

# BLUEPRINT FOR MORE AND BETTER HOUSING

HOW FEDERAL, PROVINCIAL AND MUNICIPAL  
GOVERNMENTS CAN ENSURE WE BUILD  
5.8 MILLION HOMES THAT ARE AFFORDABLE,  
LOW-CARBON AND RESILIENT

# ACKNOWLEDGEMENTS

The Task Force for Housing & Climate was struck in 2023 to identify policy solutions for adding 5.8 million new homes by 2030 that are affordable, low-carbon and resilient. We extend sincere thanks to the members, researchers, experts and practitioners across Canada who volunteered their experience and insights for the betterment of these final recommendations.

[housingandclimate.ca](https://housingandclimate.ca)

## RESEARCH PARTNERS



## FUNDING PARTNERS



**DEAR PRIME MINISTER, PREMIERS, MAYORS, CABINET MINISTERS AND COUNCILLORS  
ACROSS CANADA:**

Canada needs 5.8 million new homes by 2030 to restore housing affordability. That's more than one third of our existing housing supply all over again. While there's no question this is a generational challenge, it's also a historic opportunity to build more and *better* housing for a fast-growing population of homeowners, renters, seniors, young families, students and precariously housed.

Seizing this opportunity will require coordinated leadership by each and every one of you.

What does it mean to build more and better housing? For us, as for up to 85 percent of Canadians, it means making it affordable, making it low-carbon, and making it resilient to the worsening impacts of climate change.

To help seize this historic opportunity, we struck an independent Task Force for Housing and Climate. The Task Force is made up of 15 housing experts from across Canada, including former elected officials, mayors and chief planners, Indigenous leaders, designers, builders and developers, affordability advocates, and finance and insurance experts. Our purpose: to develop a national policy "blueprint" for how federal, provincial and municipal governments can work together to build 5.8 million homes that are affordable, low-carbon and resilient.

After months of deliberation, we are excited to present the enclosed *Blueprint for More and Better Housing*. It includes 10 recommendations and 140 individual policy actions across all orders of government. We are confident that if governments work together to implement these recommendations, we can fix Canada's housing crisis while also providing Canadians with homes fit for a climate crisis.

Our *Blueprint* focuses on the roles of federal, provincial and municipal governments. This is because we believe Canada's housing shortage is the result of decades of misaligned and failed policies at these levels. By extension, we believe policy solutions at the federal, provincial and municipal levels could now unleash a wave of innovation and productivity by builders, developers, non-profit and community housing associations, Indigenous communities, planners, labour, universities and colleges, and manufacturers, among others, to achieve the housing growth Canada needs.

When it comes to building 5.8 million homes that are affordable, low-carbon and resilient, there are five deciding factors:

- (1) **Where we build.** Focusing new housing in cities and communities, where there is existing infrastructure, can cut housing costs, speed up construction times, reduce carbon pollution and prevent catastrophic loss due to climate threats like wildfire and flooding. This makes "where" the single most powerful opportunity for building more and better housing. As such, we call on governments to legalize density, including by eliminating unit maximums, abolishing parking minimums, and adopting ambitious density rules near transit lines, as well as ensuring no new housing is built in areas at high risk of worsening climate hazards.
- (2) **What we build.** The form of a building, the materials used, and the design requirements all affect a home's construction and operating costs, its resilience to extreme weather events, its carbon footprint, and our ability to build at scale. Our *Blueprint* calls on governments to adopt the highest tiers of the National Model Building Codes while also urgently revising those codes to incorporate climate resilience features and to legalize more efficient use of building space.

- (3) **How we build.** We're not going to achieve our housing goals by continuing to build homes the same way we've built them for the past one hundred years. That's why we call on governments to increase productivity, speed up building times, and deliver crucial climate benefits by increasing factory-built housing, accelerating innovations in better building materials like mass timber and low-carbon concrete, and re-balancing immigration strategies to cultivate and attract skilled labour.
- (4) **Why we build.** Remembering that everyone in Canada has the right to live somewhere in security, peace and dignity is fundamental for building the kinds of homes Canada needs. Governments, not-for-profits and the private sector all have a role to play in driving a historic surge in our supply of affordable, attainable, and non-market and below-market housing, both through new construction as well as through innovative acquisition approaches.
- (5) **Foundations for success:** No single order of government can fix our housing crisis on its own. We need a national approach, through a Pan-Canadian Framework for Housing Growth, that is supported by better data, publicly available climate hazard mapping, and specific housing growth targets for every government.

The urgency of the moment calls for quick action. We simply must add 5.8 million homes by 2030, which will require building homes faster than we have ever done before. That is non-negotiable. And while current monetary conditions present some challenges, Canada has set housing growth records in high-interest-rate environments before. We need to do it again. The key is effective government leadership, and the policy recommendations we have made here provide the tools to prioritize speed and scale alongside the north stars of affordability and climate readiness.

Each of your governments has taken constructive steps over the past months to address a crippling housing crisis. We offer you this *Blueprint for More and Better Housing* to guide your next steps, with greater ambition, greater coordination, and greater policy innovation.

We stand by to support you as you navigate your way forward on this important issue.

Signed,



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Coalition for a Better Future



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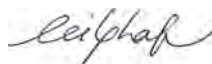
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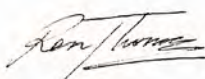
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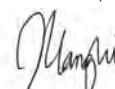
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# KEY TAKEAWAYS

*Rose Street Project, Barrie, ON  
Credit: Emmons & Olivier Resources*

## KEY TAKEAWAYS

# FEDERAL GOVERNMENT SHOULD:

1. Tie all federal infrastructure, transit, and housing funding to provincial and municipal adoption of pro-density legalization reforms, including eliminating unit maximums on all forms of residential housing, abolishing parking minimums on residential, commercial, and industrial properties, legalizing the construction of CMHC pre-approved housing designs as-of-right, and ambitious as-of-right density permissions near transit.
2. Develop a robust innovation strategy to accelerate housing innovations ranging from mass timber and low-carbon concrete to panelization and other factory-built housing approaches. The strategy should incorporate:
  - Tax reforms, including eliminating the HST/GST on purpose-built rental projects, increasing the threshold for the HST/GST housing rebate, introducing a Housing Technology Investment Tax Credit, implementing an accelerated capital cost allowance for purpose-built rental construction, and providing a full HST/GST exemption for charitable non-profit organizations.
  - A rebalanced immigration strategy that increases the number of skilled trade workers and exempts skilled trades programs from international student visa caps.
  - A financing strategy that includes low-cost and long-term fixed-rate financing for municipalities to facilitate land acquisition, financing to scale the not-for-profit housing sector, and a fund to build additional student residences across Canada. The financing strategy should allow not-for-profit housing providers to stack financing programs.
  - A procurement strategy for homes in CMHC's pre-approved catalogue, including guaranteed minimum orders.
3. Immediately overhaul the National Model Building Codes to simplify and harmonize requirements, integrate physical climate resilience measures, and support integration with local building performance standards to reflect changing regional climate risks.
4. Increase coordination and evidence-based decision-making by:
  - Providing detailed annual population forecasts, incorporating policy developments such as changes to immigration targets, which should be used as the basis for housing targets for each order of government, with incentives provided to governments that exceed their annual targets.
  - Mandating the CMHC to develop a Comprehensive Housing Data Repository.
  - Designing and adopting national standards for Building Information Modeling, a Climate Resilience Residential Rating, and Community Resilience, and implementing a Nationwide Hazard Mapping Initiative.
5. Collaborate with First Nations, Métis and Inuit Peoples to enable Indigenous-led housing development projects and to support culturally appropriate housing solutions that ensure access to safe and adequate housing and help advance self-determination and reconciliation.
6. Work with provinces and municipalities to improve the mapping of climate impacts such as flood and wildfire hazards while ensuring government funds do not support housing and infrastructure development in areas identified as high-risk.

## KEY TAKEAWAYS

# PROVINCIAL GOVERNMENTS SHOULD:

1. Legalize density in existing communities by eliminating unit maximums on all forms of residential housing and abolishing parking minimums on residential, commercial, and industrial properties, by legalizing the construction of CMHC pre-approved housing designs as-of-right, and by adopting ambitious as-of-right density permissions near transit.
2. Create a more permissive land use, planning and approvals system for housing, including by repealing or overriding municipal policies, zoning or plans that prioritize the preservation of the physical character of the neighbourhood, by establishing province-wide zoning standards, or prohibitions, for minimum lot sizes, maximum building setbacks, minimum heights, angular planes, shadow rules, front doors, building depth, landscaping, floor space index, and heritage view cones and planes, and by exempting from site plan approval and public consultation all projects that conform to the Official Plan and require only minor variances.
3. Accelerate innovation in homebuilding, including factory-built housing, by creating an investment fund to help companies advance modular housing, low-carbon concrete, mass timber, panelization, and other innovative housing technologies that are capable of achieving scale, driving down costs, lowering carbon footprints and increasing climate resilience for housing.
4. Create the conditions to speed up and scale up housing construction by eliminating the PST on purpose-built rental construction, by requiring municipalities to waive development charges and property taxes on all forms of affordable housing guaranteed to be affordable for 40 years, by providing loan guarantees for purpose-built rental, affordable rental and affordable ownership projects, by supporting the repurposing of surplus provincial land and surplus school lands into non-profit housing, and by ensuring there is enough flexibility and supports for municipal governments to look at underused and strategically located employment lands for mixed-uses, including housing.
5. Increase coordination and evidence-based decision-making by setting annual housing targets for municipalities and providing incentives for municipalities to hit those targets, by defining specific and achievable targets for housing affordability within the province, and by creating public, universal and free rental registries.
6. Make publicly accessible and regularly updated climate hazard maps to identify areas of high risk for housing growth, and ensure new housing is not built in areas prone to worsening climate hazards like flooding and wildfires.
7. Adopt the highest tiers of the National Model Building Codes while revising building codes to support repeatable design, adopt Sweden's single-egress rules for buildings up to 16 storeys, remove any floorplate restrictions to allow larger and more efficient high-density towers, and allow municipalities to exceed building code provisions for climate resilience and energy efficiency so long as they can show rapid permitting and cost savings to the building occupant.

## KEY TAKEAWAYS

# MUNICIPAL GOVERNMENTS SHOULD:

1. Legalize density by eliminating unit maximums on all forms of residential housing and abolishing parking minimums on residential, commercial, and industrial properties, by legalizing the construction of CMHC pre-approved housing designs as-of-right, and by adopting ambitious as-of-right density permissions adjacent to transit lines.
2. Create a more permissive land use, planning and approvals system, including by repealing policies, zoning or plans that prioritize the preservation of the physical character of the neighbourhood, and by exempting from site plan approval and public consultation all projects that conform to the Official Plan and require only minor variances.
3. Revise and update zoning laws to allow the establishment of small-scale retail spaces in residential areas, prioritizing locations that are highly accessible by public transit and conveniently walkable for residents, and waive office space requirements in all downtown building conversions and re-developments.
4. Accelerate innovation in homebuilding by encouraging collaboration between local governments, technology companies, research institutions, and builders to foster innovation in sustainable construction practices and facilitating local pilot projects and demonstrations of new building technologies and methods, offering platforms for testing and refinement.
5. Create the conditions to scale up homebuilding by prioritizing the use of existing municipally-owned land and public funding, by identifying and allocating suitable municipal land for the development of non-market housing, including supportive living units, student residences and affordable rental properties, by implementing land banking strategies to secure and preserve land for future non-market housing developments, and by collaborating with local Indigenous organizations to enable Indigenous-led housing development opportunities and to deliver culturally appropriate housing that meets the unique needs of First Nations, Métis and Inuit Peoples living in urban environments.
6. Increase coordination and evidence-based decision making by enhancing data collection, developing consistent definitions of terms such as “affordability” and “affordable housing”, writing zoning bylaws in BIM-readable matrices and tables, and ensuring that zoning bylaws are up to date with official plans.
7. Utilize hazard maps to ensure new housing is not built in high-risk areas prone to climate impacts, in particular flooding and wildfires.
8. Consult local Indigenous Rights Holders on housing projects early on to request their involvement to help better understand the needs and wants of their communities, and also to support the sharing of Indigenous Knowledge related to climate and ecology.



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BLUEPRINT FOR MORE AND BETTER HOUSING

# INTRODUCTION

*L'écoquartier D'Estimauville, Québec, QC  
Credit: Vivre en Ville*

Every Canadian deserves an affordable place to call home. However, for many, that simply isn't a reality. A slow-growing housing shortage that simmered over decades has been pushed to a boil, leaving thousands and thousands of families, workers, seniors, young people, and precariously housed priced out of the market and without an affordable option. In 2022, the Canadian Mortgage and Housing Corporate calculated that Canada will require roughly 5.8 million new homes – or more than one third of our existing housing supply all over again - by 2030 in order to restore housing affordability. While increasing the number of homes in Canada is necessary, it is not sufficient. We need to make sure we get these homes *right*. That means building them not for the previous one hundred years but for the next one hundred years. And a home fit for the 21<sup>st</sup> century is one that is affordable, low-carbon and resilient to the impacts of climate change.

