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• (0815)

[English]

The Vice-Chair (Rosemarie Falk (Battlefords—Lloydminster—Meadow Lake, CPC)): Good morning, committee members. I call this meeting to order.

Welcome to meeting 40 of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities.

Pursuant to the motion adopted on Thursday, February 5, 2026, the committee is meeting on housing starts in relation to federal programs.

Today's meeting is taking place in a hybrid format, pursuant to the Standing Orders. Members are attending in person in the room and remotely using Zoom.

Before we begin, I would ask all in-person participants to consult the guidelines written on the cards on the table. These measures are in place to help prevent audio feedback incidents and to protect the health and safety of all participants, including our interpreters.

I would also like to remind participants of the following points.

Please wait until you are recognized by name before speaking. For those participating by video conference, click on the microphone icon to activate your mic, and mute yourself when you're not speaking.

For those on Zoom, you can select the appropriate channel for interpretation at the bottom of your screen, and this is a reminder that all comments should be addressed through the chair.

I'd like to now welcome our witnesses.

From the Keesmaat Group, we have Jennifer Keesmaat, and from the West End Home Builders' Association, we have Mike Collins-Williams.

We will start with five minutes for Ms. Keesmaat.

Jennifer Keesmaat (President and Chief Executive Officer, The Keesmaat Group): Good morning, Chair and members of the committee. Thank you for the opportunity to appear before you today.

I'm the president and CEO of Collectedev-Markee, a housing developer in Toronto, and a member of the National Housing Council. Last week, we celebrated the topping off of Cielo, a 34-storey residential development we are building in partnership with the United

Church of Canada. The project includes the restoration of a national historic site and will deliver hundreds of homes in 2027.

Looking out at the more than 200 people in hard hats and steel-toed boots, I was reminded of the single most important fact about housing delivery in Canada: Housing takes a long time to deliver. We acquired the site in 2018 and started sales in 2021. Excavation followed in 2022 and 2023. The building reached grade in 2025, and then it was recognized as a housing start. Residents will move in in 2027. From acquisition to occupancy, it's taking a decade.

That timeline is not unusual. Before a project becomes a housing start, it moves through land acquisition, financing, partnership formation, design, approval, sales and marketing, procurement, construction and, ultimately, occupancy. Every stage requires capital, expertise, coordination and confidence. Housing starts are important, but they capture only one moment in a much larger process.

That observation is particularly relevant to this study. Housing starts do not begin when a shovel enters the ground. They begin years earlier, with a decision to invest, and those investment decisions depend on confidence in the future. Housing developers already manage uncertainty that they cannot control: interest rates, labour markets, construction costs and global supply chains.

Government cannot control those things either. What government can control is the policy environment in which housing is built. At a time when the industry is already navigating significant uncertainty, government should focus on minimizing uncertainty in the areas it does control. That means stable housing programs, clear policy direction and alignment among immigration, infrastructure spending and housing strategies. Since immigration is a primary driver of housing demand, Canada needs a long-term immigration strategy that is aligned with its housing supply objectives. It's difficult to plan housing supply when the future drivers of demand are uncertain.

The same principle applies to federal housing programs. Projects take years to prepare. Too often, by the time a project is ready to access a program, funding has been exhausted, eligibility criteria have changed or the federal program itself has been replaced. The industry can adapt to almost any program design. What it struggles with is continual change. We already have examples of programs that are working. You know them: ACLP and MLI Select. These are unlocking a new generation of housing supply. HAF is also having a meaningful impact.

If this committee is examining housing starts in relation to federal programs, my message is straightforward: Federal programs are having a real impact. Many of the housing starts being counted today exist precisely because of federal programs that supported those investment decisions made a very long time ago.

Here's the rub: The challenge is that there is often a significant lag between policy intervention, housing starts and when they're measured. As a result, we can underestimate the effectiveness of programs that are already working, and we become too quick to replace them with something new. I was encouraged to hear greater clarity around the prospective roles of BCH and CMHC. Clarity matters when you're making an investment decision, whether through CMHC, BCH or other federal initiatives.

The objective should be clear: complementary programs with measurable housing outcomes. We should be measuring homes delivered and housing starts enabled, not simply dollars spent or committed. Housing delivery requires long timelines, long-term capital and long-term confidence. The most valuable contribution government can make is not constant reinvention but rather certainty—certainty around policy, certainty around financing tools and certainty that successful programs will remain in place long enough to be measured in order to achieve their intended outcomes. We need to measure outcomes and scale what works instead of reinventing, in order to give the industry the confidence to build. The industry will build with that confidence.

