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# Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities

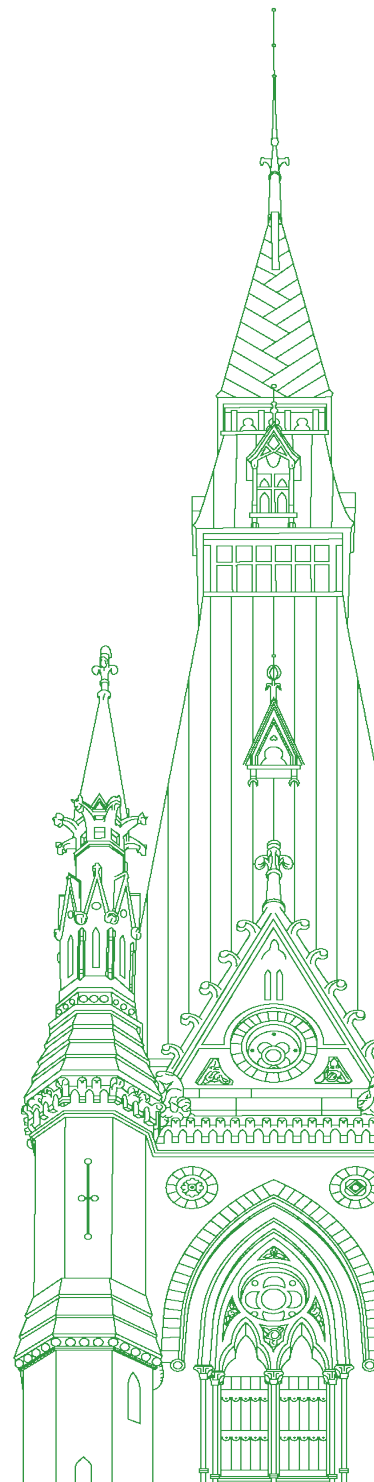
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Chair: Robert Morrissey





# Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities

Monday, April 20, 2026

• (1530)

[English]

**The Chair (Robert Morrissey (Egmont, Lib.)):** Good afternoon, committee members. I would like to open the meeting.

Welcome to meeting number 33 of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities.

Pursuant to the order of reference of Friday, March 13, 2026, the committee is meeting on Bill C-20, an act respecting the establishment of Build Canada Homes.

Today's meeting is taking place in a hybrid format, pursuant to the Standing Orders. Members and witnesses are attending virtually and in person in the room. The clerk has advised me that all those attending virtually have been sound-tested and meet the specifications of sound quality for meeting virtually.

Before we begin, I would ask those in the room to please silence your devices, and for the protection of our interpreters, please refrain from tapping on the microphone boom. You have the option of participating in this meeting in the official language of your choice. Please ensure that your headset is on and that you're on the correct channel to participate in the language of your choice.

If you're appearing virtually, please click on the globe icon at the bottom of your Surface and choose the official language of your choice. If there's an interruption in interpretation services, please get my attention. We'll suspend while they are being corrected.

Please direct all questions through me, the chair. Wait until I recognize you before proceeding.

I would now like to welcome our witnesses for the first hour. From the Co-operative Housing Federation of Canada, we have Tim Ross, chief executive officer, here in person. From the Front d'action populaire en réaménagement urbain, we have Catherine Lussier, coordinator, by video conference. From the Residential Construction Council of Ontario, we have Richard Lyall, president, by video conference.

Each witness has five minutes to make their opening statement. I would ask witnesses to stay as close to the five minutes as possible.

We'll now begin with Mr. Ross, who's in the room, for his opening statement.

Mr. Ross, you have five minutes.

[Translation]

**Tim Ross (Chief Executive Officer, Co-operative Housing Federation of Canada):** Mr. Chair, members of the committee, thank you for having me here today.

My name is Tim Ross. I'm here on behalf of the Co-operative Housing Federation of Canada, or CHFC, which represents housing co-operatives across Canada.

There are over 2,200 non-profit housing co-operatives across the country, home to a quarter of a million Canadians. For over five decades, co-operatives have proven their worth, providing secure and affordable long-term housing managed by their residents and well rooted in the community.

Bill C-20, an act respecting the establishment of Build Canada Homes, is a truly rare opportunity to scale up and focus on non-market housing models that are already successful, such as co-operative housing. If Build Canada Homes wants to deliver real results—in other words, build better housing, not just build it faster—it clearly needs to prioritize non-market housing like co-ops. This would increase non-market supply in Canada, support good jobs and build housing that would serve the community for a long time to come.

Today I'd like to share three concrete recommendations to improve Build Canada Homes and maximize results.

• (1535)

[English]

First, let's invest now in shovel-ready co-operative housing projects with long-term, predictable funding and financing. Co-ops are building again at scale. Since the co-op housing development program launched in June 2024, over \$1.2 billion has been committed to nearly 2,800 new co-op homes, with roughly 1,550 under construction as of December 31, and there are more where that came from.

We have thousands of units in our co-op pipeline thanks to the momentum of the co-op housing development program. However, the pipeline is at risk as available funding runs out. To deliver at scale, non-market developers need long-term, predictable funding and financing tools, and they need workable guarantee and security requirements. To enable success, BCH needs to effectively coordinate with other federal entities like CMHC and with provincial partners.

I would highlight that as Build Canada Homes is scaling up a build focus, several programs essential to the sustainability and growth of non-market housing have been cut, have expired or will soon expire, including seed funding and preservation funding. The federal government should clearly recommit to these measures going forward. This is the moment to keep shovel-ready non-market projects moving and to set Build Canada Homes up for long-term success by focusing on predictability, permanent affordability and enduring public value.

Second, Build Canada Homes must advance reconciliation through indigenous-led housing. Indigenous households face some of the most severe housing inequities in Canada, including in urban, rural and northern communities. Solutions must be culturally appropriate and indigenous-led. We recommend a clear “for indigenous, by indigenous” mandate for a meaningful portion of Build Canada Homes projects, backed by indigenous leadership in governance, program design and delivery.

Third, rental assistance must be a core pillar of national housing policy. If Build Canada Homes is to deliver genuinely affordable housing, affordability must be defined on an income basis, not only against market rents. Many households—seniors, persons with disabilities and families on fixed or low incomes—can't even afford modest rents tied to market costs. That's why rental assistance must remain a core pillar of national housing policy.

Thousands and thousands of households in co-op and non-profit housing face the expiry of federal rental assistance in a matter of months. We urge the federal government to renew that assistance permanently so that deeply affordable homes are protected while we build new supply. Build Canada Homes should also integrate rental assistance into a portion of the homes it develops, to create deeper affordability for low-income and moderate-income households.

In closing, Canada does not lack housing solutions. We lack the scale and policy predictability needed to deliver. Co-op housing is proven, resilient and community-driven. With Bill C-20, we encourage you to prioritize non-market housing, provide predictable, long-term funding and financing tools, ensure a meaningful “for indigenous, by indigenous” stream, and renew and embed rental assistance so that affordability is truly income-based.

Thank you. I look forward to your questions.

[*Translation*]

**The Chair:** Thank you, Mr. Ross.

Ms. Lussier, you have the floor for five minutes.

**Catherine Lussier (Coordinator, Front d'action populaire en réaménagement urbain):** Thank you, Mr. Chair.

Members of the committee, thank you for taking the time today to hear our comments on Bill C-20.

To give you a brief overview, I would say that the Front d'action populaire en réaménagement urbain, or FRAPRU, is a province-wide organization with about 150 members across Quebec. We obviously represent tenant households who are poorly housed and often have low or modest incomes.

Build Canada Homes is an opportunity to change or rectify certain federal programs that have not served as well as they should have within the framework of Canada's national housing strategy. We think it's essential that protecting, respecting and implementing the right to housing be enshrined in Build Canada Homes' mission, particularly to reflect Canada's obligations under the International Covenant on Economic, Social and Cultural Rights, but also to ensure the realization of the right to housing. In fact, Build Canada Homes is one of the tools that must translate this commitment to realizing the right to housing for all. In our view, this is in line with Canada's national housing strategy, which is coming to an end. We also see Build Canada Homes as one of the tools stemming from this strategy.

This is also an opportunity to clarify, in particular, what is meant by affordability. Obviously, the current definition is based on total household income, not just on tenant households, which, in our opinion, creates unaffordability for tenants who genuinely need housing. This definition must therefore be based on the payment capacity of tenant households rather than on the market if we truly want to achieve affordability for tenant households that are currently at risk of homelessness, and effectively combat the homelessness crisis and the housing crisis.

In our opinion, Build Canada Homes must also include social housing as one of the pillars for realizing this right to housing in its objectives, mission and the means it employs to achieve them. Social housing generates significant economic and social benefits. We've also seen that it truly meets the needs of poorly housed households.

Obviously, public investments must be made to truly enable the construction of affordable social housing immediately, not just later. We have concerns about the current financing methods, which risk creating unaffordability. We're also concerned that the sustainability of these homes will disappear if clear guidelines are not established to preserve not only that affordability, but also the homes that will be publicly financed.

Our recommendations are as follows: First, the right to housing must be enshrined in Build Canada Homes' mission, and social and community housing must be recognized as a pillar for achieving affordability—immediate affordability. Furthermore, adequate funding for these solutions must obviously be secured to ensure that these housing projects are realized and allow poorly housed tenants move in.

● (1540)

**The Chair:** Thank you, Ms. Lussier.

[*English*]

Mr. Lyall, I would remind you, while you are participating in the meeting, to please keep your camera on.

You have the floor for five minutes.

**Richard Lyall (President, Residential Construction Council of Ontario):** Indeed. My apologies. I didn't want to be a distraction.

