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Bill 97: The January 2027 Deadline

What changes for MFIPPA institutions, and what to do before then

Takeaways

- Written PIAs become mandatory before any new collection of personal information.
- Breach reporting to the IPC and to affected individuals is new for MFIPPA bodies.
- The IPC gains power to review information practices and issue binding orders.
- Offences now reach unauthorized collection and use, not only disclosure.
- Provincial institutions have had the same duties since 1 July 2025.

Recommendations

- Build the inventory first: which systems collect personal information.
- Name an owner for each one.
- Decide which already have an assessment you can stand behind.
- Write the PIA method before January, not the first PIA.
- Draft the breach reporting protocol and test it.
- Budget for a continuing duty, not a one-time project.

What Already Changed in July 2026

Ontario's access and privacy rules for municipal institutions are being rewritten in two stages, and the first one has already happened.

Since 1 July 2026, statutory deadlines run in business days rather than calendar days. The basic response period moved from 30 calendar days to 45 business days. For large or complex requests, institutions can propose a staged access plan, with the clock paused while the requester considers it. Requests already underway kept the old calendar-day rules.

What Arrives on 1 January 2027

The privacy side is the bigger shift. MFIPPA has never carried a privacy impact assessment requirement or a breach reporting duty. Both are new, and they arrive together with two further changes.

A written PIA must be completed before the collection of personal information begins, and updated before any significant change in how that information is used or disclosed. The Commissioner can ask to see any of them.

Where a breach creates a real risk of significant harm, the institution must report to the Commissioner and notify the affected individuals. Annual reports will also have to include the number of recorded breaches.

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The PIA Duty Is the One That Changes How the Office Runs

Breach reporting is a protocol. You write it once, test it, and use it when an incident happens. The PIA duty works differently, because it attaches to every new collection of personal information. That makes the privacy office a gate on every new system the corporation brings in: a permitting portal, a fare system, a camera deployment, an HR platform. The obligation is continuous, and so is the work behind it.

Most access and privacy offices in Ontario are one or two people for an entire corporation. The duty is new. The staffing is not.

FIPPA institutions have been living with equivalent duties since 1 July 2025, when Schedule 2 of Bill 194 added them. Municipal institutions have had eighteen months to watch how that went. Under two of them are left.

Where to Start

The first useful piece of work is rarely a PIA. It is the inventory underneath: which systems collect personal information, who owns each one, and which already have an assessment behind them.

That last question is the hard one. A PIA from 2019 on a system that has been upgraded twice since. A vendor's assurance sitting in a contract. A privacy review done properly but never written up. Most municipalities have some of each, and deciding which ones you can stand behind is the actual work.

Two months is not enough time to build the inventory and run the first assessments. It is enough time to know which systems you would have to start with.

How Valencia Helps

Valencia builds privacy programs with municipalities, transit agencies, health units and school boards across Ontario. Our PIA methodology runs on the CSA Model Code's ten privacy principles with the MFIPPA overlay mapped onto each one, so a Bill 97 PIA does not start from a blank page. We can run the first pass with you, or build the method and hand it over for your team to run.

If this work is landing on your desk for the new year, we would be glad to talk it through.

Sources
WeirFoulds LLP, “Bill 97 Explained.” Lerners LLP, “Amendments to MFIPPA and FIPPA Passed.” Hicks Morley, “New FIPPA Privacy Requirements Take Effect,” 7 August 2025.