Thank you. I look forward to your questions.

● (0820)

The Vice-Chair (Rosemarie Falk): Thank you, Ms. Keesmaat, for your testimony.

Next, we will head to West End Home Builders' Association and Mr. Collins-Williams.

Mike Collins-Williams (Chief Executive Officer, West End Home Builders' Association): Thank you, Chair and members of the committee.

Thank you for the invitation to appear before you today.

My name is Mike Collins-Williams, and I'm the chief executive officer of the West End Home Builders' Association. WE HBA represents more than 300 companies involved in the residential construction, land development and renovation industry in Hamilton, Burlington and Grimsby. Our members build the homes, communities and neighbourhoods where Canadians live, work, raise families and build their futures.

I appreciate the opportunity to participate in your study examining housing starts in relation to federal programs. Today, I want to

leave the committee with a simple message: If buyers cannot buy, builders cannot build.

Over the past several years, governments across Canada have rightly focused on increasing housing supply, yet despite this attention, housing starts for ownership have declined significantly while new home sales in many markets have fallen to historic lows.

Housing starts are often discussed as a single number, but the composition of these starts matters. Purpose-built rental construction has increased, supported by important federal initiatives and financing programs. This additional rental supply is needed and welcomed.

However, rental housing should not be replacing home ownership opportunities. Most Canadians still aspire to own a home. They want the stability, security and wealth-building opportunities that home ownership provides, yet for many young families, that dream continues to be further out of reach.

The challenge is not a lack of builders willing to build. Our members have land, skilled workers, supply chains and shovel-ready projects. The challenge is that the economics of housing no longer work.

It is important to remember that housing starts do not occur in isolation. They are ultimately driven by consumer confidence and the ability of families to purchase a home. Across Ontario and much of Canada, many prospective buyers have moved to the sidelines. High housing costs, taxation, mortgage qualification barriers and economic uncertainty have reduced demand for new homes. When sales slow, housing starts inevitably follow. This is why policies that improve affordability and help qualified buyers re-enter the market are every bit as important as policies that support housing production itself.

Development charges, taxes, government fees, approval delays, financing costs, long-term labour shortages and escalating construction costs have combined to create a situation where many projects simply do not proceed. Too often, housing policy discussions focus exclusively on unit targets.

Housing is also an economic development strategy. Every new home built supports construction workers, tradespeople, planners, manufacturers, suppliers and local businesses throughout the supply chain. When housing starts decline, the impacts ripple throughout the economy. Increasing housing starts is not only about creating homes. It's about protecting jobs and strengthening local communities.

In Ontario, taxes, fees and charges imposed by governments can account for approximately 25% to 30% of the cost of a new home. At the same time, approval timelines continue to grow longer. In Hamilton, for example, a recent national benchmarking study ranked the city dead last among major Canadian municipalities for development approval timelines. Every month of delay adds costs and ultimately results in fewer homes being built.

When housing construction slows, the consequences extend far beyond the housing sector itself. Construction workers lose jobs. Manufacturers receive fewer orders. Municipalities collect less revenue, and economic growth slows.

In Ontario alone, industry forecasts have warned that tens of thousands of residential construction jobs are at risk if market conditions do not improve. That's why recent federal actions are encouraging. Measures to reduce the tax burden on new housing, support infrastructure investment and expand construction financing represent important steps in the right direction. These policies recognize a simple reality: Governments do not build homes; builders build homes.

The role of government is to create the conditions that allow for housing to be delivered faster, more efficiently and at greater scale. Federal programs are most successful when they unlock private sector investment, improve project viability, reduce unnecessary costs and create certainty.

What our industry needs right now is continued collaboration between all three levels of government. We need policies that support both ownership and rental housing. We need predictable and streamlined approvals. We need continued efforts to reduce taxes and development charges, and we need mortgage policies that help qualified buyers access the market. We need a coordinated national housing strategy that recognizes housing as both a social priority and an economic imperative.

The good news is that the solutions are known. Canada has the builders. We have the workforce. What we need is a policy environment that allows the industry to do what we do best: build homes.

Thank you for your time. I look forward to your questions.

• (0825)

The Vice-Chair (Rosemarie Falk): Thank you very much, Mr. Collins-Williams.