Thank you, Chair Morrissey and members of the committee, for providing me with the opportunity to speak to you today about Bill C-20, the enabling legislation for Build Canada Homes.

RESCON is a council of builders located in Ontario, although many of our members build across Canada and in the United States. In fact, one of our members is the number one privately held builder in the United States, and we have three of the top 10 builders down there, so we build elsewhere too. We also have a council for all our subtrade associations and for the civil sector for infrastructure, because we need infrastructure to build on.

Over the years, we've built millions of homes successfully. The private sector is 90% of the market. The industry across Canada is \$160 billion per year. It's huge, to put things in perspective there.

We've faced challenges before. Remember that in the 1960s and 1970s, we had half the population and were building the same amount of housing we are building today nationally. How did we do it? That was a process of government innovation, finance innovation and industry innovation. We created the flying forms and the composite crews. We did a remarkable job. That's where 80% of our rental housing comes from.

Now we find ourselves in a bigger housing crisis. The severity varies across the country, and there are needs right across the board. I mentioned the private sector, but we do need social housing. We have people who, through no fault of their own, can't afford housing, and the state needs to act there.

Unfortunately, right now, the people who are most severely affected by this are younger people. If you look at the demographics, only a third of people under the age of 40 are homeowners, and if you look below 25, the numbers get kind of silly. That has changed in less than a generation. A lot of young people have simply lost hope, and that's not correct. The demographics aren't very good.

A safe, secure, comfortable and affordable place to call home is vitally important. It is an economic need. It's like food insecurity. People confuse those sometimes. It's not a want. The economics of housing is not a want for many people; it's an absolute need.

How did we get here? There has been a tsunami of contributing factors, but the biggest ones in the last 20 years have been taxes, fees and levies on new housing development charges. We did the research on this, by the way. For example, in Ontario and the Lower Mainland of B.C., 35% to 40% of the cost of a new home is taxes, fees and levies. It wasn't like that a generation ago. It's grown exponentially.

We've had mounting process and planning barriers to new housing. Things that take years and months should be done in weeks and days, and we know we're behind other jurisdictions. We're grateful to the federal and provincial governments for finally getting aligned on sales taxes and on the rebate there, even though we don't have the regulations yet. We did have the development charge

announcement, but it's just an announcement at this stage. That needs to be sorted out.

We have spent tens or hundreds of thousands—I don't know how much money we have spent—on research, largely with CANCEA, the Canadian Centre for Economic Analysis, on infrastructure, on taxation and on the consequences of inadequate housing.

The purpose of Build Canada Homes is fantastic if you read the objective, and it's always good to go back to first principles. It's a huge job. Done properly, there's an unparalleled opportunity to move the dial on housing. The enabling legislation gives the scope of that and gives Build Canada Homes the opportunity to do that, but systemic improvements are needed badly, especially where productivity is concerned.

Modernization is desperately needed too. We know from the OECD and the World Bank that we are in last place in how we get things done. Why is a longer conversation, but through proptech, contech, technology improvements and modernization, I think we can achieve a lot here, and Build Canada Homes can play a very important role in that.

• (15:45)

We've visited other jurisdictions. We've gone to other countries that are leaders in modern methods of construction, which really aren't modern. We've been building off-site in Canada for 100 years. It's not something new, but it's something that probably needs to be expanded. There are some opportunities there, but it's not the solution to our troubles.

On data—

**The Chair:** Wrap it up shortly, Mr. Lyall. We're over five minutes.

**Richard Lyall:** I apologize. I have one last point before I say thank you again.

The key thing here is implementation. The key thing we need to do is start modelling things properly. If we create new initiatives, we have to model. We can do that through modelling agencies, like CANCEA with Onemodel—that kind of thing—and we can ask, "If we're going to do this, what does the result look like?" Then we have to measure results against targets. We're missing our targets badly.

Thank you very much for the opportunity.

**The Chair:** Thank you.

We'll now begin the six-minute round of questioning with Mr. Aitchison.

You have six minutes.

**Scott Aitchison (Parry Sound—Muskoka, CPC):** Thank you, Mr. Chair.

Thank you to all the witnesses. We really appreciate your being here and offering your insights and suggestions. Witnesses today have lots of experience in the housing space.

I want to start with Mr. Ross.

Thank you, Mr. Ross, for your presentation. I'm a fan of co-op housing. I think it's a great model, one of many.

I like the recommendations you've come up with, but I'm wondering if I can go back for a minute to the announcement that was made in the federal budget a couple of years ago on an investment in co-op housing specifically. I understand that this fund was actually managed through the CMHC. Am I correct in that?

• (1550)

**Tim Ross:** That's correct.

**Scott Aitchison:** Can you tell me your experience or the experience of your members in dealing with the CMHC in accessing those funds and getting more co-op housing built? Was there anything in those interactions and that experience that would lead you to believe that the government needed another new agency to address the issues?

**Tim Ross:** The co-op housing development program was co-designed with the co-operative housing sector and was launched in June 2024. We view this program as a highly successful program that has rapidly committed to a significant pipeline of development-ready projects. It's attracted significant interest, and—

**Scott Aitchison:** So it's worked well.

**Tim Ross:** It's working quite successfully.

We would hope that in the transition to Build Canada Homes, there is a successor investment framework that is as clear, long-term and predictable and that helps us to continue to deliver on the co-op housing pipeline.

**Scott Aitchison:** Thank you. I don't want to put words in your mouth, but it sounds like it worked really well with the CMHC.

Is it safe to say that because it was working well, you're not too sure why a new agency needed to be created?

**Tim Ross:** I can see the merits of the legislation and the merits of creating a single window for policy and program delivery with Build Canada Homes. The implementation needs to be very well thought through so that it is additive and enhancing, not duplicative, and does not add more red tape, if that's what you are getting at.

We think the co-op housing development program has been quite successful so far and would seek to create a successor investment framework that is as successful and as clear as what we have developed with the co-op housing development program.

**Scott Aitchison:** Thanks very much. I appreciate that.

Mr. Lyall, you spoke about the biggest barriers to getting homes built in Canada, speaking specifically to market housing. I'm wondering if I can follow the same line of questioning with you. Thinking of the biggest barriers to getting homes built, if market homes

are more than 80% of housing stock in this country, what are your thoughts on a fourth federal housing agency? Was that necessary? What tools will this thing have, do you think, that the Canada Lands Company or the Canada Mortgage and Housing Corporation needed or should have had?

**Richard Lyall:** That's a great question.

I remember my time as a graduate student under Carolyn Tuohy at the University of Toronto looking at program development, policy design and administrative theory. If this is what it takes to get to where we need to go, then by all means do it.

One of the big problems we've had is the alignment between the various levels of government in housing policy. That seems to be finally coming together now with actions like the announcement on DCs and HST and so on. I realize that is not Build Canada Homes, but Build Canada Homes seems to be the focal point or the device that's being used to try to pull these things together.

Of course, the secret in all of this—and I know you know this—is in the implementation. We're very good—in fact, almost too good, and maybe it's being Canadian—at policy development, but we're behind on the implementation of a lot of these things. Time will tell, but I think that's where they really need to model things properly. They need the metrics and the action to get this done, to get where we need to go, because the ratio of housing cost to incomes has gone completely out of whack. It's not everywhere in Canada; it's different...but in key areas, it's important.

Would I have created another organization to do a job that existing ones should have done? Probably not, but I'm not going to argue with.... On that point in particular, we have to do whatever we need to do to get somewhere, because if we're going to attract the investment we need and create the well-being that people deserve, we need to get housing right.

• (1555)

**Scott Aitchison:** If I can, I'll jump in quickly, because we don't have much time.

You mentioned that we're very good at announcements and making policies, but not very good at the execution of those policies. You have about 30 seconds to tell me why.

**Richard Lyall:** Well, I think we're one of the most decentralized countries in the developed world, if not the most, and we've run into problems of technocratic challenges that require technocratic solutions. That requires an alignment between different levels of government that has not been readily available where the housing crisis is concerned. We have to get that right.

**The Chair:** Thank you, Mr. Aitchison.

[Translation]

Ms. Desrochers, you have the floor for six minutes.

[English]

**Caroline Desrochers (Trois-Rivières, Lib.):** Thank you, Mr. Chair.

Thank you to the witnesses here and online for joining us in this conversation as we're trying to get this right with Build Canada Homes and solve the housing crisis.

We've been implementing the national housing strategy since 2017. We have had some really good successes. We've built hundreds of thousands of homes through the programs that were led by CMHC, yet we find ourselves here today, and too many people still cannot afford to buy or rent a place that is decent. That is primarily because the stock of affordable housing is not sufficient. Four per cent is about what we have. It's the lowest in the OECD, and we need to take bold action to focus on that.

With everything that's been said, maybe I'll start with you, Mr. Ross, and then I'll hear from the other witnesses.

Do you agree that the key focus should be to increase the stock of affordable housing? I will quote what Mr. Lyall just said, which is that we need to do whatever it is we need to do. Do you agree that creating an agency that is focusing solely on that, that has all of the financial tools at its disposal and works with industry to get us there, might be a good thing to try now that we've tried so many other things?

**Tim Ross:** Certainly, empowering a federal agency or Crown corporation with a focused mandate to deliver affordable housing has its merits. Already we are encouraged by some of the partnering discussions under way with Build Canada Homes to invest in the delivery of more affordable housing with greater speed and scale.

There are a couple of considerations that I think are important in ensuring that we get the implementation right. Whereas Build Canada Homes has a focus on new builds and the acquisition of affordable homes, it's really important to recognize that other programs are very important to the sustainability and growth of affordable housing in Canada, particularly the non-market housing sector. As we're in this period of transformation and we're seeing the wind-down and closure of national housing strategy programs—because they've committed their budgets much faster because costs have risen—greater clarity is needed for the preservation of existing community housing. Greater clarity is needed for the continuity of seed funding to support feasibility and predevelopment activities that are quite costly and burdensome for proponents. Very importantly, we must continue to ensure the housing security of low-income members living in community housing, whose rental assistance is set to expire in a matter of months.