From September 2023 to February 2024, fifteen housing experts and practitioners came together to form the Task Force for Housing and Climate. They included former mayors, chief planners, builders and developers, Indigenous leaders, designers, affordability advocates, and finance and insurance experts. The mandate of the Task Force was to develop a national policy “blueprint” for how federal, provincial and municipal orders of government can work together to urgently build more and better housing.

The Task Force set the following four goals for more and better housing in Canada:

**GOAL 1 – MAKE IT LOW-CARBON:** Reduce Canada’s housing-related emissions to meet Canada’s 2030 climate targets.

**GOAL 2 – MAKE IT RESILIENT:** Every home built from 2025 onward should stand up to worsening climate hazards, supporting National Adaptation Strategy goals.

**GOAL 3 – MAKE IT AFFORDABLE:** Cut the number of households spending more than 30% of their income on shelter costs to zero by 2031.

**GOAL 4 – MAKE IT AT SCALE:** Increase the scale and productivity of the homebuilding sector to build 5.8 million homes between 2022 and 2030.

In order to design the most shrewd, practical and evidence-based policy blueprint possible, the Task Force followed a rigorous process. It commissioned analysis from six research partners, gathered insights from existing housing-oriented policy initiatives across the country, consulted a range of housing stakeholders, including Indigenous leaders, designers, builders and developers, finance and insurance experts and affordability advocates, and met with federal, provincial and municipal decision-makers. With these collected insights, the Task Force deliberated over a period of five months to arrive at specific policy recommendations. The result is this *Blueprint for More and Better Housing*.

When it comes to building more and better housing, the Task Force for Housing & Climate found there to be five deciding factors. These factors provide a framework for thinking about policy action. They are:



**WHERE WE BUILD:** Building in cities and communities, where there is existing infrastructure, makes more efficient use of land, lowering both greenhouse gas emissions and per-unit land costs. It keeps municipal property taxes low through more efficient use of infrastructure while producing housing more quickly and at lower cost while also creating homes that are greener and more resilient to the impacts of climate change. As such, legalizing density is the single most significant multi-solution opportunity for building more and better homes.



**WHAT WE BUILD:** The form of a home, the materials used, and the design requirements all affect a home's construction and operating costs, its resilience to extreme weather events, its carbon footprint, and our ability to build homes at scale. Building highly energy efficient homes with more climate resilience features while eliminating the red tape that slows housing growth and adds to building costs is a powerful factor for adding more and better homes.



**HOW WE BUILD:** Homebuilding in Canada must become more productive to achieve scale. Streamlining regulatory barriers and accelerating innovations from mass timber and low-carbon concrete to panelization and other factory-built housing approaches can increase productivity and lower costs while creating more resilient and lower-carbon homes. Governments must ensure that taxes, charges, fees, and regulations do not render worthwhile projects infeasible and that our workforce has the skills it needs to build these homes.



**WHY WE BUILD:** Homes are for people. Everyone in Canada has the right to live somewhere in security, peace and dignity. This right requires us to not only build enough homes for all but also for every income level, that are also low-carbon and resilient to the effects of climate change.



**FOUNDATIONS FOR SUCCESS:** Achieving these goals will require better data, information, maps and collaboration. No one order of government controls all of the policy levers that affect the supply and demand for housing and the infrastructure that supports housing; governments must coordinate their actions.

Every order of government has policy levers that can affect these five deciding factors. The three sections that make up this report include specific policy recommendations designed to help the federal, provincial and municipal orders of government identify these policy levers and to use them in a coordinated fashion.

While the report is broken down into these three sections – one for each order of government – the report must be understood as a single “blueprint”. That’s because no policy action by a single order of government can have maximum impact on adding more and better housing without corresponding actions from the other orders. In fact, there is so much coordination required among these three orders of government, that each section of the Blueprint presents the same ten high-level recommendations. What changes from section to section are the specific actions that governments are urged to enact in

order to implement those recommendations. In total, the Blueprint includes ten recommendations, supported by 50 specific actions for the federal government, 50 specific actions for provincial governments, and 40 specific actions for municipal governments.

Though this Blueprint focuses on the role of federal, provincial and municipal policy makers in adding more and better housing, we recognize the importance of government-to-government collaboration and support to address Canada's housing shortage. First Nations, Métis, and Inuit governments have continuously worked to support the housing needs of their members. Article 23 of the United Nations Declaration of Rights for Indigenous Peoples calls for Indigenous communities to be "actively involved in developing and determining health, housing, and other economic and social programmes affecting them, and, as far as possible, to administer such programmes through their own institutions". As such, Indigenous communities deserve dedicated support and goodwill from federal, provincial and municipal governments to correct the legacy of underfunding, colonial laws, institutions and actions that have created an overrepresentation of Indigenous people amongst homeless populations. At the same time we are inspired by the many exciting Indigenous-led housing projects emerging across the country (see Appendix A for examples), all of which carry important lessons and set powerful examples for fixing Canada's housing shortage.



BLUEPRINT FOR MORE AND BETTER HOUSING

# ACTIONS FOR THE FEDERAL GOVERNMENT

*Alpine Park Neighbourhood, Calgary, AB  
Credit: Dream Unlimited Corp*

## KEY TAKEAWAYS

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1. Tie all federal infrastructure, transit, and housing funding to provincial and municipal adoption of pro-density legalization reforms, including eliminating unit maximums on all forms of residential housing, abolishing parking minimums on residential, commercial, and industrial properties, legalizing the construction of CMHC pre-approved housing designs as-of-right, and ambitious as-of-right density permissions near transit.
2. Develop a robust innovation strategy to accelerate housing innovations ranging from mass timber and low-carbon concrete to panelization and other factory-built housing approaches. The strategy should incorporate:
  - a. Tax reforms, including eliminating the GST/PST on purpose-built rental projects, increasing the threshold for the GST housing rebate, introducing a Housing Technology Investment Tax Credit, implementing an accelerated capital cost allowance for purpose-built rental construction, and providing a full HST/GST exemption for charitable non-profit organizations.<sup>1</sup>
  - b. A rebalanced immigration strategy that increases the number of skilled trade workers and exempts skilled trades programs from international student visa caps.
  - c. A financing strategy that includes low-cost and long-term fixed-rate financing for municipalities to facilitate land acquisition, financing to scale the not-for-profit housing sector, and a fund to build additional student residences across Canada. The financing strategy should allow not-for-profit housing providers to stack financing programs.<sup>2</sup>
  - d. A procurement strategy for homes in CMHC's pre-approved catalogue, including guaranteed minimum orders.
3. Immediately overhaul the National Model Building Codes to simplify and harmonize requirements, integrate physical climate resilience measures, and support integration with local building performance standards to reflect changing regional climate risks.<sup>3</sup>
4. Increase coordination and evidence-based decision-making by:
  - a. Providing detailed annual population forecasts, incorporating policy developments such as changes to immigration targets,<sup>4</sup> which should be used as the basis for housing targets for each order of government,<sup>5</sup> with incentives provided to governments that exceed their annual targets.<sup>6</sup>
  - b. Mandating the CMHC to develop a Comprehensive Housing Data Repository.
  - c. Designing and adopting national standards for Building Information Modeling, a Climate Resilience Residential Rating, and Community Resilience, and implementing a Nationwide Hazard Mapping Initiative.
5. Collaborate with First Nations, Métis and Inuit Peoples to enable Indigenous-led housing development projects and to support culturally appropriate housing solutions that ensure access to safe and adequate housing and help advance self-determination and reconciliation.
6. Work with provinces and municipalities to improve the mapping of climate impacts such as flood and wildfire hazards while ensuring government funds do not support housing and infrastructure development in areas identified as high-risk.<sup>7</sup>

## GOALS

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The Task Force for Housing & Climate has set the following four goals to guide new housing growth in Canada.

**GOAL 1 – MAKE IT LOW-CARBON:** Reduce Canada’s housing-related emissions to meet Canada’s 2030 climate targets.

**GOAL 2 – MAKE IT RESILIENT:** Every home built from 2025 onward should stand up to worsening climate hazards, supporting National Adaptation Strategy goals.

**GOAL 3 – MAKE IT AFFORDABLE:** Cut the number of households spending more than 30% of their income on shelter costs to zero by 2031.

**GOAL 4 – MAKE IT AT SCALE:** Increase the scale and productivity of the homebuilding sector to build 5.8 million homes between 2022 and 2030.

## RECOMMENDATIONS

With these four goals in mind, the Task Force for Housing & Climate recommends the following actions by the federal government.



**WHERE WE BUILD:** Legalizing density makes more efficient use of land, lowering both greenhouse gas emissions and per-unit land costs. It keeps municipal property taxes low through more efficient use of infrastructure while producing housing more quickly and at lower cost while also creating homes that are greener and more resilient to the impacts of climate change. As such, legalizing density is the single most significant multi-solution opportunity for getting housing right.

## ACTIONS THE FEDERAL GOVERNMENT SHOULD TAKE IN THIS AREA:

### I. **Legalize Walkable, Accessible, Inclusive, Transit-Rich Climate-Friendly Neighbourhoods:**

In many cases, existing zoning regulations and rules such as parking minimums make it illegal, or economically unviable, to create great climate-friendly neighbourhoods accessible to all. Governments should ensure that rules allow for the building of great neighbourhoods while also ensuring that those neighbourhoods have the necessary infrastructure to support their population, from sewers to green infrastructure such as parks and trees. As part of this recommendation, the federal government should:

- 1) Tie all federal infrastructure, transit, and housing funding to provincial and municipal adoption of the following recommendations:
  - i. Municipal governments should:
    1. Eliminate unit maximums on all forms of residential housing and abolish parking minimums on residential, commercial, or industrial properties.
    2. Utilize hazard maps to ensure no new housing is built in high-risk areas prone to climate impacts, in particular flooding and wildfires.



- ii. Provincial governments should:
  - 1. Require municipal action.
  - 2. Adopt BC's transit density rules for larger communities in every community with high-frequency transit.
  - 3. Urgently make public hazard maps of areas where new housing could be at higher risk of climate impacts.
  - 4. Utilize hazard maps to ensure no new housing is built in high-risk areas prone to climate impacts, in particular flooding and wildfires.
  - 5. Create a more permissive land use, planning, and approvals system, including repealing or overriding municipal policies, zoning, or plans that prioritize the preservation of the physical character of the neighbourhood.<sup>8</sup>
  - 6. Exempt from site plan approval and public consultation all projects that conform to the Official Plan and require only minor variances.<sup>9</sup>
  - 7. Establish province-wide zoning standards, or prohibitions, for minimum lot sizes, maximum building setbacks, minimum heights, angular planes, shadow rules, front doors, building depth, landscaping, floor space index, and heritage view cones and planes.<sup>10</sup>
- 2) Develop a federal strategy for seniors housing, aging in place, and rural intensification to build desirable housing options and diverse typologies for aging seniors to remain in their communities and unlock housing supply for the next generation of families with children.
- 3) Establish a dedicated fund to provide grants to local governments specifically for projects that promote walkable, accessible, inclusive, transit-rich, and climate-friendly neighbourhoods. This funding should:
  - i. Support infrastructure development, transit improvements, and green space creation.
  - ii. Require municipal governments to eliminate unit maximums on all forms of residential housing and abolish parking minimums on residential, commercial, or industrial properties.
  - iii. Facilitate public-private partnerships to leverage private sector expertise and investment in developing sustainable neighbourhoods. It should encourage collaborations focusing on innovative urban solutions, such as smart city technologies and green infrastructure.
  - iv. Be a commitment that extends over multiple years, providing stability and certainty for long-term planning.
  - v. Have regular funding cycles, such as annual or biannual disbursements, that allow local governments to anticipate funding availability and schedule their projects accordingly.
  - vi. Include provisions for tracking the performance and outcomes of funded projects. Regular public reporting on these projects will ensure accountability and enable ongoing assessment of the effectiveness of the funding program.

**II. Value and Conserve Nature to Protect Homes and Reduce Emissions:** Building homes on floodplains increases costs to residents, insurers and governments, and wetlands and other natural areas can often decrease flood risk and the adverse effects of extreme weather less expensively than man-made infrastructure. Governments should ensure that homes will not be built in high-risk areas, while preserving land that provides significant ecosystem benefits. As part of this recommendation, the federal government should:

- 1) Prioritize Natural Infrastructure: Provide \$500 million over five years to scale up natural asset management capacity under the Natural Infrastructure Fund or FCM's Green Municipal Fund channels. Properly value and integrate natural infrastructure investments with grey infrastructure to enhance community protection.<sup>11</sup>
- 2) Create a model planning code for intensification to align with national climate goals, which sets strong restrictions for protected areas, farmland and wetlands.
- 3) Redesign government disaster financial aid programs to incentivize communities to realign land use planning and focus on new construction in areas with lower hazard exposure.
- 4) Revise natural asset public sector accounting standards to allow local governments to better account for their natural asset inventories.<sup>12</sup>
- 5) Establish a National Ecosystem Services Incentive Program. Develop a program incentivizing municipalities and private landowners to preserve and restore natural areas that provide significant ecosystem services, such as flood mitigation, air and water purification, and carbon sequestration. Offer grants, tax breaks, or other financial incentives to landowners who commit to conserving and restoring natural areas, particularly in or near urban settings where development pressure is high. The program should also include educational programs and training to build capacity and help landowners better understand these systems and how to care for them over the long-term.