We'll start with the Conservatives for six minutes, with MP Aitchison.

Scott Aitchison (Parry Sound—Muskoka, CPC): Thank you, Madam Vice-Chair.

Thanks to the witnesses for being here. It's great to see both of you.

Ms. Keesmaat, it's a shame that you're not here in person, but it's nice to see you on the screen.

I'm going to ask a question of both of you. I appreciated the opening remarks. I think you both made really important points about the broader question of housing and how we get more housing built.

This, of course, is a study about housing starts, which, now that we're into it, seems a bit limited.

I'll start with you, Mike, and then go back to you, Jennifer.

What's the most important thing this committee and the government should know about housing starts? We've heard a lot about what they are, what they mean and how useful a tool they are.

Mike, give us your thoughts on the question of housing starts.

Mike Collins-Williams: Housing starts are an important metric, but they are a lagging indicator. They recognize the strength of the economy and investment decisions made yesterday, not today. As Jennifer articulated in terms of the timelines in one of her projects, that investment decision to purchase a piece of land and go through the planning approvals and entitlements process occurs years before the start.

In the residential construction industry, we typically look at sales in terms of where the health of the market is currently. In the sales in the GTA and in Hamilton, those numbers are far worse than housing starts right now, and that would indicate that housing starts and the actual economic activity are likely to get worse in the months and years ahead.

It is an important metric, but my key message would be that it's a lagging indicator, and it does not represent the current health of the residential construction industry, be it in Hamilton, Ontario, or in Canada overall.

Scott Aitchison: Thanks.

Jennifer, I'd love to hear your thoughts on that too, please.

Jennifer Keesmaat: I agree with the comments Mike has made.

Essentially, the challenge that I believe we have right now is that we don't have a good way of understanding what's happening in the housing market and the role that federal programs are actually playing in delivering housing. We don't track this very well.

I will give you an example. In the city of Toronto, we had a groundbreaking ceremony about 12 months ago, and the city council showed up to celebrate this groundbreaking. The mayor talked about the money that the City of Toronto was putting into the project through DC forgiveness, but in fact, that DC forgiveness money was coming from the housing accelerator fund program.

The DCs were the tipping point between the viability of the project and the project not being viable. The link between the housing start and the role the federal program played was not made on the ground, and I don't think it was picked up in any way. Also, I don't think it has been tracked in any way, the relationship between that funding and that program.

Of course, now we are in a different landscape around DCs in Ontario, but that link wasn't made. If we don't understand what's happening on the ground and where housing starts are being driven, there's a risk that we won't have the kinds of programs in place that are actually driving housing outcomes, or that we'll get rid of the programs.

The second key point is that the investment decisions are not made at the moment when we count the housing starts. To the point Mike made on the example that I gave, the investment decision was made five years earlier. Given that we've gone through an incredible period of uncertainty over the course of the past five years—a series of outcomes that some anticipated but others didn't—there is a reluctance to make any kinds of investments.

What is the policy context going to look like five years from now? What is the policy framework going to look like once a developer goes to apply for MLI Select or ACLP? We don't know that, so how can an investment decision be made? Right now, the industry very much has its pens down: There's too much uncertainty and too much risk.

● (0830)

Scott Aitchison: Thanks to both of you for that.

I really appreciate your comments about certainty. Capital requires some measure of certainty before being invested, particularly in a longer-term play like housing. I'm not sure people realize how long a term a play like housing development is.

Just quickly, Ms. Keesmaat, can you, in the context of Toronto and some of the projects you've seen in your career as a director of planning.... I'm sorry, but I don't know what you called it in Toronto. Was it maybe the “commissioner of planning”? I can't remember.

Jennifer Keesmaat: I was the chief planner.

Scott Aitchison: In your role now of actually getting homes built, what's the timeline? How long does it take from start to ribbon cutting?

Jennifer Keesmaat: It depends on the complexity of the project and whether we're talking about a low-rise residential home or a low-rise residential subdivision versus a one-storey tower, or what we would call in Toronto a “complex” project, one that usually involves multiple towers and a significant amount of public realm and infrastructure investment. It depends on where you sit on that spectrum, but it's rare that any project, even the simplest one, takes less than five years.

We have a large-scale project on Bayview Avenue. It's 12 buildings over multiple hectares. It involves building out new sewers and new roads. That project has taken almost seven years to get the shovel into the ground. It will take another 10 years to build out the project. A piece that's often—

The Vice-Chair (Rosemarie Falk): Thank you very much, Ms. Keesmaat and Mr. Aitchison.