As Build Canada Homes is focused on new builds and acquisition, it is very critical that the federal government consider and make more clear its direction in these program areas as well.

**Caroline Desrochers:** Thank you, Mr. Ross.

Go ahead, Mr. Lyall.

**Richard Lyall:** We have a massive challenge ahead of us. This is a complicated situation. There are so many parts to it. The different measures needed to address the housing problem we have, which has been well studied and well measured, require a level of alignment that requires a new approach.

Do we need another organization? Look, if this is what's going to get us there, and it can provide a focus for all these different issues and the complicating national and social factors, then that's great. We're prepared to do everything we can to help Build Canada Homes succeed.

There are tremendous opportunities here, but it's a huge job, and I think many do not appreciate the complexity of the market factors and technical factors. Many have not, for example, gone to other jurisdictions to see how they have done it right because they're way ahead of us.

There is a housing crisis across the developed world, to one degree or another. In some places, it's really nothing. We just happen to have a really bad one, which begs this question: Why? We're the second-largest country in the world by land mass. Why do we have this problem? We're in it. It's not the people. We have the best people in the world.

• (1600)

**Caroline Desrochers:** Thank you, Mr. Lyall.

[Translation]

Ms. Lussier, we have about 30 seconds left. Do you want to add a comment?

**Catherine Lussier:** Of course, for us, regardless of the agency or vehicle used, what matters is addressing the right needs and, ultimately, ensuring that what we put forward in these programs will meet the needs of the households currently most affected by this housing crisis. That's why, for us, it's important that social housing be included if we want to meet those needs and avoid repeating the same mistakes of certain federal programs that missed the mark, as has already been mentioned.

**Caroline Desrochers:** Recently, we've been implementing the national housing strategy, and we're starting to work on the next version. However, we haven't managed to significantly increase the percentage of affordable housing in the supply of housing, which still stands at 4%.

We won't have time to talk about it now, but I'll ask the question: If we haven't succeeded despite everything that's been done in the past, how are we going to do so in the future? I think our answer lies in the Build Canada Homes agency.

**The Chair:** Thank you, Ms. Desrochers.

Ms. Larouche, you have the floor for six minutes.

**Andréanne Larouche (Shefford, BQ):** Thank you very much, Mr. Chair.

It's really important to talk about housing and Build Canada Homes, but we must still take various aspects into account. In that regard, I thank you for sharing your expertise with us, Mr. Ross and Mr. Lyall. However, my first questions are for FRAPRU.

Ms. Lussier, regarding Build Canada Homes, we suspect—and the witnesses came to tell us this at the last committee meeting—that the crux of the matter, or one of the challenges, is the unclear definition of affordable housing. You also talked about the unaffordability of housing.

There is therefore some ambiguity surrounding the concept of affordable housing. What impact might that have on the ability, as you say, to meet the needs of households that require it most, namely low-income households?

**Catherine Lussier:** Certainly, by basing a definition on the total income of the sector, including both homeowners and renters, we missed the mark, which is to build housing that meets the needs of those most affected, who are often tenants already spending more than 30% of their income on housing and who generally have incomes that are quite low compared to the Canadian or Quebec average.

Of course, we have to make sure that affordability is truly achieved and sustained. That's why the measures put in place must address this issue and be accompanied by sufficient funding. This is part and parcel of our ability to meet those needs.

**Andréanne Larouche:** You mentioned funding. Can you give us a little more detail on that?

**Catherine Lussier:** Yes, of course.

When I talk about funding, I'm talking about subsidies that would allow housing to be built while at the same time reducing rents.

Right now, financial arrangements are becoming increasingly complex. Build Canada Homes wants that flexibility. Given the complexity of these arrangements, we are increasingly dependent on private actors in the development of social and community housing. We see a risk in this reliance on the private sector, since everything increasingly depends on the rents for the housing units that will be developed in the next few years.

So it's becoming harder and harder to build housing that will be immediately affordable without sufficient funding through federal and provincial government subsidies, even though we're obviously talking about the federal government here.

• (1605)

**Andréanne Larouche:** Elected officials and organizations are wondering what will happen after the Build Canada Homes bill is passed. They want to make sure housing will truly meet people's needs and suit their payment capacity.

People are saying that after the bill is passed, there will be a single portal and, at least in the case of Quebec, that would be where the procedures need to be carried out, because Quebec would have the final say.

In what way is having a thorough understanding of local needs essential to ensuring that projects truly reflect the needs on the ground?

**Catherine Lussier:** The Quebec model clearly relies heavily on communities and, precisely, on local ownership or local roots. For us, it goes hand in hand with the ability to build housing that will meet specific needs. So, if we want to effectively meet those needs, we need to truly understand the reality on the ground and be rooted in the community. These community roots will also help ensure the long-term sustainability we seek.

Tenant involvement is therefore important. The involvement of local community organizations is also important within the organizations themselves. I'm referring here specifically to non-profit organizations. Obviously, in co-operatives, it's the members who participate in them and keep them running.

So, for us, these community roots are extremely important if we want to ensure the long-term viability of these housing units and prevent the sale of certain buildings. We've seen it happen and we're seeing it again, and that's what we want to avoid. Therefore, these community roots reinforce that sustainability.

**Andréanne Larouche:** Another major problem we see is the commodification of housing. A number of organizations, such as the Granby chapter of the Association québécoise de défense des droits des personnes retraitées et préretraitées in my region, have spoken to me at length about this.

Is Build Canada Homes really the solution to the commodification of housing? If not, what avenue would you like us to explore?

**Catherine Lussier:** To avoid this problem, we must ensure that financial arrangements do not depend solely on private investors. We have to ensure that we don't rely solely on financial products to develop housing. In a few years, there will inevitably be projects, particularly in Quebec. However, we're already seeing that housing is being financed where rents are much higher than the median market rent. It currently goes as high as 150% of the median rent. So these investments are already making housing unaffordable.

Furthermore, we are relying heavily on private investors, such as banks. So what we see coming in the long term is that certain patient capital loans will have to be refinanced, so we will turn back to private institutions to—

**The Chair:** Thank you, Ms. Lussier.

Thank you, Ms. Larouche.

[English]

We'll now go to Mr. Reynolds for five minutes.

**Colin Reynolds (Elmwood—Transcona, CPC):** Thank you to the witnesses for coming here today and sharing your expertise. We really appreciate it.

My first question is for Mr. Lyall.

Just to give a little background on me, I'm a construction electrician. I've been a construction electrician for 20 years and have built many buildings.

There's been a lot of talk about modernizing construction. The buildings in Canada are built based on various parameters: building codes, climate, geography and various building materials. Most construction projects are by bid price. General contractors and builders are trying to build things as efficiently and cost-effectively as possible. It's about the design of the bid specification building process.

As an expert in the construction industry, what is Build Canada Homes going to do to modernize construction that the industry isn't already doing for itself?

● (1610)

**Richard Lyall:** That's a good question. One of the biggest problem areas we're experiencing and have experienced is what I'll call systemic barriers. There are real opportunities in the world of proptech, or property technology. There's Archistar, LandLogic and Devenex. Different companies that can do things a lot faster are coming forward.

It varies in different parts across the country, but certainly in parts of Ontario and central Ontario, that needs to be modernized, and it can be. Things that take months and years to get done we should be able to do in days and weeks. We need to digitize things. Of course, that works backward into the realm of design, with building information modelling and that kind of thing too. There are real opportunities there.

One thing that industry had done well is it has adopted technology well. We've adopted new methods well. We build in other parts of the world. We jokingly say that if you can build here, you could build anywhere.

The productivity measures haven't been really that accurate. One of our biggest problems over the years, as it has taken longer to get things approved, is that things like unit labour costs start looking really ugly. That's not because of the industry's level of sophistication; it's just that we've gummed up the works that much more.

I think Build Canada Homes could play a real role here in driving and encouraging the modernization and digitization of our procedures.

**Colin Reynolds:** How would you see that playing out? Right now, the way the industry works is you'll have, say, a 20-storey apartment building and two general contractors bidding on the same job. One has new technologies that can build it quicker and cheaper, and the other one has more typical build methods, like fly forms, as you mentioned, or poured-in-place.

Why are these companies not coming forward? Why are they not being awarded the projects? What is Build Canada Homes going to do to change the competitive nature of the building industry?

**Richard Lyall:** If we can systemically improve the way we get things done and eliminate the barriers and some of the costs to building that have been imposed unfairly, I would say, in less than a generation.... Think of a down payment today, for example, in parts of Ontario or the Lower Mainland of B.C., and the increase in taxes, fees and levies in 15 years. If we can do something about that, then I think we'll reduce the resistance to trying new things.

I can tell you that all the cost and bureaucracy have a chilling effect on innovation, so by the time you get to the point where you can actually build the building, you don't want to try anything new. In fact, with the way the industry is organized, the group that is building a building is rewarded for how quickly they can get it done on time and on budget. If you want to try something new, forget it, because the risk there is huge. It's a risk to the people who are building a building, and the costs are already tight.

If we can improve this overall, then we can do other things too. We can afford various climate-related measures, things that pass muster based on cost-benefit analytics, building science and all that stuff. I think Build Canada Homes can encourage that.

One complicating factor, of course, is that the provinces largely have authority over housing, and municipalities are creatures of the provinces, so getting this down to the provincial level is where the alignment is critical between the federal government and the provinces and municipalities. That's complicating it a little more, and I think that's why we're behind more advanced jurisdictions.