**WHAT WE BUILD:** The form of a home, the materials used, and the design requirements affect a home's construction and operating costs, resilience to extreme weather events, carbon footprint, and our ability to build homes at scale. As such, governments must ensure the supporting conditions are in place to build these homes.

### ACTIONS THE FEDERAL GOVERNMENT SHOULD TAKE IN THIS AREA:

**III. Reform the Building Code to Create Affordable, Low Carbon and Climate Resilient Homes:** Provisions in building codes can often make it illegal, or economically unviable, to create the kinds of homes we need using new technologies. Updating building codes should be done in a way that enhances affordability, low carbon, climate resiliency, and building at scale, while at the same time ensuring worker and resident safety. As part of this recommendation, the federal government should:

- 1) Immediately overhaul the National Model Building Codes to simplify and harmonize requirements and add new code provisions designed to integrate physical climate resilience measures, such as passive/active cooling requirements and safe maximum indoor temperature limits.<sup>13</sup>

- 2) Ensure the Codes supports integration with local building performance standards to reflect changing regional climate risks such as floods, fires, extreme heat, and permafrost melt, and add physical resilience as a building codes objective.<sup>14</sup>
- 3) Invest in expanding the capacity of the Canadian Board for Harmonized Construction Codes (CBHCC) to develop new climate mitigation and adaptation provisions for the 2030 code cycle.
- 4) Leverage the investment power of the Canada Infrastructure Bank — and its mandate for green infrastructure — to ensure developments and retrofits use future-ready building and energy practices and meet net-zero and climate-resilient codes and standards.<sup>15</sup>
- 5) Recapitalize the Housing Accelerator Fund and tie all federal infrastructure, transit, and housing funding to provincial and municipal adoption of the highest tiers of the National Model Building Codes.
- 6) Consult with First Nations, Métis, and Inuit Peoples on their preferred means of support through capacity development and/or funding to develop building models, designs, and codes that are inclusive of Indigenous peoples needs and are culturally relevant. Where requested, assist in the acceptance of Indigenous-led housing models, designs, and codes across jurisdictions.



**HOW WE BUILD:** Homebuilding in Canada must become more productive to achieve scale. Streamlining regulatory barriers and accelerating innovations from mass timber and low-carbon concrete to panelization and other factory-built housing approaches can increase productivity and lower costs while creating more resilient and lower-carbon homes. Governments must ensure that taxes, charges, fees, and regulations do not render worthwhile projects infeasible and that our workforce has the skills it needs to build these homes.

#### ACTIONS THE FEDERAL GOVERNMENT SHOULD TAKE IN THIS AREA:

**IV. Address Resource, Labour, and Capital Constraints:** Government policies should ensure sufficient availability of labour, materials, equipment, land, and capital to ensure 5.8 million homes can be built that are affordable, resilient to climate change, and aligned with net-zero emissions. In particular, governments must recognize that families and businesses are often capital-constrained and may be unable to finance otherwise worthwhile investments in climate-friendly housing. As part of this recommendation, the federal government should:

- 1) Create a national workforce and immigration strategy on housing, including construction trades and other employment classes related to housing production by:<sup>16</sup>
  - i. Implementing a targeted training program for non-profit organizations in housing development and management, encompassing essential skills such as project planning, financial management, and sustainable building practices.
  - ii. Providing non-profit organizations with financial grants, technical resources, and a supportive network for knowledge sharing and mentorship to enhance their effectiveness and impact in the housing sector.
  - iii. Exempting skilled trades programs from international student visa caps, as it does with graduate students.

- iv. Rebalancing the immigration system to increase the number of skilled trades workers who are granted permanent residency.
- 2) Provide low-cost, long-term fixed-rate financing for constructing purpose-built rental housing and financing to upgrade the existing housing stock to make it more accessible, climate-friendly and energy efficient.<sup>17</sup>
- 3) Create a land bank that coordinates public lands with preferential federal financing and other jurisdictional supports. As part of this reform, the federal government should:
  - i. Hold this land in federal hands so the value of the asset reduces the impact on the federal budget and so improvements to the land can be capitalized on the federal balance sheet.<sup>18</sup>
  - ii. Redesign and expand the Federal Lands Initiative and build capacity to manage the land bank as a portfolio of mixed-market and non-market and below-market development sites.
  - iii. Expand the Federal Lands Initiative and make a front-loaded investment in the acquisition of a portfolio of property acquisition close to rapid public transit.
  - iv. Consider providing incentives through the tax system to support portfolio acquisitions, such as charitable receipts for property donations or capital gains rollovers for sellers who build new units on other sites with sale proceeds.
  - v. Lease surplus or under-used crown lands to municipal governments and community organizations contingent on building affordable or 'missing middle' housing solutions.<sup>19</sup>
  - vi. Lease land from the land bank on favourable terms to non-profit and cooperative housing providers to grow deeply affordable and supportive housing options.
  - vii. Collaborate and/or support First Nations, Métis and Inuit governments and Indigenous housing organizations to develop on sites from the land bank's portfolio through leases, sales and transfers under the Treaty Land Entitlement processes, in respect of nation sovereignty and self-determination.
  - viii. Leverage the capacity of the Canada Lands Company to coordinate housing developments and work with the private sector on larger land bank sites to develop mixed-market housing where lease rates can be adjusted (through competing bids) to support the inclusion of large shares of non-market and below-market units.<sup>20</sup>
  - ix. Lease land from the land bank to non-profit and cooperative housing providers to grow deeply affordable and supportive housing options.
  - x. Leverage the capacity of the Canada Lands Company to coordinate housing developments.
  - xi. Combine low-cost leases with other federal incentives and an expanded Rapid Housing Initiative to develop innovative mixed-income housing on acquired properties.<sup>21</sup>

- 4) Work with provinces and municipalities to create a Public Land Housing Incentive Program where municipalities and provinces provide land to be leased, combined with the Federal government providing low-cost construction financing to facilitate building new housing on infill sites near transit.
- 5) Develop a green retrofit and accessory dwelling unit (ADU) acceleration plan to address financial and other barriers to homeowners making a climate-friendly retrofit or adding an ADU to their property. The plan should work with municipalities to test and pilot various approaches.
- 6) Develop a plan to allow for the use of Canadian Forces and Royal Canadian Legion sites, such as Naval Reserves, to be used to build housing for military families and veterans.
- 7) Support a For-Indigenous and By-Indigenous Urban, Rural and Northern housing strategy, and deliver the initial \$4B over seven years allocated in the 2023 Federal Budget through NICHl, the National Indigenous Housing Collaborative Inc.<sup>22</sup>
- 8) Create programs and other means to support employment and business opportunities for First Nations, Métis and Inuit Peoples as key players in the expanding housing industry to advance economic reconciliation.

**V. Streamline Approval Processes to Accelerate Approvals on Worthwhile Projects:** Time is money, and lengthy and uncertain delays increase risks and costs for non-profit and for-profit developers alike. Governments should streamline approval processes and make the needed investments to allow good projects to be enhanced and approved faster. As part of this recommendation, the federal government should:

- 1) Improve timelines for approvals and execution of federal funding agreements, including the release of funds for the National Housing Co-investment Fund.<sup>23</sup>
- 2) Offer dedicated infrastructure funds to provincial and local governments that demonstrate proactive efforts in accelerating housing development. This financial support will be contingent upon clear evidence of initiatives and strategies aimed at rapidly increasing housing availability and affordability. The program must be designed to ensure an equitable geographic distribution of projects.

**VI. Create the Financial Conditions for Climate-Friendly Building:** Government policies should create the conditions for worthwhile projects to be financially viable. Both for-profit and not-for-profit builders and developers will not build unless it makes economic sense for them to do so. Revenue from building homes must sufficiently exceed the costs, which is particularly challenging when we also need homes to be affordable to families across the income spectrum.<sup>24</sup> Governments must ensure that taxes, fees, and charges are not harming the viability of climate-friendly construction while ensuring that those governments have the revenue to fund the infrastructure that makes for great communities. As part of this recommendation, the federal government should:

- 1) Reform the Canadian Mortgage and Housing Corporation (CMHC) by:
  - i. Having CMHC return to its mandate of being an agency to create housing rather than just a mortgage insurance company.
  - ii. Examining the point system in the MLI Select program for new construction to increase the number of purpose-built rentals that are affordable, low carbon, and climate resilient over the building lifecycle.<sup>25</sup>

- iii. Conducting a thorough examination of all CMHC fees and ensure they are not set at prohibitive levels, particularly for projects that are affordable, accessible, and climate-friendly.
  - iv. Strengthen the in-house housing markets, data, and research team at the CMHC to provide more detailed insights on housing markets and population growth trends.
  - v. Mandating the CMHC develop a Comprehensive Housing Data Repository - a centralized data platform accessible to government bodies, educational institutions, builders, developers, the non-profit sector, and residents. This data repository should include an exhaustive inventory of all rental units and their current prices, as well as housing-related administrative data collected by governments.
  - vi. Reviewing existing CMHC programs to expedite application processes and have less prohibitive underwriting practices.
- 2) Make the following changes to underwriting rules for both the Affordable Housing Fund (AHF) and Apartment Construction Loan Program (ACLP) to reflect market conditions better:
- i. Reduce the spread in underwriting from 100 basis points to 50 basis points.
  - ii. Follow the lead of the Canadian Infrastructure Bank and offer preferential rates to projects that are net-zero-ready and that have more affordable and more deeply affordable units.
  - iii. Reduce the recourse requirement from 100% to 10% during construction.
  - iv. Utilize projected rent in the underwriting of debt.
  - v. Create a separate team for trusted partners to expedite and provide preferential underwriting.
- 3) Create a tax system that incentivizes the building of affordable, accessible, and climate-friendly housing by:
- i. Increasing the Capital Cost Allowance (CCA) on newly constructed purpose-built rental buildings to 10% and deferring capital gains tax and recaptured depreciation due upon the sale of an existing purpose-built rental housing project, providing that the proceeds are reinvested in the development of new purpose-built rental housing.<sup>26</sup>
  - ii. Considering increasing the CCA to 12% for affordable, accessible, and climate-friendly purpose-built rental projects that have an MLI select score at, or above, 100 points or ACLP score above 19.
  - iii. Provide exceptions to purpose-built rental developers of principal business corporation, EIFEL, and partnership at-risk rules.
  - iv. Providing a capital gains tax break to private owners of multi-purpose rental when they sell their building to a non-profit operator, land trust, or non-profit acquisition fund, so long as they reinvest the proceeds in building new purpose-built rental housing<sup>27</sup>, like the proposed Rental Retention Vendor Tax Credit.<sup>28</sup>

- v. Introduce a Canadian equivalent to the U.S. Low-Income Housing Tax Credit to incentivize the construction, acquisition and rehabilitation of affordable purpose-built rental housing.<sup>29</sup>
  - vi. Creating an affordable housing tax credit for developers that invest equity in community purpose-built rental housing projects.<sup>30</sup>
- 4) Increase the energy efficiency and resiliency of homes by:
- i. Expanding the Greener Homes Initiative and Greener Neighbourhoods Pilot Program to integrate resilience objectives, create broad demand for deep retrofits, accelerate the pace and scale of retrofits, and decarbonize multiple buildings at once within communities.<sup>31</sup>
  - ii. Investing \$7.5 million over five years to develop a National Affordable Home Energy Strategy with clear actions and outcomes to address energy affordability in Canada. This national strategy should be developed with a focus on energy poverty, with the input of a new advisory group and in coordination with the National Adaptation Strategy and Canadian Green Building Strategy. This new Strategy would set targets for reducing energy poverty across the country, identify which gaps should be addressed, and create new programs to address those gaps through federal programs or joint programs with the provincial governments.<sup>32</sup>
  - iii. Investing \$125 million over five years for last-mile capital investment in 15-20 transformative deep retrofit demonstration projects identified by deep retrofit accelerator and market development teams.<sup>33</sup>
  - iv. Establishing a new program, in cooperation with local partners, to provide free, turnkey, energy-efficient and climate-resilient retrofit solutions to low-income homeowners, prioritizing older homes, seniors and people with health conditions. Widespread installation of heat pumps, combined with energy-efficient home upgrades, can improve affordability, protect against heat waves and reduce emissions.<sup>34</sup>
  - v. Supporting front-end costs of new district energy and cooling systems with grants for feasibility studies and capital grants and providing low-cost financing through the Canada Infrastructure Bank to support the expansion of new and existing systems.

## VII. Accelerate Clean Innovation and Productivity to Build Climate-Friendly Housing at

**Scale:** Canada will not be able to double or triple homebuilding while at the same time reducing emissions and ensuring those homes are resilient to extreme weather events with a “more of the same” approach. Governments should use innovation policy tools to accelerate the adoption of new technologies and processes, to enhance productivity and lower costs for home buyers and renters. As part of this recommendation, the federal government should:

- 1) Develop a robust innovation strategy for housing, including procurement policy and innovation centres for housing construction.<sup>35</sup>
- 2) Ensure that the homes that become part of the CMHC pre-approved catalogue are designed to be low-carbon, resilient to extreme weather events, minimize the amount of skilled labour needed in their constructions, and incorporate made-in-Canada innovations. The catalogue should include mid-rise purpose-built rentals that are energy-efficient and climate-resilient, using innovative methods such as panelization and mass-timber.