We will move on to the Liberals.

MP Villeneuve, you have six minutes.

[*Translation*]

Louis Villeneuve (Brome—Missisquoi, Lib.): Madam Chair, thank you and good morning.

Ms. Keesmaat, in your opening statement, you mentioned that we're obviously going through a period of greater economic uncertainty. I think everybody can agree about that. Could you talk about the impact this uncertainty is having on housing starts and how it could be mitigated?

[*English*]

Jennifer Keesmaat: The biggest impact on certainty, to the point of the previous questions, is that it's incredibly difficult for capital to invest in a long-term project when it doesn't know what the outcomes will look like at the end of that project. The biggest risk right now is that capital sees the instability and is unprepared to back and invest in housing projects. That is the biggest risk right now.

That can be mitigated. One of the highest costs, other than soft and hard costs, on any project is actually government costs at all levels of government. Development charges have been talked about at length at this committee. As an example, the costs and uncertainty in the regulatory process, but also those associated with government fees, could be addressed through the government.

[*Translation*]

Louis Villeneuve: Thank you very much.

Mr. Collins-Williams, I heard you say earlier that development charges account for 30% of costs. That was what you said, right? I wonder if you could tell me more about what's included in that 30% and what the federal government can do to mitigate that.

● (0835)

[*English*]

Mike Collins-Williams: Thank you for your question.

The 25% to 30% would encompass all taxes, charges and fees. That would include items like the land transfer tax; the GST in Ontario and other provinces; in some other provinces, the provincial component of the HST; and development charges, which are often the largest components of that stack of government-imposed charges.

In Hamilton, where I'm from, they have a development charge on a single detached home. It's just over \$100,000. There are a number of municipalities in the GTA where it approaches \$200,000 a door. These are significant charges, and they've increased significantly over the last couple of decades. In Hamilton, they're up 87% since 2021, and they were increased by just over 30% a couple of years ago, through one review of the background study.

We know that infrastructure needs to get built. Development charges are a component of that. I've been doing this for 20 or 25 years, and I often hear that growth needs to pay for growth. I'm appearing before you as an expert witness, and I can tell you I have no idea what "growth pays for growth" means anymore. The definition in 2005 versus 2015 versus 2025 and the different components that go into development charges have changed significantly over the last couple of decades, and, unfortunately, what we're including in development charges, at least in Ontario today, includes a variety of items that benefit the entire broader community rather than having that direct nexus between the new housing developments and the infrastructure required.

Unfortunately, that has created, in my view, a generational wealth transfer or generational inequity in which younger people are being saddled with the cost of infrastructure that previous generations were not. When that is paid for up front and in advance through a development charge on a new home, those younger people are often paying, putting it into their mortgage and amortizing it over 25 years for infrastructure that's being built to last 30, 40 or 50 years, rather than those costs being spread more equitably across the broader community and being a big spread over time.

The development charges system, in my view, is broken. I think we need development charges, and I think there's a role for them in terms of paying for infrastructure. This falls more in the provincial jurisdiction, but I certainly appreciate that this committee is interested and that the federal government, through the build communities strong fund, just a couple of days ago, on Monday, announced some of the parameters around the development charge reduction program. I'm hopeful that many municipalities in Ontario and my home municipality of Hamilton will participate in that program.

[Translation]

Louis Villeneuve: Thank you very much.

During this study, we've heard some important discussions about the timing of when housing starts should be recorded and the fact that Canada measures them differently from other countries. In 30 seconds, could you share your opinion on that?

[English]

Mike Collins-Williams: Dr. Mike Moffatt, who I know appeared before the committee previously, has done some great research and analysis showing different stages that development charges are measured at. I think, on the low-rise side, when you get to the foundation stage, the lag isn't as significant as when construction starts. The challenge is the way that we measure it around the foundation and when the building comes up to grade.

When you're building those much larger buildings, whether it's in downtown Vancouver, downtown Toronto to an extent, and downtown Hamilton, you break ground. It takes potentially a year to dig down four or five storeys to do the excavation for the underground parking and, in some cases, another year to come back up to grade.

As I previously mentioned, it's a lagging indicator as it relates to the investment decision around a sale, but it's even a lagging indicator in and of itself as to—

The Vice-Chair (Rosemarie Falk): Thank you very much.

[Translation]

Madame Larouche, the floor is yours for six minutes.