**The Chair:** Thank you, Mr. Reynolds.

Ms. Fancy, go ahead for five minutes.

**Jessica Fancy (South Shore—St. Margarets, Lib.):** Thank you very much, and through you, Chair, I'd like to thank all the witnesses for being here today.

I'm going to direct the first half of my questioning quickly to Mr. Ross.

Mr. Ross, it's nice to see you. In reading about the witnesses today, I see that you were the executive director for the New Brunswick Non-Profit Housing Association. I'm an MP from Atlantic Canada, so I want to put an Atlantic Canadian lens on this.

In terms of co-operative housing projects, I have two right now that I've worked on very closely with my proponents—one in Liverpool, Nova Scotia, and one in New Ross. I'd like to talk a bit about how we can focus on non-market housing, because non-market housing will actually help market housing.

My question for you as the director of CHF is this: What lessons from the co-op housing model, particularly around things like governance, affordability and long-term sustainability, should inform the design of Build Canada Homes?

● (1615)

**Tim Ross:** Thank you for the question and for the maritime shout-out.

I grew up, studied and started my career in the Maritimes. I have many good connections back home, and we have many projects in our pipeline in the Atlantic provinces as well.

There would be an opportunity to focus Build Canada Homes on the value of non-market housing by defining “affordable housing” in the enacting legislation for Build Canada Homes. What are the targets? How do we define affordability? If Parliament wants to have that level of focus, it can do so through the legislation. Otherwise, you will be relying on policy and regulation to direct Build Canada Homes to focus on non-market housing and affordable housing.

The other thing that's really important for the delivery of affordable housing and co-operatives is that we really need to see long-term stability and predictability in funding and in the financing framework. Whether it's private housing or affordable housing, we can't fund housing a fiscal year at a time and through programs that only run one or two years at a time.

We have a significant pipeline of qualified demand through the co-op housing development program, so we would like to see similarly stable, long-term, consistent funding parameters for Build Canada Homes as well.

**Jessica Fancy:** Looking forward, do you think using Build Canada Homes is an opportunity to transform Canada's housing system towards a more co-operative, inclusive and community-based model?

**Tim Ross:** Certainly—especially if Build Canada Homes focuses on scaling up the right partners focused on those outcomes.

Another thing that Build Canada Homes will really need to grapple with is the fact that non-market housing providers sometimes struggle with the security and guarantee requirements to access financing. The legislation does enable the deployment of guarantees, subject to the approval of the finance minister. Build Canada Homes will need to be very thoughtful about how to deploy them, because the fee load associated with guarantees is often very prohibitive for non-market housing developers, because they lack the balance sheet and liquidity to pay substantial fees.

**Jessica Fancy:** Thank you very much, Mr. Ross.

I'd like to quickly go to Mr. Lyall, and I know my time is almost up.

Mr. Lyall, if we get on talking and you have anything else to add, please inform the committee and send us a brief with that.

Earlier you mentioned cutting red tape, costs, and labour availability. With our build communities strong fund, I was very excited in my riding a couple of weeks ago to have an echo announcement in regard to infrastructure, similar to what we've had with our housing accelerator fund. In rural communities like mine—my riding is South Shore—St. Margarets—construction costs are often driven less by regulation and more by labour availability, materials, transport costs and infrastructure gaps.

I'm wondering if you could tell us some targeted tools or supports that you would recommend to ensure that Build Canada Homes can successfully deliver to our rural markets.

**Richard Lyall:** That's a good question. I hadn't really thought about that one.

When you look at labour supply and skilled trades supply, there's a lot to unpack there. I started an apprenticeship and training inno-

vations conference North America-wide that runs every year. There is an ongoing situation with immigration issues.

Within different jurisdictions, there are issues related to how well we develop young people for skilled trades careers. When you get into certain projects that are more rural and more distant where you need specialized skills, you have to get people there, and there are additional costs to that.

• (1620)

**The Chair:** I have to stop you there.

**Richard Lyall:** I'd love to follow up on that.

**The Chair:** Please do. We were 30 seconds over.

[*Translation*]

Ms. Larouche, you have the floor for two and a half minutes.

**Andréanne Larouche:** Thank you very much, Mr. Chair.

I'd like to thank the witnesses once again for being with us this afternoon to contribute to our discussion.

I have two and a half minutes, so I'm going to ask several questions right away. I'd like to hear from the FRAPRU representative first, and then from Mr. Ross and Mr. Lyall.

My questions follow up on my remarks during my first round of questions. We know that Quebec already has solid expertise in co-operatives. In my riding in the Eastern Townships, housing co-operatives are doing an extraordinary job. We have models. In Racine, there is La Brunante, a housing co-operative for seniors. They even went to meet with the World Health Organization to demonstrate just how much their co-operative model really helps seniors age in better health, and therefore how great a model it is.

Why wouldn't Ottawa directly fund the existing Quebec models? That would be my first question.

Here's my second question: What proportion of investments should be set aside for co-operatives specifically?

Third, are you concerned that a new federal structure might slow down projects that are ready to launch?

I'd like to hear FRAPRU's perspective.

**Catherine Lussier:** Those are three excellent questions. I'll try to be brief.

Regarding the Quebec model, I think we really must always base our approach on the needs of the community. So, if the community is mobilized around a housing co-operative, that will meet a need for that type of living environment, just as non-profit organizations or low-income housing meet different needs.

In our opinion, all investments should go toward social and community housing, because that's the type of housing that truly meets current needs, particularly the needs of households most affected by the crisis. In our opinion, it shouldn't just be a significant proportion; everything that comes from public funds should be directed more toward social and community housing.

Will the agency be able to meet these needs? I think it will really depend on the targets it sets for itself, on how affordability is defined and on how these funds are actually invested to respond quickly to needs. If there is a genuine commitment, we believe it is possible to direct investments where they are needed. So, yes, everything will depend on the agency's targets and, obviously, on how quickly the investments can be made thereafter.

**The Chair:** Thank you, Ms. Larouche.

[English]

We'll now conclude the first round with four minutes for Ms. Falk and Madame Koutrakis.

Go ahead, Ms. Falk, for four minutes.

**Rosemarie Falk (Battlefords—Lloydminster—Meadow Lake, CPC):** Thank you, Chair.

I'd like to thank all the witnesses for being here today.

Mr. Lyall, I'd like to start with you.

In a recent article published in the *Canadian Contractor*, you wrote that “housing affordability isn't just a social issue, it's an economic one as well.” Can you expand on what happens to the broader economy when housing becomes unaffordable?

**Richard Lyall:** There are all kinds of things, and things we don't measure well. You can associate housing as a need that's inextricably tied to well-being in all respects. It's absolutely fundamental.

It's tied to investment. If you want to attract investment, investors are going to look at where people live. What are we paying them relative to their cost of housing? Housing is the most expensive cost most people incur in their lives—the biggest thing they ever buy.

It lies at the root of so many things. The Scandinavians are way ahead of us on research on how housing relates to health care recovery and education. A really interesting study was done in relation to Toronto on the need to renovate existing houses in social housing projects. It showed that if you have deteriorating occupancy, your health care costs go right through the roof. The only problem there is that it's in a separate budgetary envelope, so people aren't connecting the dots. It's the same thing at the federal level: What's the connection, the alignment, between housing, health care and immigration?

The three fundamentals are food, shelter and security. They're needs. They're real needs for most people, but we haven't been treating housing as a need. We've been treating it, by and large—although it's different across the country—as a want. In a healthy housing market, the private sector has to work, because that's the bulk of it, but you have social housing needs that must be met at the same time. They both need to be addressed.

• (1625)

**Rosemarie Falk:** Thank you.

Mr. Ross, you referred to “modest rents” in your opening statement. I'm wondering what your definition of “modest rents” is. What does that mean?

**Tim Ross:** In short, affordability is based on household income and not on market rents. A modest rent would be an economic break-even rent delivered by a not-for-profit or co-op that covers the cost of financing operations and future capital needs. At a household level, a home is affordable if a household does not have to spend more than 30% of its gross income on shelter.

**Rosemarie Falk:** Is there a specific number across the country? I know you gave me a definition per se, but is there an actual number, rather than a percentage, that Canadians would see as affordable? I know it's kind of convoluted and very grey, but just for people listening at home, what would that number be?

**Tim Ross:** There's not one number, because it is based on household income. Organizations and academic researchers like HART—

**Rosemarie Falk:** Does the region of the country factor into this as well, then?

**Tim Ross:** Yes, there are certainly regional variances.

An organization called HART has created a sound methodology to establish what an affordable rent would be for each income quintile, so I would refer you to the HART methodology for establishing what an affordable rent looks like based on household income and based on a specific region.

**Rosemarie Falk:** Okay. Thank you.

**The Chair:** Thank you, Ms. Falk.

To conclude, we will go to Madame Koutrakis for four minutes.

**Annie Koutrakis (Vimy, Lib.):** Thank you, Mr. Chair, and thank you to all our witnesses for appearing here today.

We've heard quite a bit of testimony this afternoon around co-op housing and shovel-ready projects, and just now on affordable rent.

I'm wondering if I could hear from each of the witnesses, please. Build Canada Homes includes a significant investment of \$1 billion in supportive and transitional housing. How important is this type of housing in addressing urgent and complex housing needs, and what impact do you expect this investment to have on vulnerable populations? We haven't touched on that, and I thought it would be important for us to hear something on that today.

I'll start with Mr. Ross.

**Tim Ross:** Certainly a focused investment on deeply affordable supportive housing is critical for meeting the housing needs of those who are at risk of homelessness, are experiencing homelessness or are precariously housed.