- 3) Provide a refundable tax credit, called the Housing Technology Investment Tax Credit, equal to 30% of the cost of investments in new machinery and equipment used to manufacture low-carbon and climate-resilient housing, similar to the current Clean Technology Investment Tax Credit.<sup>36</sup>
- 4) Develop a procurement strategy for the innovative homes in the CMHC pre-approved catalogue, including guaranteed minimum orders. A countercyclical commitment to increase orders during downturns in the wider market is needed for innovative companies to survive recessions and achieve scale. This procurement strategy should see the federal government act as the purchaser of last resort, like the Bank of Canada acting as the lender of last resort during a downturn. By having governments place their orders for student residences, or housing for military families, during downturns, demand fluctuations can be smoothed and crowding-out of private-market orders during booms can be avoided.



**WHY WE BUILD:** Homes are for people. Everyone in Canada has the right to live somewhere in security, peace and dignity. This right requires us to not only build enough homes for all but also for every income level, that are also low-carbon and resilient to the effects of climate change.

#### **ACTIONS THE FEDERAL GOVERNMENT SHOULD TAKE IN THIS AREA:**

**VIII. Facilitate the Acquisition or Construction of 2.3 Million Non-market and Below-market Homes by 2030 and Cut The Number of Households Spending More than 30% of Their Income on Shelter Costs to Zero by 2031:** Government policies should seek to create housing affordability across the housing spectrum through partnerships with homebuilders, not-for-profits and financial institutions, and through the use of government owned-land. Census 2021 found that over 3 million households are in unaffordable housing in Canada. The government should seek to get this figure as close to zero as possible in the 2031 Census. As part of this recommendation, the federal government should:

- 1) Provide low-cost, long-term fixed-rate financing to municipalities to facilitate land acquisition and naturally affordable housing conversion into non-profit housing.
- 2) Work with the provincial government to fully exempt charitable non-profit organizations from HST or GST/PST for new affordable housing projects and purpose-built rental projects.
- 3) Co-create a plan and a fund to build additional student residences across Canada.
- 4) Provide more attractive financing to scale the not-for-profit housing sector by:
  - i. Using federal programs to reduce the financial barriers facing land trusts, co-ops, charitable housing, and not-for-profit community corporations committed to providing affordable housing.
  - ii. Increasing the upper limit of non-repayable contributions and guaranteeing a fixed low-interest rate on loans for not-for-profit projects under the National Housing Co-Investment Fund.
  - iii. Providing greater financial incentives for not-for-profit projects near rapid public transit that meet net-zero and climate-resilient codes and standards.
  - iv. Using the Housing Accelerator Fund to encourage municipalities to remove barriers, including zoning and permitting regulations, for not-for-profit housing developments near rapid transit.<sup>37</sup>



- v. Allowing not-for-profit housing providers to stack federal, provincial, and municipal financing programs so that they can draw on multiple avenues of support and provide greater financial incentives for not-for-profit projects located near rapid public transit that meet net-zero and climate-resilient codes and standards.
- 5) Protect lower rent market housing from “renoviction” and conversion through an acquisition program that empowers community land trusts, non-profits, cooperatives and municipal agencies to acquire and preserve existing lower rent market housing at risk of being bought by investment companies.<sup>38</sup> The acquisition program could help purchase existing rental housing projects and hotels and facilitate office-to-residential conversions.<sup>39</sup> The program could include capital grants, provision of pre-approved debt financing, funds that provide secondary debt and equity financing, or other innovative levers that help with the initial costs without saddling the providers with operating and significant debt servicing costs.<sup>40</sup>
  - 6) Increase housing-related financial support for low-income families, including increasing funding in the Canada Housing Benefit or replacing it with a Portable Housing Benefit, and introduce the Homelessness Prevention and Housing Benefit.<sup>41</sup>
  - 7) Create more affordable housing by optimizing the National Housing Co-Investment Fund to deliver deeper market and non-market affordability and streamline rapid approval processes for municipal applicants and their community housing partners and immediately launch and implement the federally funded Cooperative Housing Development Program, committed to in the 2022 Federal Budget and work with other levels of government to scale up co-op housing development across the country.<sup>42</sup>
  - 8) Ensure access to safe and adequate housing for First Nations, Métis and Inuit Peoples to help advance self-determination and reconciliation.



**FOUNDATIONS FOR SUCCESS:** Achieving these goals will require better data, information, maps and collaboration. No one order of government controls all of the policy levers that affect the supply and demand for housing and the infrastructure that supports housing; governments must coordinate their actions.

## ACTIONS THE FEDERAL GOVERNMENT SHOULD TAKE IN THIS AREA:

**IX. Enhance Policy Coordination, Data Collection and Sharing, and Mapping:** All three orders of government should ensure that their housing-related policies are not working at cross-purposes. To ensure that governments, the higher education sector, builders, developers, the non-profit sector, and residents can all make more informed decisions, better data should be collected and shared, hazard maps should be created, and rating systems should be developed. As part of this recommendation, the federal government should:

- 1) Enhance coordination and planning in Canada’s housing system by:
  - i. Providing detailed annual population forecasts at the municipal level, incorporating policy developments such as changes to immigration targets, using these population forecasts as the basis for housing targets for each order of government, and providing incentives to provinces and municipalities that exceed their annual targets.
  - ii. Establishing a Pan-Canadian Framework for Housing Growth to review and align housing-related policies across all levels of government.
  - iii. Creating a coordinated implementation plan with all three orders of government and co-creating a housing strategy by hosting a roundtable of public and private builders,

Indigenous governments and Indigenous housing groups, the non-profit housing sector, investors and labour. The implementation plan should adopt the low carbon, resiliency, affordability, and scale goals set out by the Task Force for Housing and Climate.

- iv. Establishing an annual review protocol where the effectiveness of these initiatives is assessed and necessary adjustments are made. This protocol should include feedback mechanisms from all stakeholders involved in housing, ensuring continuous improvement and responsiveness to changing needs and conditions.
  - v. Creating a working group with all three orders of government to track the progress of housing reform, commission research, and offer suggestions for policy reform.<sup>43</sup>
  - vi. Collecting and sharing global best practices, increasing funding to housing-related research, and providing funding to municipalities to adopt new methods and technologies, such as e-permitting and Lean Sigma methodologies.<sup>44</sup>
- 2) Support the collection and monitoring of Indigenous data related to housing needs in a way that supports Indigenous data sovereignty. This could include:
- i. Require that data collected relating to Indigenous housing and homelessness is shared with Indigenous governments or data stewards to inform decision-making and housing development initiatives.
  - ii. Support the development of data sharing agreements between municipal, provincial, and federal entities.
- 3) Create consistent standards and definitions across all orders of government by:
- i. Designing and adopting national standards for Climate Resilience Residential Rating and Community Resilience.
  - ii. Implementing a Nationwide Hazard Mapping Initiative: Instruct relevant federal and provincial agencies to collaborate on developing detailed hazard maps, focusing on areas prone to natural disasters, environmental risks, and urban congestion. These maps should be made publicly available and updated annually to aid in informed policy-making.
  - iii. Developing and Standardizing Housing Quality and Sustainability Rating Systems. Direct the national housing authority to work with environmental and urban planning experts to create standardized rating systems for housing quality and sustainability. These ratings should be used in all future housing developments and should be reviewed every two years for potential updates in line with evolving sustainability practices.
  - iv. Design, adopt and publish a national standard for Building Information Modeling, from which provinces will be able to mandate BIM-friendly zoning bylaws and publish fully digital building codes for automated rule checking.
- 4) Enhance hazard mapping by:
- i. Implementing a Nationwide Hazard Mapping Initiative. Instruct relevant federal and provincial agencies to collaborate on developing detailed hazard maps, focusing on areas prone to natural disasters, environmental risks, and urban congestion. These maps should be made publicly available and updated annually to aid in informed policy-making.

- ii. Immediately map communities at high risk of wildfire and fund the development of Wildfire Community Action Plans in these areas.<sup>45</sup>
- iii. Make hazard information public so that Canadians better understand the hazards affecting their property and community.<sup>46</sup>

**X. Align Incentives to Minimize Unintended Consequences:** Markets may take on too much risk, such as the risk of financial loss from catastrophic weather events, if they believe they will get “bailed out.” Governments should ensure that rules are set in such a way as to minimise moral hazard problems while at the same time still offering protections to residents. As part of this recommendation, the federal government should:

- 1) Rapidly delineate High-Risk Flood Management Zones across Canada and deploy spending and regulatory levers to discourage future residential construction in these zones. For example, the federal government should redesign the Disaster Financial Assistance Arrangements program (DFAA) in such a way that it does not enable the repetition of poorly risk-informed decisions by provinces, territories, and municipalities. If rebuilding occurs in risk-prone areas, future payouts must be limited after sufficient warning has been provided.<sup>47</sup>
- 2) Ensure new federal housing policies, programs, and investments avoid misaligned incentives for other levels of government to approve development in hazardous areas. The work actively underway across the federal government to improve the mapping of flood hazard and fire hazard/risk should inform near-term housing decisions.<sup>48</sup>
- 3) Ensure new federal housing policies, programs, and investments do not fund the construction of housing infrastructure in hazard zones identified as high-risk through a future national disaster insurance program.<sup>49</sup>
- 4) In Budget 2024, invest the necessary resources to establish and administer an affordable National Flood Insurance Program for those at the highest risk. Implement a national education program to promote guidance on extreme weather protection and physical risk at the level of the home.<sup>50</sup>
- 5) Integrate immigration and non-permanent resident growth with housing, transit, and infrastructure funding. The federal government should establish a policy that directly ties immigration levels and the growth in the non-permanent resident population to housing, transit, and infrastructure funding. This policy would ensure that as immigration increases, additional federal funding is allocated to support the corresponding demand for housing, transit, and infrastructure in communities most impacted by population growth due to immigration. The funding should:
  - i. Have a dynamic funding formula that adjusts federal contributions to housing, transit, and infrastructure based on immigration and non-permanent residency rates. As the number of immigrants increases, the funding formula should automatically increase allocations to regions experiencing growth.
  - ii. Identify and prioritize communities with high immigrant and non-permanent resident populations for infrastructure and transit development projects. This action will help to alleviate the pressures on local services and facilities due to population growth.
  - iii. Work closely with provincial and local governments to assess the specific needs arising from immigration and non-permanent residency trends. This collaboration will ensure that federal funding is effectively targeted and utilized.



BLUEPRINT FOR MORE AND BETTER HOUSING

# ACTIONS FOR PROVINCIAL GOVERNMENTS

*Vancouver, BC*

## KEY TAKEAWAYS

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1. Legalize density in existing communities by eliminating unit maximums on all forms of residential housing and abolishing parking minimums on residential, commercial, and industrial properties, by legalizing the construction of CMHC pre-approved housing designs as-of-right, and by adopting ambitious as-of-right density permissions near transit.
2. Create a more permissive land use, planning and approvals system<sup>51</sup> for housing, including by repealing or overriding municipal policies, zoning or plans that prioritize the preservation of the physical character of the neighbourhood, by establishing province-wide zoning standards, or prohibitions, for minimum lot sizes, maximum building setbacks, minimum heights, angular planes, shadow rules, front doors, building depth, landscaping, floor space index, and heritage view cones and planes<sup>52</sup>, and by exempting from site plan approval and public consultation all projects that conform to the Official Plan and require only minor variances<sup>53</sup>.
3. Accelerate innovation in homebuilding, including factory-built housing, by creating an investment fund to help companies advance modular housing, low-carbon concrete, mass timber, panelization, and other innovative housing technologies that are capable of achieving scale, driving down costs, lowering carbon footprints and increasing climate resilience for housing.
4. Create the conditions to speed up and scale up housing construction by eliminating the PST on purpose-built rental construction, by requiring municipalities to waive development charges and property taxes on all forms of affordable housing guaranteed to be affordable for 40 years<sup>54</sup>, by providing loan guarantees for purpose-built rental, affordable rental and affordable ownership projects, by supporting the repurposing of surplus provincial land and surplus school lands into non-profit housing, and by ensuring there is enough flexibility and supports for municipal governments to look at underused and strategically located employment lands for mixed-uses, including housing.
5. Increase coordination and evidence-based decision-making by setting annual housing targets for municipalities and providing incentives for municipalities to hit those targets, by defining specific and achievable targets for housing affordability within the province, and by creating public, universal and free rental registries.
6. Make publicly accessible and regularly updated climate hazard maps to identify areas of high risk for housing growth, and ensure new housing is not built in areas prone to worsening climate hazards like flooding and wildfires.
7. Adopt the highest tiers of the National Model Building Codes while revising building codes to support repeatable design, adopt Sweden's single-egress rules for buildings up to 16 storeys, remove any floorplate restrictions to allow larger and more efficient high-density towers, and allow municipalities to exceed building code provisions for climate resilience and energy efficiency so long as they can show rapid permitting and cost savings to the building occupant.