• (0840)

Andréanne Larouche (Shefford, BQ): Thank you so much, Madam Chair.

I want to thank our two witnesses, Mr. Collins-Williams and Ms. Keesmaat, for joining us this morning.

It's plain to see that it's getting harder and harder to find housing. This morning, there was some talk about a study on homelessness in Laval. Young families are having a hard time buying their first home. The issue of housing starts goes to the heart of something that every family needs: a roof over their heads.

I'll start with you, Ms. Keesmaat. For the past few years, we've seen Ottawa announcing new housing programs, yet the number of housing starts is still too low. You mentioned this, but I want to give you a chance to tell us more. Is the problem that there's not enough money, or is it that the federal programs are too complex? I'm pretty sure I know what your answer will be, but I'll give you a chance to elaborate.

[English]

Jennifer Keesmaat: Relevant to this question are the answers that Mike provided related to development charges.

At different stages in the process, there are different pressures on a development project. As an example, at the outset of a project, when making an investment decision, I would argue that one of the biggest risk factors relates to immigration policy. If immigration is going to continue apace or immigration is going to stop, that is going to have an impact on demand, and an impact on demand is going to have an impact on price. One of the biggest issues that developers find today is that it costs more to build a new home than they can sell that home for, so there's an issue around pricing.

There are uncertainties, of course, that are not controlled, like global wars and tariffs, and we've been impacted by tariffs on things like purchasing windows in the project that I mentioned at the outset. Cielo has been impacted. There's a whole variety of different factors. One of the biggest levers at the municipal level—there are two—is development charges, and to Mike's comments, development charges, I would argue, have lost their useful purpose. They have been used as a way to replace a larger strategy for investment in infrastructure.

An immigration strategy is a federal initiative and a federal responsibility. Thinking about how we develop and build infrastructure across this country is something that I would also argue is a federal responsibility. In the absence of having funding, municipalities have leaned too deeply into and too heavily on development charges, to the extent that they've added outrageous costs, almost to the point of absurdity, to delivering new housing. That's another factor that drives up the cost to build.

I think those are two critical factors.

The housing programs created at the federal level, such as the ACLP and MLI Select, and, if we talk about the not-for-profit sector for a moment, programs to incentivize transitional housing and not-for-profit housing also need stability, because often the timelines are longer for not-for-profit projects. If the program isn't going to be in place at the time of construction or at the time of drawing on a construction loan, that means the project can't advance. There are quite a few shovel-ready projects in the not-for-profit sector as well that are caught in the instability and the changes in federal programs. Hopefully, BCH is going to play a critical role in changing that, and we're on the cusp of change, but I think those are some of the key factors.

[Translation]

Andréanne Larouche: Thank you very much. You added some very pertinent details. The impact of the tariffs is another thing that needs to be considered.

You talked about federal responsibility for housing, but obviously, there are some things that Quebec and the provinces are responsible for. Some municipalities in Quebec say that the federal programs are too onerous and are hindering projects.

Do you think it would be more efficient to transfer the money directly to the provinces and Quebec for them to administer in accordance with their priorities? What I mean is that they're more familiar with their own needs in terms of starts and housing.

[English]

Jennifer Keesmaat: One of the challenges I think we face nationally is that different provinces play very different roles in housing delivery.

In British Columbia, for example, BC Housing plays a critical role in housing delivery. We have nothing equivalent to that in Ontario. In Quebec, housing is delivered, again, in a fundamentally different way. This is one of the reasons devolving to the provinces *carte blanche* is challenging; in some instances there isn't the infrastructure at the provincial level to play a role in precipitating housing starts in a substantive way. I would argue for a differentiated approach based on the capacity of each province to participate in driving housing starts.

• (0845)

[Translation]

Andréanne Larouche: Thank you very much. You talked about responsibility too.

Mr. Keesmaat, in less than 30 seconds, could you add anything about this topic? Would it be a good idea to transfer the money to Quebec and the provinces, since they're more familiar with their needs in terms of housing starts?

[English]

Jennifer Keesmaat: I think that any instances—

[Translation]

Andréanne Larouche: Sorry, I made a mistake. I meant to address Mr. Collins-Williams.

[English]

Mike Collins-Williams: I couldn't agree more with what Jennifer Keesmaat said. With respect to the differentiation between the different provinces, we don't have a national housing market, and, in some ways, I don't even think we have provincial housing markets. We have a series of regional housing markets based on the large census metropolitan areas.