To put into context the full scale of housing need at the lower end of the housing spectrum, CMHC and other experts estimate that Canada needs about 3.5 million to four million additional homes overall to restore affordability, but what's critical is the mix of that supply. Multiple studies and policy bodies, including the National Housing Council, agree that the private market alone can't meet the affordability needs of all Canadian households. Between one-quarter and one-half of new supply needs to be non-market, co-op, not-for-profit community housing and supportive housing so that rents are linked to incomes and protected over the long term. That would translate to the need for approximately one million new non-market homes at least, nationwide, over the next decade.

Without building at that scale, we may add supply, but we won't restore affordability for all.

**Annie Koutrakis:** Madame Lussier, would you comment?

[*Translation*]

**Catherine Lussier:** I'd like to add a bit of information to what Mr. Ross said.

Yes, it's crucial. We are seeing this right now as homelessness is on the rise in various regions. However, we must also consider long-term solutions. We need transitional housing, but we also need solutions so that, when these individuals leave that housing, they don't end up homeless either.

So, yes, it is crucial, and we are very pleased that, among the investments, funds have been set aside for that.

• (1630)

[*English*]

**Annie Koutrakis:** Mr. Lyall, would you like to add something to that?

**Richard Lyall:** Yes, sure.

As I said before, it's a balance of interests, but I think this is where it's instructive to look at what other jurisdictions are apparently doing better than we are. I've been to Tokyo a few times. That's a city with almost the population of Canada, and I was fascinated that they have not had the housing crisis that we have had, and they have very good housing. It's a complicated story. About 5% of their housing is what you would call social housing.

Transitional housing was an interesting question. We donated a transitional housing project. It was something we did. I've been involved in a research project with CMHC and with women's shelters with the YWCA and the Schulich School of Business, and yes, we need transitional housing. It needs to be transitional, not transitional housing that becomes permanent housing, but it's vitally important. Especially in the world of mental health and things related to that where people are struggling and need a place to call home, a respectful place to live to turn their lives around, it's vitally important. Do we have enough of it? No. Do we need more? Yes. Is there a role for the state there? Yes.

In my view, at the end of the day, if 90% of the housing that we've produced is in the private sector, make sure the market is working efficiently. It isn't right now, by and large. It isn't working as efficiently as it could be. Also, make sure that you're building whatever the number might be at the end of the day. I can't speak to that. Mr. Ross and Ms. Lussier are much more knowledgeable than I am on that, but make sure that we're dealing with that as well. It's vitally important.

**The Chair:** Thank you, Madame Koutrakis.

That concludes the first hour of witness testimony in this study. We'll suspend for a few minutes while we transition to the next group of witnesses.

To all the witnesses who appeared in the first hour, thank you for your testimony.

We will suspend.

• (1630)

(Pause)

• (1640)

**The Chair:** Welcome back, committee members.

We'd like to resume today's committee business with the second panel. I would remind the new witnesses who are joining us that you have the option to participate in the official language of your choice by choosing the proper channel and using the earpiece on the microphone in front of you. If there is an interruption in interpretation, please get my attention and we'll suspend while it is corrected.

For this hour, we have three witnesses. We have David Wilkes, president and chief executive officer of the Building Industry and Land Development Association. From the Ontario Home Builders' Association, we have Scott Andison, chief executive officer. From the Toronto Community Housing Corporation, we have Sean Baird, president and chief executive officer.

Each of you will have five minutes for an opening statement, and I would ask you to keep as close to the five minutes as possible.

We'll begin with Mr. Wilkes for five minutes.

**David Wilkes (President and Chief Executive Officer, Building Industry and Land Development Association):** Thank you very much, Mr. Chair, and thank you, committee members, for the opportunity to speak to you this afternoon. I appreciate the invitation to appear today to share our organization's perspective on Bill C-20, an act to enable Build Canada Homes.

As the chair mentioned, my name is Dave Wilkes, and I'm the president and CEO of the Building Industry and Land Development Association. BILD represents home builders, developers and professional renovators across the greater Toronto area and Simcoe County. We also co-facilitate another group, the Large Urban Centre Alliance. This is a coalition of leading developers and builders from Canada's major metropolitan areas.

While my remarks today will focus on Build Canada Homes, I'd be remiss not to first acknowledge the federal government's recent announcements on housing—in particular, the expansion of an HST rebate in Ontario to lower the cost of new homes, and, through the build communities strong fund, the bilateral agreement with Ontario to reduce development charges, as well as the \$6-billion direct delivery system. We look forward to working with the government to implement these types of historic changes elsewhere in Canada. These are meaningful and necessary steps to help move our industry out of the historic housing crisis we currently find ourselves in.

To put that crisis into perspective, in 2025 just over 5,000 new homes were sold in the GTA, the lowest level since we began tracking in 1981. That is an 80% decline from the 10-year average and follows similarly weak years in 2024 and 2023. This contagion, as we call it, has spread across the country. I provided the clerk with a chart that illustrates that sales are also down in areas like Vancouver, Edmonton, Calgary and the greater Golden Horseshoe. We appreciate the federal government's recognition of the scale and urgency of this challenge and its commitment to being part of the solution.

Build Canada Homes is an important part of a broader strategy to double housing construction over the next decade. We have been actively engaged with BCH since its inception. When the market sounding guide was released in August 2025, the alliance provided feedback that remains central today.

First, the federal government must continue supporting the full spectrum of housing, including market ownership, affordable ownership, rental, and mixed tenure. Without this balance, national housing targets will not be met.

It is important to note that 95% of the housing in Canada, both ownership and rental, is delivered through the private market. As governments continue their efforts to make housing initiatives successful, including by expanding supply, it remains essential to consider and work alongside the significant role played by the private sector in delivering housing.

Second, BCH must enable a portfolio approach, one that blends market and affordable houses, to ensure the viability of large-scale master-planned communities. We are encouraged to see this reflected in BCH's direction today.

BCH's stated commitment to providing stable, long-term, low-cost financing, to supporting both private and non-profit providers and to advancing projects at scale is exactly the kind of partnership model our industry has long advocated for. We're also seeing early signs of this approach taking hold, with municipalities already engaging BILD members on portfolio-based strategies.

Finally, BCH's recent report outlining recommendations to expand non-market housing supply offered a few key recommenda-

tions that are welcome contributions to the discourse. We strongly support BCH's recommendation to improve access to comprehensive, publicly available new housing data, to provide clarity on the future of the national housing strategy and long-term funding commitments, and to continue to work with provinces and municipalities to reduce development charges, invest in enabling infrastructure and establish more predictable funding models.

In closing, Build Canada Homes represents a significant opportunity to strengthen collaboration between government and industry, accelerate housing supply, and support feasibility. The expertise and capacity of the private sector will be essential to achieving these federal housing objectives.

Thank you to the members of the committee for the opportunity to appear today. I look forward to the discussion and the questions that follow.

• (1645)

**The Chair:** Thank you, Mr. Wilkes.

We'll now go to Mr. Andison.

Mr. Andison, you have the floor for five minutes.

**Scott Andison (Chief Executive Officer, Ontario Home Builders' Association):** Thank you, Mr. Chair.

My name is Scott Andison, and I'm the CEO of the Ontario Home Builders' Association. I appreciate the opportunity to be here to speak to Bill C-20.

Founded in 1962, the OHBA is the voice of the residential construction industry in Ontario. We represent over 4,000 member companies in the homebuilding, land development, professional renovation and professional services sector through 26 local chapters across the province. We advocate on behalf of our members to key stakeholders and to government decision-makers. We provide member benefits and training and promote innovation and professionalism across the industry.

In the province of Ontario, the residential construction industry contributes about 550,000 jobs, \$40 billion in wages and \$85 billion in investment to Ontario's economy, as well as thousands of small and medium-sized businesses in construction, manufacturing, trades and services. It's among the most important sectors in Ontario, both economically and socially, as the province continues to face a housing crisis. When new home construction slows, the impact extends beyond the housing industry alone. Communities lose jobs, government loses revenue and fewer homes are being built for families to create memories.

For far too long, Ontario's homebuilding industry has been on the brink. We have thousands of completed homes sitting in inventory without a buyer, and only 42,000 housing completions are expected in Ontario in 2026.

OHBA and our largest local home builder association, BILD GTA—my colleague beside me—commissioned research by Altus Group that showed that without action by government, by the end of this decade not only could housing construction dramatically fall but more than 100,000 jobs could be at risk. At the same time, the housing shortage would grow even worse, making home ownership even further out of reach for far too many families across Ontario.

Recently, the federal and provincial governments have made a flurry of housing announcements that we believe will have a demonstrable impact in addressing the housing shortage, including a real commitment to decreasing development charges and removing the HST from all newbuild homes in Ontario. We are proud of the information that we provided to government to ensure our industry received the support it needed. As the industry association representing home builders across Ontario, we know that builders are the experts and the ones who are best suited to construct the homes we need, not the government.

In my two years with the OHBA, I've been fortunate enough to visit every single chapter across our province and speak with many of these members. I've seen their sights, heard their stories and know first-hand the talents and the abilities they bring.

Our members take a piece of land, create a plan on paper and bring to life the homes and communities where people live, grow and put down roots. They ultimately deliver the housing that provides stability, security and opportunities for Canadians. What our members deliver is something that lasts for generations to come. The homes they create form the foundation of communities, and they continue to serve families well beyond the day that the keys are handed over.

What we would emphasize today is that the path forward is not for government to step into the role of the builder but for it to enable those who already do this work every day to do it better, faster and at greater scale. Our members are ready and willing to build the homes Canadians need. They have the expertise, the workforce, the supply chains and the experience to deliver. What they require is not substitution but support.

Governments play a critical role in setting the conditions for success, but the actual delivery of housing must remain in the hands of those with the demonstrated ability to execute and deliver. That

means focusing on what government does best: establishing clear, consistent and predictable rules.

