3. **National scale-up.** Following successful pilot evaluation, expand nationally with seat allocation calibrated annually to BuildForce Canada and provincial forecasts.
4. **Integration with Team Canada Strong.** Coordinate intake, certification modernization, and reporting with the federal apprenticeship grant, the Build Canada Apprenticeship Service, and the Red Seal completion bonus to create a single navigable pathway for participants.

7. Expected Outcomes

Indicator	Expected Outcome
Apprenticeship Enrolment	Sustained year-over-year increases, with measurable gains among under-represented groups.
Completion Rate	Improved nationally from the current ~one-in-three baseline toward best-in-class jurisdictions.
Domestic Workforce	Expanded capacity to deliver housing, infrastructure, and clean energy commitments.
Foreign Labour Reliance	Reduced over the long term as domestic supply meets a greater share of demand.
Fiscal Accountability	Repayment safeguards limit cost exposure for non-completion; investment is tied to measurable workforce outcomes.

8. Conclusion

The skilled trades are the foundation of Canada's economy and the precondition for every major commitment the country has made on housing, infrastructure, and the energy transition. The federal government has rightly recognized this with Team Canada Strong. The next logical step is to remove the upfront tuition barrier so that every Canadian who is willing and able to enter a trade can do so, regardless of their bank balance.

A fully funded trades training program, balanced with completion-based disbursement and income-contingent repayment safeguards, is a cost-effective and forward-looking investment in Canada's workforce resilience. It is a measure that complements rather than competes with the announced federal package, and it is precisely the kind of structural reform the moment requires.

— End of Proposal —

Source Notes

Statistics in this proposal are drawn from the following publicly available sources:

- Government of Canada, Spring Economic Update, April 28, 2026 — figures on the 1.4 million worker need by 2033, 100,000 / 34,000 apprentice registration and completion in 2024, the \$6 billion Team Canada Strong package, the \$16,000 apprenticeship training grant, and the \$5,000 Red Seal completion bonus.
- BuildForce Canada, national construction labour market forecasts (most recent 2024 and 2025 releases) — figures on construction sector hiring requirements, retirements, and demographic trends.
- Employment and Social Development Canada, news releases of February 6, 2026 — figures on Union Training and Innovation Program participation and the Sustainable Jobs stream.
- Canada Mortgage and Housing Corporation — projections on housing supply needed by 2030.

Time for the Federal Government to Flex its Muscles to Protect Canada's Fresh Waterways - 2024

Resolution Theme

Natural Resources, Energy and Environment

Description

Invasive zebra & quagga mussels have devastating effects on hydroelectric power, fishing & tourism. They have devastated much of central Canada's freshwater bodies, particularly around the Great Lakes. Given the extent to which they are established in central Canada, much public messaging is that 'the battle is lost.' This is incorrect & threatens current & future public policy on the issue in both central Canada & the rest of the country.

Both contaminated & untainted Canadian bodies of water desperately require protection. Detection & monitoring have proven that even already-impacted bodies of water see a drop in infestations when protective mitigation measures are in place. Both good reasons to expand & maintain the battle.

In western Canada, still largely clear of mussels, aggressive measures must be increased to keep the scourge at bay.

Background

Invasive mussels found in Canada are native to Eastern Europe and Western Asia. They came in on commercial ocean vessels through the St. Lawrence Seaway.

Atlantic Canada

In Atlantic Canada, invasive mussels were detected in fall 2023 in New Brunswick, downriver from earlier detections in Quebec.^[1] In 2022, they were found in the St. John River watershed in Quebec.

Central Canada

In Ontario, Quebec and Manitoba – efforts to eradicate mussels have failed in many locations, but prevention has succeeded in others. Most of the millions in spending is seen in clean-up and infrastructure duplication efforts – back-up pumps, cleaning docks and intake pipes, clean-up of beaches. Hundreds of beaches have been rendered unusable (dead mussel shell deposits up to two feet deep); infested lake bottoms preventing swimming; and the noted infrastructure damage and repair/replacement.

Western Canada

Provincial governments in B.C., Alberta, Saskatchewan and Manitoba are taking steps, sometimes belatedly, to protect still mostly unaffected western Canadian waters. Multiple tourism organizations and operators have expressed their support for testing and temporary recreational watercraft bans, proving their long-term vision for a thriving future industry.

1. Alberta

In March 2024, Parks Canada prohibited all non-motorized watercraft from outside of the Waterton Lakes National Park from entering its water bodies. This includes canoes, kayaks, drift boats and

[1] Saltwire, September 27, 2023: Destructive freshwater Zebra mussels officially found in Atlantic Canada

paddle boats, stand up paddleboards and sailboats. Visitors can continue to rent non-motorized watercraft from local businesses. Alberta^[2] has taken steps to prevent the introduction and spread of invasive mussels since 2017.^[3]

2. British Columbia

In the Columbia River Basin in the U.S., mussels were detected in fall of 2023 – an eleven-hour drive for a boat trailer from the western Canada/U.S. border. This poses an imminent threat to fresh waters in British Columbia. The provincial government is aware of both the infestation, and the remarkable effort to kill live mussels which the state of Idaho undertook in treating the water with ‘Natrix’ a copper-based formula aimed at mussels, but with collateral damage to thousands of river fish^[4]. This close-to-Canada threat highlights a key issue: efforts begun in 2016 by the B.C. provincial and the federal government to detect the spread are flagging and must be re-energized in both B.C. and in Saskatchewan, the only two western provinces without detected mussels to date.

Identification of Mussel Infestations – Actions taken by Government

The federal government isn’t yet taking the steps needed to work with each province to prevent the enormous economic damage caused by invasive mussels infestations – often with as little as eight months after detection^[5], given their rapid reproduction cycles.

What is the difference between “detection” and “identification”?