## GOALS

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The Task Force for Housing & Climate has set the following four goals to guide more and better housing growth in Canada.

**GOAL 1 – MAKE IT LOW-CARBON:** Reduce Canada’s housing-related emissions to meet Canada’s 2030 climate targets.

**GOAL 2 – MAKE IT RESILIENT:** Every home built from 2025 onward should stand up to worsening climate hazards, supporting National Adaptation Strategy goals.

**GOAL 3 – MAKE IT AFFORDABLE:** Cut the number of households spending more than 30% of their income on shelter costs to zero by 2031.

**GOAL 4 – MAKE IT AT SCALE:** Increase the scale and productivity of the homebuilding sector to build 5.8 million homes between 2022 and 2030.

## RECOMMENDATIONS

With these four goals in mind, the Task Force for Housing & Climate recommends the following actions by the provincial government.



**WHERE WE BUILD:** Legalizing density makes more efficient use of land, lowering both greenhouse gas emissions and per-unit land costs. It keeps municipal property taxes low through more efficient use of infrastructure while producing housing more quickly and at lower cost while also creating homes that are greener and more resilient to the impacts of climate change. As such, legalizing density is the single most significant multi-solution opportunity for getting housing right.

### ACTIONS PROVINCIAL GOVERNMENTS SHOULD TAKE IN THIS AREA:

- I. **Legalize Walkable, Accessible, Inclusive, Transit-Rich Climate-Friendly Neighbourhoods:**

In many cases, existing zoning regulations and rules such as parking minimums make it illegal, or economically unviable, to create great climate-friendly neighbourhoods accessible to all. Governments should ensure that rules allow for the building of great neighbourhoods while also ensuring that those neighbourhoods have the necessary infrastructure to support their population, from sewers to green infrastructure such as parks and trees. As part of this recommendation, provincial governments should:

  - 1) Abolish parking minimums, unit maximums, and limit exclusionary zoning in municipalities through binding provincial action to allow “as of right” residential housing.
  - 2) Permit “as of right” secondary suites, garden suites<sup>55</sup>, laneway houses, multi-tenant housing (renting rooms within a dwelling) and conversions of underutilized or redundant commercial properties to residential or mixed residential and commercial use<sup>56</sup>.

- 3) Adopt ambitious as-of-right density permissions adjacent to transit stations, and consider adopting British Columbia’s transit density rules targeting larger communities in every community with high-frequency transit, subject to context-specific considerations and supportive infrastructure.
- 4) Create higher density zones, including a potential minimum allowable height of 8 storeys, and a minimum allowable density (FAR) of 3.0, for sites less than 800m from a university or college campus, to facilitate the construction of student housing for students.

**II. Value and Conserve Nature to Protect Homes and Reduce Emissions:**

Building homes on floodplains increases costs to residents, insurers and governments, and wetlands and other natural areas can often decrease flood risk and the adverse effects of extreme weather less expensively than man-made infrastructure. Governments should ensure that homes will not be built in high-risk areas, while preserving land that provides significant ecosystem benefits. As part of this recommendation, provincial governments should:

- 1) Urgently make publicly available hazard maps of areas where new housing could be at higher risk of climate impacts.<sup>57</sup>
- 2) Utilize hazard maps to ensure new housing is not built in high-risk areas prone to climate impacts, in particular flooding and wildfires.<sup>58</sup>
- 3) Revise land use planning regulations and restrict financial aid following disasters to incent new buildings not to be placed in at-risk or environmentally sensitive areas.
- 4) Allow public sector accounting rules to allow the valuation of natural assets at the provincial and municipal levels.
- 5) Encourage watershed-based planning that considers natural topography and pre-settlement hydrological patterns.

**EXAMPLE**

**British Columbia has introduced legislation to dramatically increase density near transit stations**

- Minimum allowable height of 20 storeys, and minimum allowable density (FAR) of 5.0, for sites less than 200m from a rapid transit station.
- Minimum allowable height of 12 storeys, and minimum allowable density (FAR) of 4.0, for sites 201-400m from a rapid transit station.
- Minimum allowable height of 8 storeys, and minimum allowable density (FAR) of 3.0, for sites 401-800m from a rapid transit station.
- Minimum allowable height of 12 storeys, and minimum allowable density (FAR) of 4.0, for sites less than 200m from a bus exchange.
- Minimum allowable height of 8 storeys, and a minimum allowable density (FAR) of 3.0, for sites 201-400m from a bus exchange.



**WHAT WE BUILD:** The form of a home, the materials used, and the design requirements affect a home's construction and operating costs, resilience to extreme weather events, carbon footprint, and our ability to build homes at scale. As such, governments must ensure the supporting conditions are in place to build these homes.

### ACTIONS PROVINCIAL GOVERNMENTS SHOULD TAKE IN THIS AREA:

#### III. Reform the Building Code to Create Affordable, Low Carbon and Climate Resilient Homes:

Provisions in building codes can often make it illegal, or economically unviable, to create the kinds of homes we need using new technologies. Updating building codes should be done in a way that enhances affordability, low carbon, climate resiliency, and building at scale, while at the same time ensuring worker and resident safety. As part of this recommendation, provincial governments should:

- 1) Mandate proven and high-priority housing resilience improvements through provincial building codes, including:
  - i. Strengthening roofs for high winds and hail through roofing underlayment.
  - ii. Better wall-to-wall connections.
  - iii. Impact resistant roofing.
  - iv. Defending buildings from wildfires through non-combustible doors, exterior walls, fences and roofing.
  - v. Directing stormwater runoff away from buildings to green infrastructure on site (e.g. rain gardens, bioretention areas).
- 2) Through the Canadian Board for Harmonized Construction Codes, provinces and territories should support the development of new code provisions to address climate adaptation and mitigation on an urgent basis.
- 3) Adopt new versions of harmonized construction codes as soon as possible.
- 4) Adopt the highest tiers of the National Model Building Code while revising building codes to support repeatable design, adopt Sweden's single-egress rules for buildings up to 16 storeys, and remove any floorplate restrictions to allow larger, more efficient high-density towers<sup>59</sup>.
- 5) Allow municipalities to exceed building code provisions for climate resilience and energy efficiency so long as they can show rapid permitting and cost savings to the building occupant.
- 6) Revise building codes to support repeatable design and floorplates and adopt Sweden's single egress rules, which allow for "one exit for class 3 (residential) buildings up to 16 storeys with a maximum occupant load of 50 people per storey and a maximum travel distance of 30m<sup>60</sup>. Different requirements for the fire-protection rating/smoke-tightness standard of closures apply for buildings of not more than 8 storeys and buildings of more than 8 but not more than 16 storeys."



- 7) Allow for wood-frame construction of up to 12 storeys.<sup>61</sup>
- 8) Prioritize the development of a new physical resiliency objective as part of the Canadian Board for Harmonized Construction Code 2030 code cycle.
- 9) Review the Building Code for clarity and provide greater education to municipal governments, developers, and the public on how to apply the Code to achieve a greater stock of safe and sustainable housing.<sup>62</sup>



**HOW WE BUILD:** Homebuilding in Canada must become more productive to achieve scale. Streamlining regulatory barriers and accelerating innovations from mass timber and low-carbon concrete to panelization and other factory-built housing approaches can increase productivity and lower costs while creating more resilient and lower-carbon homes. Governments must ensure that taxes, charges, fees, and regulations do not render worthwhile projects infeasible and that our workforce has the skills it needs to build these homes.

#### ACTIONS PROVINCIAL GOVERNMENTS SHOULD TAKE IN THIS AREA:

**IV. Address Resource, Labour, and Capital Constraints:** Government policies should ensure sufficient availability of labour, materials, equipment, land, and capital to ensure 5.8 million homes can be built that are affordable, resilient to climate change, and aligned with net-zero emissions. In particular, governments must recognize that families and businesses are often capital-constrained and may be unable to finance otherwise worthwhile investments in climate-friendly housing. As part of this recommendation, provincial governments should:

- 1) Launch a housing skills agenda, which should include:
  - i. Improving funding for colleges, trade schools, and apprenticeships; encourage and incentivize municipalities, unions and employers to provide more on-the-job training<sup>63</sup>.
  - ii. Easing credential recognition for immigrants with skilled trades experience.<sup>64</sup>
  - iii. A public education campaign aimed at youth to promote opportunities in the skilled trades.<sup>65</sup>
  - iv. Prioritizing the skilled trades in provincial nominee immigration programs.
  - v. Providing training and skills development on new forms of cost-effective and rapidly built housing forms such as modular housing.<sup>66</sup>
  - vi. Providing training to help municipal governments increase the supply of building department and planning staff.<sup>67</sup>
- 2) Provide low-cost loans or grants to homeowners who wish to renovate to:
  - i. Create new legal second units in accordance with local municipal bylaws<sup>68</sup>.
  - ii. Improve climate resiliency of existing homes or second units.

- 3) Fund pilot projects that create innovative pathways to homeownership for Black, Indigenous, and marginalized people and first-generation homeowners, as well as those requiring accessible accommodation<sup>69</sup>.
- 4) Explore the feasibility of a conversion strategy for older long-term care homes being demolished for redevelopment into supportive housing.<sup>70</sup>
- 5) Increase and make more easily accessible capacity funding to help Indigenous communities identify, investigate, and lead housing development projects.

**V. Streamline Approval Processes to Accelerate Approvals on Worthwhile Projects:** Time is money, and lengthy and uncertain delays increase risks and costs for non-profit and for-profit developers alike. Governments should streamline approval processes and make the needed investments to allow good projects to be enhanced and approved faster. As part of this recommendation, provincial governments should:

- 1) Create a more permissive land use, planning, and approvals system<sup>71</sup>, including:
  - i. Repeal or override municipal policies, zoning, or plans that prioritize the preservation of the physical character of the neighbourhood<sup>72</sup>.
  - ii. Exempt from site plan approval and public consultation all projects of 10 units or less that conform to the Official Plan and require only minor variances<sup>73</sup>.
  - iii. Establish province-wide zoning standards, or prohibitions, for minimum lot sizes, maximum building setbacks, minimum heights, angular planes, shadow rules, front doors, building depth, landscaping, floor space index, and heritage view cones and planes<sup>74</sup>.
  - iv. Remove any floorplate restrictions to allow larger, more efficient high-density towers<sup>75</sup>.
- 2) Fund the adoption of consistent municipal e-permitting systems and encourage the federal government to match funding. Fund the development of common data architecture standards across municipalities and provincial agencies and require municipalities to provide their zoning bylaws with open data standards. Set an implementation goal of 2025 and make funding conditional on established targets<sup>76</sup>.
- 3) Legislate timelines at each stage of the provincial and municipal review process, including site plan, minor variance, and provincial reviews, and deem an application approved if the legislated response time is exceeded<sup>77</sup>.
- 4) Immediately implement an integrated One Window approach involving all provincial line ministries to streamline provincial approvals and support required by municipalities for development<sup>78</sup>.
- 5) Create a common province-wide definition of plan of subdivision and a standard set of conditions which clarify which may be included; require the use of standard province-wide legal agreements and, where feasible, plans of subdivision<sup>79</sup>.

**VI. Create the Financial Conditions for Climate-Friendly Building:** Government policies should create the conditions for worthwhile projects to be financially viable. Both for-profit and not-for-profit builders and developers will not build unless it makes economic sense for them to do so. Revenue from building homes must sufficiently exceed the costs, which is particularly challenging when we also need homes to be affordable to families across the income spectrum<sup>80</sup>. Governments must ensure that taxes, fees, and charges are not harming the viability of climate-friendly construction while simultaneously ensuring that those governments have the revenue to fund the infrastructure that makes for great communities. As part of this recommendation, provincial governments should:

- 1) Create an investment fund to help companies advance modular housing, low-carbon concrete, mass timber, panelization, district energy and cooling, and other innovative housing technologies that are capable of achieving scale, cost efficiencies, lower carbon footprints and climate resilience for housing.
- 2) Waive development charges and parkland cash-in-lieu and charge only modest connection fees for all infill residential projects up to 10 units or for any development where no new material infrastructure will be required.<sup>81</sup>
- 3) Work with municipalities to develop and implement a municipal services corporation utility model for water and wastewater under which the municipal corporation would borrow and amortize costs among customers instead of using Development Charges.<sup>82</sup>
- 4) Conduct a study on the impact that provincial and municipal taxes, fees, and charges on housing growth and reform development charges so that infill projects are not subsidizing greenfield development.
- 5) Recommend that the federal government and provincial governments update the HST (GST/PST) rebate to reflect current home prices and begin indexing the thresholds to housing prices and that the federal government match the provincial 75% rebate and remove any clawback.<sup>83</sup>
- 6) Increase affordability and support climate change adaptation and mitigation through the construction of new net-zero housing and retrofits of existing housing that meet Passive House, LEED or similar standards to decrease energy costs for homeowners and tenants over time.<sup>84</sup>
- 7) Review and update any provincial utility regulations that inhibit or disincentivize district energy and cooling systems from being established or expanded.