Builders can and will meet the government's requirements. They already build to the Ontario building code, navigate complex municipal approvals and comply with extensive regulatory frameworks across every stage of development. The issue is not the willingness or capability; the issue is clarity and consistency.

Too often requirements are layered, evolving or applied differently across jurisdictions, creating uncertainty and delays and adding to cost. When expectations are unclear or are changed mid-stream, projects slow down or stall altogether. In a market where timing and certainty are critical, uncertainty has real consequences for housing supply.

Engaging builders early and meaningfully in policy development leads to better results. It ensures that requirements are grounded in real-world conditions and can be implemented without unintended consequences. It also allows industry to respond quickly and efficiently once direction is set. In short, government sets the direction and industry delivers the outcome. If we get that balance right, and if we pair clear policy direction with the expertise and capacity of the private sector, we could meaningfully increase housing supply, restore confidence in the market and ensure that more Canadians have access to a place they can call home.

• (1650)

Thank you. I look forward to your questions.

**The Chair:** Thank you, Mr. Andison.

Mr. Baird, you have five minutes.

**Sean Baird (President and Chief Executive Officer, Toronto Community Housing Corporation):** Thank you, Mr. Chair.

Good afternoon to the members of the committee.

My name is Sean Baird. I'm appearing today on behalf of Toronto Community Housing, Canada's largest public housing corporation, which serves approximately 110,000 residents across 60,000 rental homes in Toronto. In addition to being the largest provider of affordable housing in the country, we are one of the most prolific builders of affordable housing in Canada. We have built over 10,000 new affordable homes, with another 10,000 on the way.

We are a corporation of the City of Toronto, and an important intergovernmental partner to the federal government. TCHC's direct partnership with the Government of Canada is a cornerstone of the current national housing strategy.

Since 2017, TCHC has spent \$3 billion to renew its portfolio, something made possible by co-investments from the federal government and the City of Toronto. In addition to our capital partnership, the Government of Canada has been a vital partner in our work to build net-new affordable housing. This March, Minister Solomon joined us at the groundbreaking for our latest development in Regent Park, announcing \$86 million from the affordable housing fund.

With TCHC's extensive history of successfully absorbing and deploying federal capital, we've learned first-hand what successful collaboration between different levels of government looks like. It's for that reason that I'm pleased to say that our support for Build Canada Homes is unreserved.

We welcome Bill C-20 and the ambition to dramatically scale up housing supply, deploying capital at scale and moving at the speed this housing crisis demands. It could not have come at a better time, and this is not just because we face a housing crisis. Canada faces a rupture in a historically stable trading relationship, which has forced us to chart a new course to prosperity. Our nation needs to build itself up toward self-sufficiency through the workforce and domestic industries that are the lifeblood of our economy.

In the face of these challenges, I commend the government's intention to grow the supply of non-market public housing. This commendation does not come from self-interest but from empirical evidence that shows that public housing infrastructure drives the economic resilience, GDP and employment growth, improved health care system functioning, and community stability that this country needs.

Public housing is not a handout for the poor. It is vital and productive public infrastructure that contributes to the economic prosperity of all Canadians, not just those who live within it. With that in mind, please allow me to make three key points.

First, Build Canada Homes should be capitalized with additional funding. There is a meaningful difference between funding and financing, and that difference can mean housing people or not. We ask that Build Canada Homes explicitly preserve a stream of direct, unencumbered funding so that we can build the type of housing that no one else will. Public housing is empirically proven to be productive public infrastructure.

Emerging research by the Canadian Centre for Economic Analysis, commissioned by Scotiabank and public housing providers across Ontario, has quantified what we are calling the public housing dividend. Every dollar invested in new and renewed public housing infrastructure will be returned to the government many times over. This comes in the form of increased taxation revenue; an increased GDP; health care and justice system efficiencies and cost savings; and healthier people contributing to the labour force.

This also extends to our impact on tariff-affected Canadian industries. In 2025, with your help, we spent approximately \$500 million on labour and materials for new construction and capital renewal. In the last five years, we've procured nearly \$105 million of Canadian aluminum and Canadian wood products supplied by mills across Canada from Kitchener, Ontario, to Saint-Casimir, Quebec.

In total, our investments have created over 20,000 direct and indirect construction jobs.

This is not incidental. Public housing providers are anchors for domestic supply chains. When you invest in public housing, you are investing in Canadian jobs and industry. Public housing is not a cost to be managed; it's an investment with a documented positive return to the public purse and society at large.

Second, Build Canada Homes should fund capital renewal of public housing. It will always cost less to maintain the homes we have rather than build new ones. Sustainable, long-term investment lets us protect public housing portfolios while working to expand them. The homes we build tomorrow will count for nothing if we are unable to preserve the homes we already have today.

We are not asking you to do this alone. Through city budgets, even under fiscal constraint, we have continued to make significant investments in housing.

Third and most importantly, Build Canada Homes should continue to prioritize non-market housing and projects that mix income levels and tenures. We and our peers across the country are ready with land, operational expertise and a clarity of purpose that is not centred on profit. We build homes because it is in the public interest, not because the market timing is right. When we build and maintain those homes, we do so with Canadian workers and Canadian materials. We operate those homes for the public good, not to house the highest bidder.

● (1655)

We ask this committee to empower Build Canada Homes to use the full scope of its mandate to make a generational investment in public housing infrastructure built by Canadians and for Canadians.

Thank you, and I welcome the questions.

**The Chair:** Thank you, Mr. Baird.

We'll begin the first six-minute round of questioning with Mr. Aitchison.

**Scott Aitchison:** Thank you, Mr. Chair.

Thank you to all of witnesses here. We appreciate your taking the time to come and talk to us.

I'll start with Mr. Andison.

You made some pretty good points about the importance of not necessarily having the government build homes but having it lay the groundwork and make sure that the circumstances exist for the private industry to get building. That's not to discount the importance of public and social housing, Mr. Baird. I know that's a very important piece of the mix, but obviously the largest portion of the housing continuum is market housing.

Build Canada Homes is supposed to focus on non-market housing, yet the biggest barriers to getting market housing built, which is an important part of this mix, are in fact government, taxes, fees and bureaucracy. They're slowing things down.

I'm wondering if you can help me understand how many federal housing bureaucracies we need to solve the problem.

**Scott Andison:** We do not need any additional bureaucracies to be able to do this. In fact, when you look at Ontario, which is the most regulated province in all of Canada when it comes to home construction, on average, 30% to 35% of the cost of a new home is made up of government fees and taxes. When we think about pricing things as a matter of right, that is not the case. It's being priced more like a luxury item or a sin tax in some cases.

When government creates the proper environment, our members can build homes quickly and affordably, but not when they have to incur significant increases in taxes, development charges and fees or face delays. On average, anywhere from \$2,600 to \$5,400 per month per home is the cost of delays from financing, losing labour mobility, etc.

Do we need more government bureaucracy to fix the problem? No. What we need is a clear, concise and consistent approach to allow builders to do what they do well.

**Scott Aitchison:** Thank you.

I'll go to Mr. Wilkes next.

I'd like to ask you about something related to Build Canada Homes. In your comments, you mentioned being pleased that the Province of Ontario and the Government of Canada have worked together to eliminate the GST on all new homes under \$1 million. I think Mr. Andison mentioned it as well. Of course, the federal government has not actually cut the GST on all new homes under \$1 million. It's cutting a cheque to Ontario so they can then rebate it, and it's only for one year.

I have a couple of points. They haven't cut the tax, which we encourage them to do, and it's only for one year. Two of the most important elements of market housing are stability and people having a sense of confidence that if they buy a house, they can afford to buy that house. Is a year long enough for this tax cut?

**David Wilkes:** A year has created urgency in the marketplace. We have certainly seen that since April 1, in 19 days, the increased activity in our members' sales centres has been overwhelming, with 10 to 15 times the amount of foot traffic. We're seeing increased sales and registration. One of the challenges now is the lack of clarity on how the program is going to be administered. We are actively working with both the province and the federal government to achieve that.

I welcome the urgency the program has created, given the historic lack of sales we've seen. The conversation that I believe needs to happen next is about how we maintain the relief we had and about indexing that relief. As you may recall, back when the GST was introduced in 1991, there was a commitment to indexing the amount every two years. It's been a long two years. We finally got it up to the current \$130,000 level, which reflects housing inflation over the last couple of decades.

My direct answer to your question is that it's a welcome start to get people back into sales centres. It has achieved that purpose. The tax demonstrated, because of the activity and excitement, that it was a significant barrier to being able to afford homes. I look forward to the conversation about how we maintain that equity and about at a minimum indexing it going forward.

• (1700)

**Scott Aitchison:** Not to put words in your mouth, but are you suggesting that it shouldn't be for just a year and that we need to continue this?

**David Wilkes:** I don't want to remove the urgency that it's currently creating and the fact that people are getting back.... This industry, as my colleague Mr. Andison indicated, was knocked down. Jobs were being diminished. GDP was being lost. Government revenues, quite frankly, were being diminished. I welcome that urgency right now, and I welcome a conversation on how to continue it.

**Scott Aitchison:** Thank you.

I have a quick one for Mr. Baird, if you don't mind.

Mr. Baird, Toronto Community Housing has thousands of units, and I know that—probably under your leadership—things have started to improve. An awful lot of units were in a pretty poor state of repair. It required a lot of capital investment to update those units.

I'm wondering if you can speak very briefly to how things got so bad with TCH. Was it because of a lack of investment? Was it a lack of attention?

I guess there's a simple question. Will this fourth housing bureaucracy, Build Canada Homes, do what the Canada Lands Company or the CMHC couldn't do to support the redevelopment of TCH?