- When governments talk about “early detection” they mean finding an infestation already in a water body.
- When they say rapid response, they mean quarantining an infested water body, and potentially using chemicals or other means to attempt to control or eradicate them.
- Identification means finding mussels on a boat, floatplane, or other surface (pipes, infrastructure).

Mussels have been found in northern B.C. and Alberta in decorative moss balls sold in pet stores (for aquariums) and in Richmond, on an 80’ barge being relocated from Ontario to B.C.^[6] Multiple layers of detection are critical to continue to identify and repel the threat.

In B.C., one immediate step is the current push requesting the provincial government to introduce a temporary moratorium on out-of-province watercraft entering B.C. until previous combined funding^[7] is restored (\$4M/2018) and results of treatment of invasive mussels found in Idaho (Snake River) are assessed.

[2] <https://www.alberta.ca/aquatic-invasive-species-overview>

[3] <https://parks.canada.ca/pn-np/ab/waterton/info/index/reglements-regulations/permis-permit/information>

[4] Idaho Fish and Game preparing for ‘significant’ fish loss from quagga mussel treatment on mid-Snake River <https://www.ktvb.com/article/life/animals/idaho-fish-game-significant-fish-loss-quagga-mussel-treatment-mid-snake-river/277-86d06de3-5022-4b90-9641-8532d87b5178#:~:text=The%20copper%2Dbased%20treatment%20called,absorbed%20into%20their%20mussel%20tissue.>

[5] Zebra mussels have an extremely high reproductive rate of 30,000-1,000,000 new mussels per year and are able to reproduce at one year of age. New Hampshire Department of Environmental Services, 2019. <https://www.des.nh.gov/sites/g/files/ehbemt341/files/documents/2020-01/bb-17.pdf>

[6] <https://globalnews.ca/news/8978785/b-c-stops-mussel-infested-barge/>

[7] Combined funding: these programs have attracted federal, provincial and utility (Hydro) funding previously.

The \$4M included former federal funding. Funding cuts by the federal government signaled a loss of interest in the subject; only at the end of April 2024 did B.C. announce a resumption of joint funding (with BC Hydro/Fortis) to renew funding to the Invasive Mussel Detection Program (IMDP). Federal funding would come from the existing Aquatic Invasive Species Prevention Fund.

Responding to the threat

- Parks Canada is calling for varying levels of boat bans in Manitoba and Alberta, and eastern B.C.
- Indigenous Nations throughout Canada are focused on conversations with the provinces, and are assisting and/or leading in applying solution-based recommendations.
- Federal government support through Canadian Border Security Services helps, but enforcement at border crossings varies.
- Identification (while boats are in transit on roadways) and decontamination are the only tools currently known to work.
- A test kill was conducted in the fall of 2023 in the Snake River, in Idaho (U.S.). Results are expected within 18 months. This type of kill likely could not be replicated in a large body of water (lakes), but provides some promise if successful.^[8]
- Business groups and tourism associations such as the Thompson Okanagan Tourism Association called for a temporary moratorium on incoming out of province boat traffic until funding for detection is restored, or when the test kill is proven plausible for all bodies of fresh water in B.C.^[9]
- B.C. and Alberta government ministers are, with broad support from their caucuses, entering an agreement to work together in August of 2024. Steps include:
 - Call on the federal government for more resources, especially direct funding to provincial prevention efforts
 - Establishing a “Western Canada Invasive Mussel-free Zone” in B.C., AB, and SK, including:
 - mandatory inspections within the zone, but no ban between the three mussel-free provinces
 - Certified inspectors in the private sector who provide a user-pay inspection and decontamination to supplement the seasonal provincial inspections
 - Potential ban on boats from outside the zone
 - Align policies and increase penalties and fines across the zone (AB recently raised the fine for failing to stop at an inspection station to \$4,200, and failure to pull the drain plug to \$600). B.C.’s are still significantly lower.

[8] Invasive quagga mussels in Snake River trigger rapid response. John Johnson, October 3, 2023. <https://www.idahoconservation.org/blog/invasive-quagga-mussels-in-snake-river-trigger-rapid-response/>

[9] <https://www.castanet.net/news/Kelowna/472192/Kelowna-Chamber-wants-moratorium-on-out-of-province-boats-entering-B-C#472192>; <https://infotel.ca/newsitem/chambers-of-commerce-in-kamloops-okanagan-demand-ban-on-out-of-province-boats/it103208>; <https://www.msn.com/en-ca/news/canada/okanagan-chambers-of-commerce-call-for-ban-on-out-of-province-boats/ar-BB1if3cu?ocid=msedgntp&pc=HCTS&cvid=af14468c86544ec2820b19e045e4025f&ei=13>

Without action, Atlantic and Western Canada will suffer billions of dollars in remediation costs in an environment of suddenly dropping tourism. And central Canada – especially Manitoba, Ontario and Quebec – can greatly benefit from containment and clean-up programs to reduce the impact of the established invasive species. Mussels’ unwelcome presence is permanent. The damage they cause is perpetual. The costs are astronomical.

Recommendations

That the Government of Canada:

1. Issue binding regulatory direction for recreational watercraft entering Canada to be inspected and identified as clean and checked prior to allowing passage.
2. Support and encourage those provincial and territorial governments which are without “pull the plug” legislation (on bilgewater) to implement immediately with permanent effect.
3. Restore federal funding to jointly funded provincial, territorial and Indigenous mussel identification and eradication programs.

Author

Kelowna Chamber of Commerce

Supporting Organizations

BC Chambers of Commerce

Alberta Chambers of Commerce

Saskatchewan Chambers of Commerce

Manitoba Chambers of Commerce

Atlantic Chambers of Commerce

Okanagan Basin Water Board

Okanagan Water Stewardship Council