**VII. Accelerate Clean Innovation and Productivity to Build Climate-Friendly Housing at Scale:** Canada will not be able to double or triple homebuilding while at the same time reducing emissions and ensuring those homes are resilient to extreme weather events with a “more of the same” approach. Governments should use innovation policy tools to accelerate the adoption of new technologies and processes, to enhance productivity and lower costs for home buyers and renters. As part of this recommendation, provincial governments should:

- 1) Create an investment fund to help innovative companies in modular housing, mass timber, panelization, and other housing technologies reach scale and create a housing innovation fund to facilitate new solutions and share best practices.



**WHY WE BUILD:** Homes are for people. Everyone in Canada has the right to live somewhere in security, peace and dignity. This right requires us to not only build enough homes for all but also for every income level, that are also low-carbon and resilient to the effects of climate change.

## **ACTIONS PROVINCIAL GOVERNMENTS SHOULD TAKE IN THIS AREA:**

**VIII. Facilitate the Acquisition or Construction of 2.3 Million Non-market and Below-market Homes by 2030 and Cut The Number of Households Spending More than 30% of Their Income on Shelter Costs to Zero by 2031:** Government policies should seek to create housing affordability across the housing spectrum through partnerships with homebuilders, not-for-profits and financial institutions, and through the use of government owned-land. Census 2021 found that over 3 million households are in unaffordable housing in Canada. The government should seek to get this figure as close to zero as possible in the 2031 Census. As part of this recommendation, provincial governments should:

- 1) Waive development charges and property taxes on all forms of affordable housing guaranteed to be affordable for 40 years.<sup>85</sup>
- 2) Provide provincial and federal loan guarantees for purpose-built rental, affordable rental and affordable ownership projects.<sup>86</sup>
- 3) Support the repurposing of surplus provincial land and surplus school lands into non-profit housing and ensure there is enough flexibility and supports for municipal governments to look at underused and strategically located employment lands for mixed-uses, including housing.<sup>87</sup>
- 4) Modernize and make the local government property tax system more equitable and responsive, particularly in the context of the rapidly evolving economy. This modernization can be done by:
  - i. Having the provincial government collaborate to assess the current tax system, understand the impacts of new economic trends, and explore innovative revenue sources and sharing opportunities.
  - ii. Develop a fairer, more responsive property tax system to enhance equity and adaptability. The reforms could include adjusting tax rates, reassessing property valuation methods, or introducing new tax categories to reflect today's realities better. Consider implementing more progressive tax structures that account for varying levels of property value and usage.
  - iii. Explore new sources of revenue that are emerging from a more digital economy, such as taxes on digital transactions or levies on gig economy platforms.
  - iv. Develop a framework for sharing taxation revenues between different levels of government, ensuring that resources are distributed fairly and effectively.
  - v. Eliminate the PST on purpose-built rental construction to mirror the federal government's removal of the GST.<sup>88</sup>
- 5) Work together with municipal service managers to preserve existing community and supportive housing beyond the edge of mortgage expirations, support municipal governments in addressing aging buildings and capital repairs needed and grow the stock in the system to meet the needs of low-income people and in their communities.<sup>89</sup>

- 6) Increase social assistance shelter allowances for low-income recipients and persons with disabilities to be able to afford their shelter costs.<sup>90</sup>
- 7) Develop and implement a provincial Rental Housing Strategy with incentives such as tax credits and tax exemptions for private and non-profit housing developers to encourage the building of new purpose-built rental housing and specific initiatives to meet the unique needs of rural and northern communities.<sup>91</sup>



**FOUNDATIONS FOR SUCCESS:** Achieving these goals will require better data, information, maps and collaboration. No one order of government controls all of the policy levers that affect the supply and demand for housing and the infrastructure that supports housing; governments must coordinate their actions.

### ACTIONS PROVINCIAL GOVERNMENTS SHOULD TAKE IN THIS AREA:

**IX. Enhance Policy Coordination, Data Collection and Sharing, and Mapping:** All three orders of government should ensure that their housing-related policies are not working at cross-purposes. To ensure that governments, the higher education sector, builders, developers, the non-profit sector, and residents can all make more informed decisions, better data should be collected and shared, hazard maps should be created, and rating systems should be developed. As part of this recommendation, provincial governments should:

- 1) Publish and make publicly accessible regularly updated climate hazard and risk maps, including for coastal, river, urban and groundwater flooding; wildfires; high winds; and hail.<sup>92</sup>
- 2) Require municipalities to use population projections generated by either the federal or provincial government as the basis for housing need analysis and related land use requirements.<sup>93</sup> Use these projections to:
  - i. Report each year at the municipal and provincial level on any gap between demand and supply by housing type and location, and make underlying data freely available to the public.<sup>94</sup>
  - ii. Set annual housing targets for municipalities and provide incentives for municipalities that hit those targets.<sup>95</sup>
  - iii. Define specific, achievable targets for housing affordability within the province, considering both the rental and homeownership sectors. These targets should be based on regional economic conditions and housing market dynamics.<sup>96</sup>
  - iv. Develop a timeline with clearly defined milestones for reaching the affordability targets. This timeline should outline both immediate and long-term goals, facilitating a progressive approach to improving housing affordability.<sup>97</sup>
  - v. Implement a robust system to track and report on progress towards achieving the set targets. Key indicators might include average housing prices, rent levels, the availability of affordable housing units, and the housing cost-to-income ratio.

- vi. Allocate appropriate resources and funding to support initiatives that contribute to the affordability targets. This allocation could involve investing in affordable housing projects, providing subsidies or tax incentives for low and middle-income households, and partnering with private developers for affordable housing construction.
    - vii. Set lifecycle housing affordability and accessibility targets, milestones, and timelines, and measure achievements to track the progress of meeting objectives and evaluating interventions.
  - 3) Collaborate with colleges and universities to ensure that there is enough available and attainable housing near campuses to support their enrollment plans.
  - 4) Apply an equity lens to ensure that provincial actions include solutions that address the inequities in accessing housing faced by Indigenous, Black, racialized, and other marginalized people.<sup>98</sup>
  - 5) Enhance data collection, develop consistent definitions of terms such as “affordability,” and mandate that municipalities write their zoning bylaws in BIM-readable matrices and tables, and create public, universal and free rental registries.
  - 6) Establish mandatory deadlines for local governments to process and approve key planning and development applications. These deadlines would apply to Official Community Plan applications, rezoning applications, development permits, and building permits. These deadlines should include:
    - i. Setting specific deadlines for each application type:
      1. Official Community Plan Application: Set a maximum processing time, such as 90 days, from the date of application submission to decision.
      2. Rezoning Application: Impose a deadline, for example, 60 days, for the review and approval process.
      3. Development Permit: Establish a timeframe, like 45 days, within which a decision should be made post-application.
      4. Building Permit: Mandate a decision within a shorter period, such as 30 days, considering the permit’s critical role in project commencement.
    - ii. Establishing a monitoring system to ensure local governments adhere to these deadlines. This system could include regular reporting requirements and a review process.
    - iii. Creating incentives for timely processing, such as recognition programs or additional funding for local government departments. Conversely, establish penalties or consequences for consistently missing deadlines, such as reduced funding or mandatory process audits.
    - iv. A requirement that local governments publicly report their performance against these deadlines. This transparency will inform developers and the public about processing times and hold local governments accountable.

**X. Align Incentives to Minimize Unintended Consequences:** Markets may take on too much risk, such as the risk of financial loss from catastrophic weather events, if they believe they will get “bailed out.” Governments should ensure that rules are set in such a way as to minimise moral hazard problems while at the same time still offering protections to residents. As part of this recommendation, provincial governments should:

- 1) Align property taxes for purpose-built rental with those of condos and low-rise homes.<sup>99</sup>
- 2) Enable municipalities, subject to adverse external economic events, to withdraw infrastructure allocations from any permitted projects where construction has not been initiated within three years of build permits being issued.<sup>100</sup>



BLUEPRINT FOR MORE AND BETTER HOUSING

# ACTIONS FOR MUNICIPAL GOVERNMENTS

*Tippett Park Community, North York, ON  
Credit: Collectdev-Markee Developments*



## KEY TAKEAWAYS

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1. Legalize density by eliminating unit maximums on all forms of residential housing and abolishing parking minimums on residential, commercial, and industrial properties, by legalizing the construction of CMHC pre-approved housing designs as-of-right, and by adopting ambitious as-of-right density permissions adjacent to transit lines.
2. Create a more permissive land use, planning and approvals system<sup>101</sup>, including by repealing policies, zoning or plans that prioritize the preservation of the physical character of the neighbourhood, and by exempting from site plan approval and public consultation all projects that conform to the Official Plan and require only minor variances<sup>102</sup>.
3. Revise and update zoning laws to allow the establishment of small-scale retail spaces in residential areas, prioritizing locations that are highly accessible by public transit and conveniently walkable for residents, and waive office space requirements in all downtown building conversions and re-developments.
4. Accelerate innovation in homebuilding by encouraging collaboration between local governments, technology companies, research institutions, and builders to foster innovation in sustainable construction practices and facilitating local pilot projects and demonstrations of new building technologies and methods, offering platforms for testing and refinement.
5. Create the conditions to scale up homebuilding by prioritizing the use of existing municipally-owned land and public funding, by identifying and allocating suitable municipal land for the development of non-market housing, including supportive living units, student residences and affordable rental properties, by implementing land banking strategies to secure and preserve land for future non-market housing developments, and by collaborating with local Indigenous organizations to enable Indigenous-led housing development opportunities and to deliver culturally appropriate housing that meets the unique needs of First Nations, Métis and Inuit Peoples living in urban environments.
6. Increase coordination and evidence-based decision making by enhancing data collection, developing consistent definitions of terms such as “affordability” and “affordable housing”, writing zoning bylaws in BIM-readable matrices and tables, and ensuring that zoning bylaws are up to date with official plans.
7. Utilize hazard maps to ensure new housing is not built in high-risk areas prone to climate impacts, in particular flooding and wildfires.
8. Consult local Indigenous Rights Holders on housing projects early on to request their involvement to help better understand the needs and wants of their communities, and also to support the sharing of Indigenous Knowledge related to climate and ecology.

## GOALS

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The Task Force for Housing & Climate has set the following four goals to guide more and better housing growth in Canada.

**GOAL 1 – MAKE IT LOW-CARBON:** Reduce Canada’s housing-related emissions to meet Canada’s 2030 climate targets.

**GOAL 2 – MAKE IT RESILIENT:** Every home built from 2025 onward should stand up to worsening climate hazards, supporting National Adaptation Strategy goals.

**GOAL 3 – MAKE IT AFFORDABLE:** Cut the number of households spending more than 30% of their income on shelter costs to zero by 2031.

**GOAL 4 – MAKE IT AT SCALE:** Increase the scale and productivity of the homebuilding sector to build 5.8 million homes between 2022 and 2030.

## RECOMMENDATIONS

With these four goals in mind, the Task Force for Housing & Climate recommends the following actions by the federal government.



**WHERE WE BUILD:** Legalizing density makes more efficient use of land, lowering both greenhouse gas emissions and per-unit land costs. It keeps municipal property taxes low through more efficient use of infrastructure while producing housing more quickly and at lower cost while also creating homes that are greener and more resilient to the impacts of climate change. As such, legalizing density is the single most significant multi-solution opportunity for getting housing right.

## ACTIONS MUNICIPAL GOVERNMENTS SHOULD TAKE IN THIS AREA:

### I. Legalize Walkable, Accessible, Inclusive, Transit-Rich Climate-Friendly

**Neighbourhoods:** In many cases, existing zoning regulations and rules such as parking minimums make it illegal, or economically unviable, to create great climate-friendly neighbourhoods accessible to all. Governments should ensure that rules allow for the building of great neighbourhoods while also ensuring that those neighbourhoods have the necessary infrastructure to support their population, from sewers to green infrastructure such as parks and trees. As part of this recommendation, Municipal governments should:

- 1) Institute the following changes to zoning:
  - i. Abolish unit maximums on all forms of residential housing and abolish parking minimums on residential, commercial, and industrial properties, and limit exclusionary zoning in municipalities through binding provincial action.
  - ii. Adopt ambitious as-of-right density permissions adjacent to transit stations, and consider adopting British Columbia’s transit density rules targeting larger communities in every community with high-frequency transit, subject to context-specific considerations and supportive infrastructure.