**Sean Baird:** When it comes to public housing, there's a short answer and a long answer to that question.

The short answer is that the reserve funding available for capital renewal simply hasn't been available to the vast majority of publicly owned housing providers. The more complicated issue is that housing in the public housing sector historically has been built almost entirely at a very low income level.

What we've learned in recent decades, and it's the way we build now when we build social housing, is to build mixed income communities, communities that are actually self-funding from an economic perspective. I can fund the upfront 20% of a development, I can finance the rest and I can collect enough rent off those just-below-market rentals to pay off the entire cost of the development. That's not the approach we took in the 1950s, 1960s and 1970s, unfortunately, and we're left with some of that legacy.

**The Chair:** Thank you, Mr. Aitchison.

[*Translation*]

Ms. Desrochers, the floor is yours for six minutes.

**Caroline Desrochers:** Thank you very much, Mr. Chair.

I also thank the witnesses for being with us in person this afternoon for this discussion.

[*English*]

I'll preface what I say with something I said in the earlier panel. We have been trying to tackle the housing crisis since 2017 with the national housing strategy. We've put a lot of programs in place to build market and non-market housing. We have not been able to move the dial on the non-market side. We still have the lowest stock of non-market housing. I understand from my colleague that market housing is important, but non-market housing is equally important, and it will have an impact on market housing.

I want to understand this, and maybe I'll start with Mr. Baird very briefly, because I have many questions. Do you agree that what we've done before has not yielded the results we were hoping for? It's yielded a lot of results. We've built hundreds of thousands of homes with the CMHC programs, but we need to do more.

We need to do something else if we're going to make homes affordable for people who want to rent them, buy them and live in them, and BCH, an organization that focuses on that with all of the funding tools it has and with its spurring of the modernization of the industry, is something we should try.

**Sean Baird:** I would say there's a serious opportunity for greater investment in non-market housing. As you stated, we're much lower than most of the OECD countries in terms of our proportion of publicly owned housing, but that doesn't stand in the way of both public housing and private market development happening. The reality is that when we build new public housing, we work with private market developers every day. That is how the work is actually done.

What we welcome under this new approach is an organization that is dedicated to the work of building non-market housing. Today, we have to navigate programs that are designed for both sides of the market, and that's complicated. Some of our programs work very well under that umbrella, but others do not. There are really unique opportunities in front of us to partner with not-for-profit organizations, long-term care organizations and health care providers, which we can't do under the current programs.

● (1705)

**Caroline Desrochers:** Do you feel that BCH will provide that?

**Sean Baird:** I think the focus on non-market housing will help us with that.

**Caroline Desrochers:** Thank you.

Mr. Wilkes, you talked about the portfolio approach and how it's going to help provide predictability and perhaps modernize the construction industry—we're hoping. Certainly, it's one of the things we're betting on.

I would think that there are two main, key objectives here with Build Canada Homes: increasing the stock of affordable housing and how we lower the cost of construction, because that's the other thing that is getting in the way. Mr. Anderson referred to that as well.

Do you think Build Canada Homes can help with providing the predictability the construction industry needs?

**David Wilkes:** When I refer to the portfolio approach, it's in the context, as Mr. Baird indicated, of working with the private sector. When you're looking at particular projects and particular developments in the context of providing both affordable housing and market housing within them, it is a way to make sure that the costs are spread out. It is a way to make sure that partnerships with the private sector, as we've indicated, are facilitated.

I would argue very strongly that you have to look at the complete mix. We have a dearth of housing—certainly on the market side, as our numbers have indicated—that needs to be addressed, but without doing so in the manner that has been outlined by Build Canada Homes, with that mix of portfolios, both types of housing will not achieve our goals.

**Caroline Desrochers:** Thank you.

Mr. Anderson, you have many developers in your membership. Is that correct?

**Scott Anderson:** That is correct.

**Caroline Desrochers:** Are you aware of whether any of them have put projects into the Build Canada Homes portal? We've talked with a lot of developers that are very excited about the opportunities to build market and non-market housing, as Mr. Wilkes was saying. Are you aware of any of your membership doing that?

**Scott Anderson:** I'm aware that members are very keen to look at building in any type of portfolio situation. If any government entity is looking to build certain types of housing stock, they are very pleased to respond to that and show how they can do it and at what price.

Builders that are looking to build their own homes to meet their own local demand are looking at ways they can do that, partnering with municipalities or other levels of government, for example. The government can provide the land and the builder can provide the buildings for the development, and then they can look at how to lower costs for the targeted groups that require income support.

There are a variety of ways that builders want to be involved.

**Caroline Desrochers:** Some of your members have put [*Inaudible—Editor*].

**Scott Andison:** Absolutely.

**Caroline Desrochers:** Thank you very much.

Let me continue.

Mr. Baird, how do you feel the objectives that we have put forward and that you have seen in Bill C-20 and in the investment policy are aligned with what the industry is looking for?

**Sean Baird:** They're deeply aligned. The investment framework that was put out by Build Canada Homes was very helpful to the industry. It's aligned with the investments we're already making in the non-market housing supply.

It's about ensuring that we are doing things that focus on affordability, accessibility and energy savings within our new developments. All of those things have been critical in the way we have been building housing at Toronto Community Housing, and they are important parts of the investment framework that's been put forward.

**Caroline Desrochers:** Thank you very much.

[*Translation*]

**The Chair:** Thank you, Ms. Desrochers.

Ms. Larouche, you have the floor for six minutes.

**Andréanne Larouche:** Thank you, Mr. Chair.

Thank you to the witnesses for being here.

This committee is trying to find a solution to the housing shortage, which everyone is talking about. I am certainly hearing about it in my riding, Shefford. This is real for us too.

Mr. Baird, this is about finding solutions. Should social housing be prioritized over market housing alone?

Also, how can we prevent big cities from monopolizing the funds? In my riding, Shefford, smaller, more rural municipalities would like to make things happen and are asking questions. They're wondering if they're going to get their share.

Also, what should the expectations be? Do we focus on the number of housing units, lower rents or waiting lists? How might we measure concrete results?

• (1710)

[*English*]

**Sean Baird:** It is right for non-market housing to be a focus of the work of Build Canada Homes. There are a wide variety of incentives and financing programs available for housing development, and I suspect that as the market returns, we will see the private market make good use of those systems. There aren't as many available on the non-market side.

To your question on investment in large urban centres, I work in Toronto, and what I would say is that the housing crisis is real across the country, but it is certainly deepest in the largest urban centres. In the cities of Toronto and Vancouver right now, the average price of a home is more than 11 times the median income of a

resident. That compares to about five or six times more when you look across the country overall.

In Toronto, we have more than 13,000 people experiencing homelessness every night in the city. Those are deep and real issues that we face day in and day out. I believe the non-market housing operators that can operate and build at scale are generally located in large urban centres, but that's not to say there aren't good, viable non-profit organizations and social housing operators that can work in more rural settings as well.

[*Translation*]

**Andréanne Larouche:** Mr. Baird, I asked you the question knowing that you are from Toronto. Regardless, I can confirm that housing issues and homelessness affect places like Granby, which is a big city in Quebec in the riding of Shefford. Things may not be as bad as in Toronto, but Granby has its own homelessness issues. Municipalities like Racine, although smaller, have needs. There's demand for social and community housing there. In fact, Racine is home to a wonderful model of a non-profit housing organization for seniors.

Even smaller communities have needs. That's why I asked you the question. We have to make sure we address those needs. Quebec may actually have a better understanding of the needs and circumstances of more rural areas and of all the communities within its jurisdiction. It will be interesting to stay on top of that.

Mr. Wilkes, my next questions are for you.

You talked a lot about predictability in your opening remarks. Ultimately, what builders want is predictability. Can Build Canada Homes provide that predictability? You touched on this, but I'd like you to say more, so I'll give you the opportunity to add anything you may have forgotten to mention.

Do you think it will actually accelerate housing starts? By how much?

Lastly, you also touched on reducing regulatory barriers. Please tell us more about why that might be a better approach.

[*English*]

**David Wilkes:** Predictability and certainty are key in most industries, but they're certainly key in an industry like homebuilding and developing because of the long time frames we have and the investments that are required. Where Build Canada Homes can provide certainty is in the long-term availability of land and the certainty of cost of development within specific projects, so working with municipal partners so that development charges won't go up over a portfolio investment over a period of time if it takes 10 to 15 years to build out. That is the type of certainty and leadership I would encourage Build Canada Homes to provide.

In answer to an earlier question around the certainty of long-term change, we have a crisis right now that requires leadership and recognizing that we can't keep taxing the industry the way we have and expect the building of all types of housing to occur. I would encourage both the relief that has been provided for DCs for a period of three years and the relief that is currently in place for the HST. As we work through those and get towards those expiration dates, we should look at opportunities, through the federal government's leadership role, to extend them for the longer term.

My succinct answer is that we must have certainty or we won't get to building any type of housing that is required.

• (1715)

[Translation]

**Andréanne Larouche:** I have about 10 seconds left.

The home buyers' tax rebate was already addressed in another question. Is that a path to predictability or not?

[English]

**David Wilkes:** What the HST rebate has done is provide temporary relief of approximately \$130,000 on a \$1-million home within the province of Ontario. That makes it more affordable to purchase market housing. As I indicated in response to an earlier question, the response we've seen at member sales centres in the first 19 days has demonstrated and is proof positive, in my opinion, that it's a welcome measure that will get the industry back working and, more importantly, get more people in homes.

[Translation]

**The Chair:** Thank you, Ms. Larouche.

[English]

Ms. Falk, you have five minutes.

**Rosemarie Falk:** Thank you very much, Chair.

I would like to thank each of the witnesses for spending time with us this afternoon and sharing their experience and expertise.

