

Bill 97 readiness checklist for Ontario institutions

For municipalities, library boards, police service boards, school boards, conservation authorities, health units and other institutions under the *Municipal Freedom of Information and Protection of Privacy Act* (MFIPPA). Tick each item you can show today. References are to MFIPPA as amended by Bill 97, the *Plan to Protect Ontario Act (Budget Measures), 2026* (2026, c. 2, Sched. 11).

Key dates: notice of collection is required now. Privacy impact assessments, the safeguards duty, breach reporting, notice to affected people and breach records start **January 1, 2027**. The first annual breach statistics, for 2027, are due to the IPC by **March 31, 2028**.

1. Notice of collection on every form

IN FORCE NOW

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| ☐ Every form that collects personal information states the legal authority for the collection. | s. 29(2)(a) |
| ☐ Every form states the principal purpose or purposes for which the information will be used. | s. 29(2)(b) |
| ☐ Every form gives the title, business address and business phone number of someone who can answer questions. | s. 29(2)(c) |
| ☐ Forms ask only for what is authorized by statute, used for law enforcement, or necessary to a lawfully authorized activity. | s. 28(2) |
| ☐ Privacy pages reflect the July 1, 2026 changes, such as 45 business days to answer access requests. | IPC table of changes |

2. Know what you collect

START NOW

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| ☐ A list of every collection of personal information: forms, programs, cameras and systems. | Good practice |
| ☐ For each collection: where it is kept, who can see it and how long it is kept. | s. 30(1) |
| ☐ A list of outside services and vendors that hold personal information for you. | Good practice |

3. Privacy impact assessments

FROM JANUARY 1, 2027

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| ☐ A policy saying when an assessment is needed, who prepares it and who approves it. | Good practice |
| ☐ A template that covers all ten elements the Act requires. | s. 28(3) |
| ☐ A written assessment prepared before each collection of personal information. | s. 28(3) |
| ☐ Risk steps in place before collecting or, if not possible, within a reasonable time after. | s. 28(4) |
| ☐ Assessments updated before any significant change in purpose. | s. 28(5) |
| ☐ Assessments ready to give the Commissioner on request. | s. 28(6) |
| ☐ A plan for existing high-risk collections, such as children's programs. Settle with your head how the duty applies to them. | Good practice |

4. Safeguards

FROM JANUARY 1, 2027

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| ☐ Reasonable steps protect personal information against theft, loss and unauthorized use or disclosure. | s. 30(5) |
| ☐ Records are protected against unauthorized copying, modification or disposal. | s. 30(5) |
| ☐ A register of administrative, technical and physical safeguards, each with an owner by position title. | Good practice |
| ☐ Vendor contracts require the vendor to tell you about a breach immediately. | IPC breach guidelines |

5. Breach response

FROM JANUARY 1, 2027

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| ☐ A documented breach response protocol: who does what, who to contact and when, and how you practise it. | IPC breach guidelines |
| ☐ A named decision-maker for the real risk of significant harm test: the head, or a delegate named in writing. | s. 30.1, s. 49(1) |
| ☐ A decision guide using the Act's factors: sensitivity, probability of misuse, steps people can take, and IPC guidance. | s. 30.1(7) |
| ☐ A way to report to the IPC as soon as feasible after the head determines a breach occurred. | s. 30.1(1), (2) |
| ☐ Notice templates for affected people, including the statement that they can complain to the IPC. | s. 30.1(3), (4) |
| ☐ A breach log that records every breach reported to the IPC. | s. 30.1(8) |
| ☐ Staff know what a breach looks like and who to tell, right away. | Good practice |

6. Reporting and governance

2027 AND 2028

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| ☐ Breach numbers ready for the annual report to the IPC. The first, for 2027, is due March 31, 2028. | s. 26(2)(c.1), IPC FAQ |
| ☐ Any delegation of the head's privacy duties is in writing. | s. 3, s. 49(1) |
| ☐ Council, or your board, has been briefed on the new duties. | Good practice |

Sources, checked October 13, 2026

MFIPPA, R.S.O. 1990, c. M.56, on e-Laws (consolidation current to October 8, 2026): ontario.ca/laws/statute/90m56

IPC, Frequently Asked Questions on the FIPPA and MFIPPA amendments: ipc.on.ca/en/resources/fippa-mfippa-amendments-faq

IPC, Planning for Success: Privacy Impact Assessment Guide, August 13, 2026: ipc.on.ca, PIA guide

IPC, Privacy Breaches: Guidelines for Public Sector Organizations, August 2026: ipc.on.ca, breach guidelines

"Good practice" items are our practical suggestions, not requirements of the Act. General information, not legal advice. Prepared by Maple Privacy Desk, operated by 1414618 B.C. Ltd., Vancouver, British Columbia.

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