- iii. Create higher density zones, including a potential minimum allowable height of 8 storeys and a minimum allowable density (FAR) of 3.0, for sites less than 800m from a university or college campus, to facilitate the construction of student housing.
  - iv. Revise and update zoning laws to allow the establishment of small-scale retail spaces in residential areas, prioritizing locations that are highly accessible by public transit and conveniently walkable for residents. The amendment should include specific criteria to ensure these retail establishments integrate seamlessly into the neighbourhood.
  - v. Permit “as of right” secondary suites, garden suites<sup>103</sup>, laneway houses, multi-tenant housing (renting rooms within a dwelling) and conversions of underutilized or redundant commercial properties to residential or mixed residential and commercial use<sup>104</sup>.
- 2) Waive development charges and parkland cash-in-lieu and charge only modest connection fees for all infill residential projects up to 10 units or for any development where no new material infrastructure will be required<sup>105</sup>.
  - 3) Prioritize the transformation of existing streets and roadways for active transportation by adding additional space that meets the needs of pedestrians, cyclists, and individuals with mobility challenges, such as older adults and persons with disabilities. This transformation can be accomplished by incorporating protected bike lanes and the principles of universal design into a contiguous “everywhere-to-everywhere” network that makes cycling a safe mobility choice for people of all ages and abilities and every resident in every neighbourhood.<sup>106</sup>
  - 4) Expand and upgrade EV charging infrastructure. Collaborate with utility companies, businesses, and community organizations to increase the number of public EV charging stations in neighbourhoods, public parking areas, and other strategic locations.
  - 5) Waive office space requirements in all downtown building conversions and re-developments.

## EXAMPLE

### British Columbia has introduced legislation to dramatically increase density near transit stations

- Minimum allowable height of 20 storeys, and minimum allowable density (FAR) of 5.0, for sites less than 200m from a rapid transit station.
- Minimum allowable height of 12 storeys, and minimum allowable density (FAR) of 4.0, for sites 201-400m from a rapid transit station.
- Minimum allowable height of 8 storeys, and minimum allowable density (FAR) of 3.0, for sites 401-800m from a rapid transit station.
- Minimum allowable height of 12 storeys, and minimum allowable density (FAR) of 4.0, for sites less than 200m from a bus exchange.
- Minimum allowable height of 8 storeys, and a minimum allowable density (FAR) of 3.0, for sites 201-400m from a bus exchange.

**II. Value and Conserve Nature to Protect Homes and Reduce Emissions:** Building homes on floodplains increases costs to residents, insurers and governments, and wetlands and other natural areas can often decrease flood risk and the negative effects of extreme weather less expensively than man-made infrastructure. Governments should ensure that homes will not be built in high-risk areas, while preserving land that provides significant ecosystem benefits. As part of this recommendation, Municipal governments should:

- 1) Enact a funded, detailed plan to achieve a 40% urban tree canopy.<sup>107</sup>
- 2) Create Urban Containment Boundaries where they don't already exist and set strong restrictions on the extension of urban growth boundaries into protected areas, farmland and wetlands.
- 3) Utilize hazard maps to ensure no new housing is built in high-risk areas prone to climate impacts, in particular flooding and wildfires.<sup>108</sup>
- 4) Establish an Urban Containment Boundary (UCB) to manage urban growth, preserve natural and agricultural lands, and promote sustainable urban development, it is recommended that a comprehensive Urban Containment Boundary (UCB) be established for communities that do not currently have one. This UCB will define the limits for urban development, beyond which urbanization would be restricted.



**WHAT WE BUILD:** The form of a home, the materials used, and the design requirements affect a home's construction and operating costs, resilience to extreme weather events, carbon footprint, and our ability to build homes at scale. As such, governments must ensure the supporting conditions are in place to build these homes.

### ACTIONS MUNICIPAL GOVERNMENTS SHOULD TAKE IN THIS AREA:

**III. Reform the Building Code to Create Affordable, Low Carbon and Climate Resilient Homes:** Provisions in building codes can often make it illegal, or economically unviable, to create the kinds of homes we need using new technologies. Updating building codes should be done in a way that enhances affordability, low carbon, climate resiliency, and building at scale, while at the same time ensuring worker and resident safety. As part of this recommendation, Municipal governments should:

- 1) Amend local zoning to require or incentivize the inclusion of EV charging infrastructure and micromobility options in new residential and commercial developments.
- 2) Develop and implement local clean energy incentive programs. Create incentive programs such as rebates, grants or fast-track land use applications for homeowners and developers who install renewable energy systems (solar panels, wind turbines) or energy-efficient technologies in their properties. Offer reduced permitting fees or expedited permit processing for the installation of clean energy systems.



**HOW WE BUILD:** Homebuilding in Canada must become more productive to achieve scale. Streamlining regulatory barriers and accelerating innovations from mass timber and low-carbon concrete to panelization and other factory-built housing approaches can increase productivity and lower costs while creating more resilient and lower-carbon homes. Governments must ensure that taxes, charges, fees, and regulations do not render worthwhile projects infeasible and that our workforce has the skills it needs to build these homes.

#### **ACTIONS MUNICIPAL GOVERNMENTS SHOULD TAKE IN THIS AREA:**

- IV. Address Resource, Labour, and Capital Constraints:** Government policies should ensure sufficient availability of labour, materials, equipment, land, and capital to ensure 5.8 million homes can be built that are affordable, resilient to climate change, and aligned with net-zero emissions. In particular, governments must recognize that families and businesses are often capital-constrained and may be unable to finance otherwise worthwhile investments in climate-friendly housing. As part of this recommendation, Municipal governments should:
- 1) Support the repurposing of surplus municipal lands and school lands (if applicable) to housing and ensure there is enough flexibility and supports for municipal governments to look at underused and strategically located employment lands for mixed-uses, including housing.<sup>109</sup>
  - 2) Develop municipal succession management strategies to ensure that qualified building inspectors and planning staff are attracted and retained.<sup>110</sup>
  - 3) Institute a vacant home tax<sup>111</sup> to address the housing crisis and use the proceeds to fund investments that will streamline and digitize the approvals process.
- V. Streamline Approval Processes to Accelerate Approvals on Worthwhile Projects:** Time is money, and lengthy and uncertain delays increase risks and costs for non-profit and for-profit developers alike. Governments should streamline approval processes and make the needed investments to allow good projects to be enhanced and approved faster. As part of this recommendation, Municipal governments should:
- 1) Create a more permissive land use, planning, and approvals system<sup>112</sup>, including:
    - a. Repealing municipal policies, zoning, or plans that prioritize the preservation of the physical character of the neighbourhood.<sup>113</sup>
    - b. Exempting from site plan approval and public consultation all projects that conform to the Official Plan and require only minor variances.<sup>114</sup>
    - c. Ensuring that approvals for an Official Community Plan application take less than four months, approvals for a Development Plan application take less than three months, and approvals for a rezoning take less than three months, and allowing for applications to be made concurrently.
- VI. Create the Financial Conditions for Climate-Friendly Building:** Government policies should create the conditions for worthwhile projects to be financially viable. Both for-profit and not-for-profit builders and developers will not build unless it makes economic sense for them to do so. Revenue from building homes must sufficiently exceed the costs, which is particularly challenging when we also need homes to be affordable to families across the income spectrum<sup>115</sup>. Governments must ensure that taxes, fees, and charges are not harming the viability of climate-friendly construction while simultaneously ensuring that those governments have the revenue to fund the infrastructure that makes for great communities. As part of this recommendation, Municipal governments should:

- 1) Develop and implement a municipal services corporation utility model for water and wastewater under which the municipal corporation would borrow and amortize costs among customers instead of using Development Charges.<sup>116</sup>
- 2) Implement municipal incentive programs to encourage high-priority resilience improvements, for example, the City of Calgary's program to encourage hail impact resistant roof cover, Dufferin County's hurricane tie rebates, and the basement flood prevention subsidies implemented by more than 30 Canadian municipalities.
- 3) Provide funding and incentives for office conversion and waiver of office replacement for new developments.
- 4) Backstop new district energy and cooling utilities in existing and growing density nodes, particularly areas with significant urban heat island challenges.

#### **VII. Accelerate Clean Innovation and Productivity to Build Climate-Friendly Housing at Scale:**

Canada will not be able to double or triple homebuilding while at the same time reducing emissions and ensuring those homes are resilient to extreme weather events with a "more of the same" approach. Governments should use innovation policy tools to accelerate the adoption of new technologies and processes, to enhance productivity and lower costs for home buyers and renters. As part of this recommendation, Municipal governments should:

- 1) Modernize municipal procurement policies and specifications to allow for and incentivize low-carbon building materials and practices, while maintaining safety and performance.
- 2) Encourage collaboration between local governments, technology companies, research institutions, and builders to foster innovation in sustainable construction practices. Facilitate local pilot projects and demonstrations of new building technologies and methods, offering platforms for testing and refinement.
- 3) Provide additional resourcing for permitting and inspections of new buildings. Building inspection departments should be properly resourced to allow trained inspectors to be able to conduct on site visits in a timely fashion. Additional training should be provided to ensure that inspectors are familiar with changing code requirements.
- 4) Develop fast-track approval processes for housing projects that demonstrably adhere to advanced sustainability and resilience criteria. Reduce bureaucratic hurdles for projects that contribute to climate-friendly objectives without compromising on safety and quality standards.
- 5) Work with local educational institutions to provide training programs for local builders, contractors, and inspectors on new building technologies and green construction practices. Raise awareness about the benefits and practical aspects of clean innovation in housing among industry professionals.
- 6) Launch educational campaigns to inform the public about the benefits of low-carbon and climate-resilient housing tailored to the unique features of their municipality. Encourage community support for innovative housing projects.



**WHY WE BUILD:** Homes are for people. Everyone in Canada has the right to live somewhere in security, peace and dignity. This right requires us to not only build enough homes for all but also for every income level, that are also low-carbon and resilient to the effects of climate change.

## **ACTIONS MUNICIPAL GOVERNMENTS SHOULD TAKE IN THIS AREA:**

**VIII. Facilitate the Acquisition or Construction of 2.3 Million Non-market and below-market Homes by 2030 and Cut The Number of Households Spending More than 30% of Their Income on Shelter Costs to Zero by 2031:** Government policies should seek to create housing affordability across the housing spectrum through partnerships with homebuilders, not-for-profits and financial institutions, and through the use of government owned-land. Census 2021 found that over 3 million households are in unaffordable housing in Canada. The government should seek to get this figure as close to zero as possible in the 2031 Census. As part of this recommendation, municipal governments should:

- 1) Prioritize the use of existing municipally-owned land and public funding to create affordable and accessible housing that incorporates universal design principles, remains affordable in perpetuity, and enables strategic public green space that supports increased density.
- 2) Waive development charges on all purpose-built rental projects that<sup>117</sup> incorporate climate mitigation and adaptation and are guaranteed to be affordable for 40 years.
- 3) Identify and allocate suitable municipal land for the development of non-market housing, including supportive living units, student residences, and affordable rental properties. Implement land banking strategies to secure and preserve land for future non-market housing developments.
- 4) Preserve existing community and supportive housing beyond the edge of mortgage expirations, address aging buildings and capital repairs needed and grow the supply in the system to meet the needs of low-income people and their communities.
- 5) Bonus developers to build an increased total amount of purpose-built rental by building a minimum number of floors as student accommodation, following the best practices of Dublin, Ireland and Austin, Texas.
- 6) Collaborate with local Indigenous organizations to enable Indigenous-led housing development opportunities and to plan for and deliver culturally appropriate housing that meets the unique needs of First Nations, Métis and Inuit Peoples living in urban environments.



**FOUNDATIONS FOR SUCCESS:** Achieving these goals will require better data, information, maps and collaboration. No one order of government controls all of the policy levers that affect the supply and demand for housing and the infrastructure that supports housing; governments must coordinate their actions.

## **ACTIONS MUNICIPAL GOVERNMENTS SHOULD TAKE IN THIS AREA:**

- IX. Enhance Policy Coordination, Data Collection and Sharing, and Mapping:** All three orders of government should ensure that their housing-related policies are not working at cross-purposes. To ensure that governments, the higher education sector, builders, developers, the non-profit sector, and residents can all make more informed decisions, better data should be collected and shared, hazard maps should be created, and rating systems should be developed. As part of this recommendation, Municipal governments should:
- 1) Use population projections generated by either the federal or provincial government as the basis for housing need analysis and related land use requirements. Use these projections to:
    - i. Report each year at the municipal level data on the available housing stock and vacancy rate, as well as any gap between demand and housing stock by type and location; the underlying data should be made freely available to the public.<sup>118</sup>
    - ii. Set housing affordability targets, milestones, and timelines, and measure achievements to track the progress of meeting objectives and evaluating interventions.<sup>119</sup>
  - 2) Publish and make publicly accessible regularly updated climate hazard maps, including for coastal, river, urban and groundwater flooding; wildfires; high winds; and hail.<sup>120</sup>
  - 3) Enhance data collection, develop consistent definitions of terms such as “affordability” and “affordable housing” write zoning bylaws in BIM-readable matrices and tables, and ensure that zoning bylaws are up to date with official plans.
  - 4) Apply an equity lens to ensure that municipal actions include solutions that address the inequities in accessing housing faced by Indigenous, Black, racialized, and other marginalized people.<sup>121</sup>
  - 5) To reduce flood risk, new communities should be designed in line with best practice standards such as CSA W204 and CAN/BNQ 3682-320.
  - 6) Improve the coordination of land development and transit investment strategies across multiple local governments within a defined geographical area through cohesive and strategic regional planning. This coordination can be accomplished by creating or designating a regional planning authority. This body should include representatives from all participating local governments as well as relevant stakeholders and should have the necessary powers to ensure compliance.
- X. Align Incentives to Minimize Unintended Consequences:** Markets may take on too much risk, such as the risk of financial loss from catastrophic weather events, if they believe they will get “bailed out.” Governments should ensure that rules are set in such a way as to minimise moral hazard problems while at the same time still offering protections to residents. As part of this recommendation, Municipal governments should:



- 1) Prepare for future extreme weather events by<sup>122</sup>:
  - i. Restricting future development in hazard-identified areas.
  - ii. Utilizing federal and municipal funding available to build back better following a disaster.
  - iii. Expanding capacity to permit and inspect new buildings and rebuilds properly and promptly following a disaster.
  - iv. Incentivizing retrofits of properties at risk from climate risk and other hazards.
  - v. Protecting from future litigation by incorporating up-to-date climate data, mitigation, and adaptation best practices.
  - vi. Establishing clear guidelines for disaster relief and support. Define explicit criteria and guidelines for municipal disaster relief and support to clarify when and how government aid will be provided. These guidelines should outline the extent of support and the conditions under which it is offered, reducing expectations of unconditional bailouts.
  - vii. Promoting risk mitigation and preparedness. Implement and promote programs encouraging residents and businesses to take proactive measures against risks associated with catastrophic weather events, such as flood-proofing, securing properties against high winds, and fire mitigation strategies.
  - viii. Investing in resilient infrastructure and planning. Allocate funds to develop and maintain infrastructure that can withstand extreme weather events, reducing the overall impact and cost of such events. Incorporate climate resilience into urban planning and development approvals to ensure that new developments are designed with risk mitigation in mind.
- 2) Align property taxes for purpose-built rental with those of condos and low-rise homes.<sup>123</sup>
- 3) Support energy storage and microgrid projects. Encourage the installation of energy storage systems, such as battery packs, which can store surplus energy generated from renewable sources for use during peak demand or power outages.
- 4) Facilitate the development of community microgrids and district energy systems that can operate independently from the main power and heating/cooling networks, enhancing local energy resilience.