Mr. Wilkes, I'd like to follow up on the previous question regarding certainty.

What is the certainty that's needed? Is it bullet-point certainty that the industry needs to get the job done and have stability and consistency?

**David Wilkes:** I think this will be my most succinct answer: costs and time for approval. Getting certainty and understanding what investments look like are required for the industry.

**Rosemarie Falk:** What do timelines look like?

**David Wilkes:** Right now, it takes too long to build. That issue rests largely with our municipal government partners.

We have seen some changes and the recognition that time frames need to be shortened through some efficiencies. I believe that's a role the federal government can help play, with leadership through the funds that have been designated through the building community development fund and through things like Build Canada Homes, expediting approvals. Every month of delay is an additional month

of costs that go right into the cost of building. If you don't know when you're going to get the ROI, it's very difficult.

**Rosemarie Falk:** That's totally fair and understandable.

Do you have an example of a timeline, or that type of thing, that you'd like to see put in this legislation?

**David Wilkes:** Right now, it takes approximately 24 to 36 months for approvals. That's a broad generalization.

We did a benchmarking report, which I'll be pleased to share with the committee afterwards, that provides more detailed information. We know it can be done much quicker in other jurisdictions across North America. A specific target would be difficult for me to define right now, but it's certainly less.

We'd like to see a commitment to lowering costs as part of the initiatives the federal government is leading and to expediting approvals.

**Rosemarie Falk:** You said you'll table that with the committee.

**David Wilkes:** Absolutely.

**Rosemarie Falk:** Can you make sure that you do that today? We're coming up against time with this study, and we have to move to the next process of the bill.

Mr. Andison, from the perspective of your members, what are the biggest barriers currently preventing homes from being built?

**Scott Andison:** The biggest one, as Mr. Wilkes mentioned, is the time to get municipal approvals in place.

The second thing is the high cost of municipal infrastructure. Many municipalities are struggling with the cost of water and waste water-type infrastructure. The amounts coming from the federal and provincial governments are going to go a long way. The \$8.8 billion cost being shared between the federal government and the Ontario government will help address that, but it is a drop in the bucket compared to the amount that is required.

There are three major things: the delays in municipal approvals, the cost of infrastructure, and labour. Quite frankly, given that we've had a downturn in the economy, a lot of labour, particularly in the skilled trades, has left the industry. There's going to be a lag in being able to get those people back and retrained, and that's going to be a cost.

**Rosemarie Falk:** That's interesting. Tradespeople are leaving.

**Scott Andison:** That's correct.

**Rosemarie Falk:** Is that just with the building of houses? Where are they going? What are they doing?

**Scott Andison:** They're leaving the industry. They're leaving the jurisdiction as well. They're following the jobs. Ontario is not building. It has had the largest hit in the residential construction industry in all of Canada, so they are leaving.

They're either going into other industries or going into commercial. For example, if they're a welder, they can leave one industry and go into another. It would be very difficult to attract them back. In other cases, they're leaving and going out west or south of the border—wherever those jobs are.

• (1720)

**Rosemarie Falk:** When you say they are going places like out west, what are they doing out there? Are they using the trade skills they have and staying in the same kind of vein, but maybe in a different industry?

**Scott Andison:** These are generalizations on my part.

**Rosemarie Falk:** That's fair.

**Scott Andison:** Where they can, if they're trained in the residential construction industry with a particular trade ticket, they're going to look for jobs in a similar area. They went into that sector for a reason.

When you look out west at places like Alberta, Manitoba and others, they are still building. Their numbers are going up. Ours are not.

**Rosemarie Falk:** What will the bureaucracy of Build Canada Homes accomplish that the previous federal housing bureaucracies couldn't or did not?

**Scott Andison:** I'll speak to the potential. The potential here is that they are hyperfocused on how to create an environment that allows builders to build and allows Mr. Baird to increase inventory built by the private sector as he takes over to manage those—

**Rosemarie Falk:** Yes, but what's unfortunate about that is that it's just potential.

**Scott Andison:** That's potential.

**Rosemarie Falk:** There's a lot that will have to be in regulations.

We've heard from witnesses that there are no timelines in this legislation. From the precedents of other things the government has done and other legislation it's passed, even in previous Parliaments, we've seen issues with things not getting done because they're not instructed in the regulations. The concern I have is that it's a hope we're going to get it done, without having the details inscribed in either the legislation or the regulations.

Thank you so much for your testimony today.

**The Chair:** Thank you, Ms. Falk.

[Translation]

Mr. Joseph, you have the floor for five minutes.

**Natilien Joseph (Longueuil—Saint-Hubert, Lib.):** Thank you, Mr. Chair.

I must admit that I was touched by what Ms. Larouche said. She praised co-op housing models for seniors and empathized with low-income households. She also told us about her approach to homelessness and shared her concerns. On the subject of funding to en-

able the construction of social and community housing, however, I think Ms. Larouche missed a major opportunity. Indeed, as Quebecers watch housing projects move forward, they understand very well that the measures in the 2025 budget have a lot to do with it.

My next question is for you, Mr. Baird.

Non-market housing seems to be at the heart of the current approach. Do you think this priority meets the most pressing needs of Canadians and Quebecers in the current context?

[English]

**Sean Baird:** The country as a whole is facing housing crises of different kinds. One is the lack of affordable market housing, and another is the lack of affordable non-market housing. The lowest-income individuals are unable to participate in market housing, and that lack of supply is a huge concern for us.

I would also reiterate that when you invest in public housing, it is an investment in productive infrastructure. It has a direct effect on GDP, the labour economy, health care and the justice system. All of these things are made better by making investments in supporting our lowest-income residents in attaining access to non-market housing.

[Translation]

**Natilien Joseph:** I'm going to ask you another question.

With regard to the planned investment in transitional and supportive housing, is funding being appropriately targeted to meet the current needs? Can you tell us why?

[English]

**Sean Baird:** Continued investment in transitional and supportive housing is critical as well. That's not the area that TCHC, my organization, focuses on. However, I will say there are likely thousands of individuals currently living in Toronto community housing and likely thousands more living in social housing all across the country who would theoretically qualify for access to supportive housing.

Most people would argue that our lack of community housing is probably about half. We're meeting half the needs of the market all across the country.

When you look at supportive housing, we're probably meeting less than 10% of the need all across the country. It's critical that we focus on providing supportive housing. It is more expensive to provide; there are higher operating costs associated with doing it. I commend the government for focusing a portion of the funding directly on providing more supportive housing. It's a critical area of need that we see.

• (1725)

[Translation]

**Natilien Joseph:** I have another question for you, Mr. Baird.

Build Canada Homes has already signed major agreements with a number of authorities and announced various affordable, transitional and supportive housing projects. Do you think this swift action meets current expectations?

[English]

**Sean Baird:** I'm not familiar with the totality of the agreements you're referring to, but what I will say is that the current available capacity in the supportive housing industry simply isn't adequate.

Regardless of historical approaches to encouraging more building of supportive housing, the reality is that it hasn't come to fruition. We continue to see extraordinary need in that market, and any additional funding for and focus on that market are certainly going to be well received.

[Translation]

**Natilien Joseph:** Mr. Baird, we know that Build Canada Homes has already signed an agreement with Quebec for transitional housing and housing for low-income families. In your opinion, is this agreement a very good thing for Quebec and for families currently struggling to find housing?

[English]

**Sean Baird:** The reality is that non-market housing operators and builders across the country, whether they're in western Canada, Ontario or Quebec, lack access to unencumbered capital and financing in order to build more capacity in both non-market community housing and supportive housing. Any agreement or approach that brings more availability of capital to operators that already have the experience and know-how to operate community housing would be well received by our industry.

[Translation]

**The Chair:** Thank you, Mr. Joseph.

We'll conclude with you, Ms. Larouche. You have the floor for two and a half minutes.

**Andréanne Larouche:** Thank you very much, Mr. Chair.

My takeaway from what I've heard is that it's good to have housing projects, but that some of the responsibility is being shifted onto cities, which is hurting them. In Quebec, for example, there have been delays relating to the agreement on infrastructure projects to support housing initiatives. I thank the witnesses for reminding us how crucial this is, but I also want to point out that cities know their own realities and housing needs best. They also know their

limits. However, they need support, not only for housing, but also for infrastructure. I wanted to point that out.

To conclude my last turn, I'm going to turn to Mr. Anderson.

At the end of the day, is the bulk of construction costs related more to taxation or to land? Should the provinces retain full control over housing solutions? Our understanding of the agreement is that Quebec will have the last word.

Prefabrication could quickly reduce costs. In my riding, in Saint-Anne-de-la-Rochelle, there's a company called Les Industries Bonneville, which has beautiful prefabricated home models.

I'd like to hear your opinion on these issues. You have about a minute to share it with me.

[English]

**Scott Anderson:** In very simple terms, I think government has three opportunities to help reduce the cost of homes. The first is to provide land at lower-than-market cost. The second is to invest in the shovel-ready infrastructure that's required. We've made reference to the \$8.8 billion deal that Ontario and the federal government have recently signed onto to help reduce the costs of infrastructure. The third is to stop taxing homes like a luxury item. If those three things come together, we can reduce the cost of homes across the board, both market and non-market.

If we go further into helping individuals who require low-income assistance for housing, the best way to administer those programs would be directly on the income side and not try to artificially adjust the cost of building the home.

● (1730)

[Translation]

**The Chair:** Thank you, Ms. Larouche.

[English]

That ends the second hour of the committee's business on Bill C-20.

I want to thank the witnesses for appearing and for providing testimony to the members present.

We will suspend for a few moments while we move in camera to do another scope of business.

[Proceedings continue in camera]





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