BLUEPRINT FOR MORE AND BETTER HOUSING

# APPENDIX I & II

*Inspire Jericho Project (rendering), BC  
Credit: Canada Lands Company*

# INDIGENOUS-LED HOUSING DEVELOPMENT

Across Turtle Island, Indigenous communities are developing innovative projects that respond to housing demand while generating long-term prosperity for their Nations. Here are three examples of inspiring projects, in these cases First Nations-led, that are underway today.

## Señákw

Since successfully reclaiming the Señákw land from government in 2003 — only a fraction of the original land was returned to reserve — the Squamish Nation has undertaken a novel development project that will foster economic independence for their community. Developed in partnership between Nch'Káy (Squamish Nation's economic development arm) and Westbank Projects Corp, Señákw is a 10.5 acres development in Vancouver on traditional Squamish land. Nch'Káy was established as the Squamish Nation's economic arm in 2018 to separate business and politics. The 4 phased development will create over 6,000 rental properties, of which 20% will be affordable. The project incorporates values and traditions of the Squamish people, including environmental sustainability, access to cultural and public spaces, and celebrates the site's historic roots. The project is targeting net zero carbon emissions and will be the largest net zero carbon residential project in Canada. Architecturally, the project showcases Coast Salish design and traditions.

## Heather Lands & Inspire Jericho (MST-CLC Partnership)

The MST-CLC is a historic partnership between the x̣ẉməθḳẉəy' əm (Musqueam Indian Band), Sḳẉx̣ẉú7mesh Úxwumixw (Squamish Nation), and sə1i1wətaɩ (Tsleil-Waututh Nation), and Canada Lands Company (CLC) to redevelop shared land in British Columbia. Collective land where MST Nations have lived, grew, and shared cultural traditions is being developed to create economic prosperity and build community. The MST-CLC partnership was established in 2014 to develop co-owned lands in Vancouver, including the Heather Lands and Jericho Lands. CLC supports MST aspirations to purchase its beneficial interests in the lands following rezoning approvals while acting as the project manager. MST Cultural Liaisons are involved with every step of the project, providing feedback and comments on behalf of the MST Nations' communities throughout the planning process. A fundamental component of the design and planning is to integrate MST Nation's traditions and values into their work.

**Heather Lands.** The development will incorporate over 2,600 homes, shopping amenities, a daycare and MST Cultural Centre. The site plan also features parks and trailways woven throughout the site that mirror paths travelled by ancestors of the MST Nations.

**Inspire Jericho.** This is another MST-CLC partnership to develop 90 acres of land within the City of Vancouver. Just over 50 acres are co-owned by MST-CLC, while MST owns the remaining 38 acres. The project is Indigenous led, informed by MST Nations values and traditions which will be integrated throughout the built form and design of the project.

## **Naawi-Oodena**

A landmark initiative borne out of collaboration and mutual recognition that must be noted is the Naawi-Oodena initiative. Based within the city-limits of Winnipeg, the 7 Nations of Treaty One territory and the Canada Lands Company (CLC) have created a master plan to develop 160 acres on the former Kapyong Barracks. This initiative includes diverse housing types to accommodate multiple income levels, community and cultural spaces, and a sustainability framework. Naawi-Oodena plans to incorporate Indigenous knowledge and approaches to land use and management emphasizing connection with Elders, Knowledge Keepers, and youth.

The Gaawijjigemangit Agreement, a Municipal Development and Services Agreement (MDSA) between the Treaty 7 Nations and the City of Winnipeg, is groundbreaking in its approach that offers mutual respect for each parties' jurisdiction and outlines a process for government-to-government relations. The agreement also allows Treaty 1 Nation to collect business and property taxes as the city of Winnipeg would, offering most of the funds to the city for services and the rest will be kept by Treaty 1 Nation to allow the nation to build capacity as a distinct level of government.

# SUPPORTING RESEARCH

In addition to consulting an extensive range of existing research and analysis, much of which is cited in this document's endnotes, the Task Force for Housing & Climate specifically commissioned seven new pieces of research to support the development of its policy recommendations.

## **Housing and Climate Public Opinion Polling - September 2023**

Abacus Data

The Task Force commissioned this research to survey public opinion on three topics: perceptions of climate change, housing affordability, climate change and affordability. Results revealed that a significant majority of respondents, 76%, expressed concern about climate change, with only 8% reporting no concern at all. Housing affordability is a major concern for nearly 9 in 10 Canadians. And 78% want new housing to be green and resilient to climate change.

## **Building for Tomorrow: Making Canada's new housing supply high performance and climate ready**

Kevin Lockhart and Sharane Simon, Efficiency Canada

This research models the GHG emissions associated with the building energy performance of 5.8 million new homes by 2030 under three scenarios: a business-as-usual scenario in which there continues to be limited provincial implementation of the 2020 National Building Code; a second scenario in which all provinces move to Tier 3 of the National Building Code and Tier 2 of the National Energy Code for Buildings in 2025; and a third scenario in which the conditions of the second scenario are complemented with the electrification of all new buildings as of 2025. It finds that the business-as-usual scenario produces 12.9 Mt in annual GHG emissions in 2030 whereas more ambitious actions cut these emissions by 4.2 Mt while reducing household spending by approximately \$5 billion per year.

## **A Future Infrastructure Growth Model for Building More Housing with Less Embodied Greenhouse Gas**

Keagan Rankin and Shoshanna Saxe, Centre for the Sustainable Built Environment at University of Toronto

This research models the GHG emissions associated with the materials used to add 5.8 million new homes, including supportive infrastructure like roads and water management, under different scenarios. In the scenario where all new housing is single-family detached homes built in greenfield areas using current GHG-intensive construction methods, 94.2 Mt of annual GHG emissions are generated in 2030. In the scenario where all new housing is in multi-unit buildings built within existing urban boundaries, there is only 8.0 Mt in 2030 as a result of embodied emissions - a savings of 86.2 Mt/yr.

## **Less is More: Where we Build 5.8 Million Homes Matters**

Jesse Helmer, PLACE Centre at Smart Prosperity Institute

This research models the GHG emissions associated with where we add 5.8 million new homes by

2030. It looks at a business-as-usual scenario where we continue with expansive growth patterns alongside a scenario that targets infill, where new housing construction that would have been land-intensive sprawl is built within existing settlement areas. It finds that the infill scenario will avoid the loss of hundreds of thousands of hectares of land and avoid 4.5 Mt of annual GHG emissions per year by 2030.

### **Housing Supply Mix**

Cherise Burda, Karen Chapple, Claire Pfeiffer  
School of Cities at University of Toronto & City Building - Toronto Metropolitan University

This commissioned research consolidates the body of literature and expertise on housing supply into one concise paper. The final report focuses on the ranges for types of housing supply to meet the affordability and supply needs of Canada. Each estimate is supported by current literature and expert consultations.

### **International Best Policies And Practices For Low Carbon, Resilient And Affordable Housing**

Cherise Burda, Karen Chapple, Claire Pfeiffer  
School of Cities at University of Toronto & City Building - Toronto Metropolitan University

This report investigates a selection of domestic and international best policy practices for supporting affordability, low-carbon and resilience goals in new housing.

### **Increasing The Resilience Of New Canadian Homes: Provincial And Municipal Roles**

Dan Sandink, Institute for Catastrophic Loss Reduction (ICLR) at Western University

This report summarizes the climate risks to new home construction in Canada and identifies the key ways in which Provincial and Municipal governments can use either jurisdiction to enhance resilience and reduce risk in new housing.

# ENDNOTES

- 1 Recommendation adapted from the Association of Municipalities of Ontario's [Blueprint for Action](#).
- 2 Recommendation adapted from the [National Housing Accord](#).
- 3 Recommendation adapted from [Climate Proof Canada's National Climate Change Adaptation Summit Recommendations](#).
- 4 Recommendation adapted from the [National Housing Accord](#).
- 5 Ontario and B.C.'s government are already doing this.
- 6 This is part of the Ontario government's Building Faster Fund, as well as federal private member's bill C-356.
- 7 Recommendation adapted from [Climate Proof Canada's National Climate Change Adaptation Summit Recommendations](#).
- 8 Recommendation adapted from the [Ontario Housing Affordability Task Force Report](#).
- 9 Recommendation adapted from the [Ontario Housing Affordability Task Force Report](#).
- 10 Recommendation adapted from the [Ontario Housing Affordability Task Force Report](#).
- 11 Recommendation adapted from [Climate Proof Canada's National Climate Change Adaptation Summit Recommendations](#).
- 12 Recommendation adapted from the Canadian Standard Association Group's [National Standard for Natural Asset Inventories](#).
- 13 Recommendation adapted from [Climate Proof Canada's National Climate Change Adaptation Summit Recommendations](#).
- 14 Recommendation adapted from [Climate Proof Canada's National Climate Change Adaptation Summit Recommendations](#).
- 15 Recommendation adapted from the Affordability Action Council's [Affordable Housing Reboot](#).
- 16 Recommendation adapted from the [National Housing Accord](#).
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- 20 Recommendation adapted from the Affordability Action Council's [Affordable Housing Reboot](#).
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- 22 Recommendation adapted from the [National Housing Accord](#).
- 23 Recommendation adapted from the Association of Municipalities of Ontario's [Blueprint for Action](#).
- 24 Recommendation adapted from [Working Together to Build 1.5 Million Homes](#).
- 25 Recommendation adapted from the [National Housing Accord](#).
- 26 Recommendation adapted from the [National Housing Accord](#).
- 27 Recommendation adapted from the [National Housing Accord](#).
- 28 Recommendation adapted from the Canadian Homebuilders' Association's [Submission to the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities' Study on the Financialization of Housing](#).
- 29 Recommendation adapted from the C.D. Howe Institute's [Building Affordable Rental Housing in Unaffordable Cities: A Canadian Low-Income Housing Tax Credit](#).
- 30 Recommendation adapted from the [National Housing Accord](#).
- 31 Recommendation adapted from [Climate Proof Canada's National Climate Change Adaptation Summit Recommendations](#).
- 32 Recommendation adapted from the Green Budget Coalition's [Recommendations for Budget 2024](#).
- 33 Recommendation adapted from the Green Budget Coalition's [Recommendations for Budget 2024](#).
- 34 Recommendation adapted from the Affordability Action Council's [Affordable Housing Reboot](#).
- 35 Recommendation adapted from the [National Housing Accord](#).
- 36 Recommendation adapted from the Canadian Homebuilders' Association's [Sector Transition Strategy](#).
- 37 Recommendation adapted from the Affordability Action Council's [Affordable Housing Reboot](#).
- 38 Recommendation adapted from the Association of Municipalities of Ontario's [Blueprint for Action](#).
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- 60 Recommendation adapted from [Urban Progress](#).
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- 62 Recommendation adapted from the Association of Municipalities of Ontario’s [Blueprint for Action](#).
- 63 Recommendation adapted from the [Ontario Housing Affordability Task Force Report](#).
- 64 Recommendation adapted from [Global Housing Supply Success Stories](#).
- 65 Recommendation adapted from the [Ontario Housing Affordability Task Force Report](#).
- 66 Recommendation adapted from the Association of Municipalities of Ontario’s [Blueprint for Action](#).
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- 95 Recommendation adapted from Ontario’s [Building Faster Fund](#).
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- 106 Recommendation adapted from the [2020 Declaration for Resilience in Canadian Cities](#).
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