In my—

The Vice-Chair (Rosemarie Falk): Thank you, Mr. Collins-Williams. I'm sorry, but you'll have to finish that when we come back to Madame Larouche.

Mr. Reynolds, you have the floor for five minutes, please.

Colin Reynolds (Elmwood—Transcona, CPC): Thank you, Madam Chair.

Thank you very much, witnesses, for being here today. I really appreciate your time.

I spent 20 years in the construction industry as a general foreman. In 2021, I worked on a 16-storey residential project.

Madam Keesmaat, you were talking about at what point a project is measured as a start.

For some context, long before I was even on site—probably three or four months—I was assigned to work on that project as the supervisor, and I was already working on layouts and design. It had only a one-level underground parkade, but it probably took six months to dig the hole and pour the base for the tower crane. Then it was another six months to start foundations. It was probably 18 months before we were above grade, and I would have to say that was close to two years.

In the construction industry, we would typically consider a job start when the contract was signed. That meant we knew the money was going to start to flow and we could mobilize to site and start digging a hole.

Madam Keesmaat, in your opinion, what is the right time to count a project as a housing start?

Jennifer Keesmaat: I appreciate your breadth of experience on this issue.

We, too, are a construction company. We build all of our own projects.

I would argue that we should be counting based on the outcome that we want to measure. What's the objective of what we're trying to understand? At different points in the process, we get different information.

I would argue that we need to be measuring a whole variety of different indicators throughout the housing process, precisely because there are different things we're told when a deal is put together and assembled, when a municipal approval is achieved, when the project is tendered and when construction actually begins.

Right now, we don't have enough information. We are probably measuring the wrong thing at the wrong time.

I also think we don't have clarity as to what we're doing with that information. What is that information telling us in terms of how we should be developing policy and creating better outcomes in the housing market? I don't think we have clarity on that today.

Colin Reynolds: Thank you.

My next question is for you, Mr. Collins-Williams.

In your opening statement, you mentioned an issue or a problem with mortgage policy. Could you expand on that? Is that making it difficult for people to purchase homes and get mortgages?

Mike Collins-Williams: I think the stress test was created in a different interest rate environment. At that time, interest rates were at rock bottom. There was no way to go but up, over time.

I think it was prudent at the time to have that buffer. At that time, when anybody, whether it was an individual or a couple, entering the housing market was going to renew, it was almost certainly going to be higher, as renewals are right now.

Right now, we're in a much more stable interest rate environment, so many well-qualified buyers are potentially being unnecessarily excluded, and this suppresses home ownership and housing starts.

We think that reforming the stress test is essentially a zero-cost policy measure. That doesn't necessarily mean that the stress test needs to go away entirely, but it would be prudent for the government to take a careful look at the stress test and at what our current interest rate environment is, as we're in a more "normal" interest rate environment. That could, perhaps, increase housing activity without actually costing the government any money at all.

A lot of the programs we have in place that are doing some good things to help get below-market affordable housing built or that are looking at tax measures on the GST or development charges, etc., do have a cost to the treasury, whereas this would be an important public policy consideration for the government to look at that wouldn't cost anything.

● (0850)

Colin Reynolds: Thank you.

I have only 10 seconds left, so I'm going to ask Ms. Keesmaat a quick question.

You mentioned tariffs on the windows that were being purchased for a building. Were they tariffs or countertariffs?

Jennifer Keesmaat: I believe they were countertariffs.

Colin Reynolds: Thank you.

The Vice-Chair (Rosemarie Falk): Thank you very much, MP Reynolds.

Now we will go to MP Joseph for five minutes.

[*Translation*]

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

I also want to thank the witnesses for giving us their time. Time management is very important, as we know. It's important for us too.

Ms. Keesmaat, we know that the challenges in residential construction vary considerably depending on the type of project. Could you explain the main differences between building single-family homes, high-rise multi-unit buildings and mid-rise apartment buildings, meaning buildings four to eight storeys high?

[*English*]

Jennifer Keesmaat: We do not build single-family homes at our company, so I do not have expertise in that area. We build small mid-rise buildings from six storeys up, and our tallest building under construction today is 40 storeys. We build everything in between.

There's a significant difference in the regulatory process with respect to each one of those projects, as well as in how financing is achieved. There's also a distinction between rental and condos. As is quite well known, the pre-sale model—which I believe Dr. Mofat spoke to in his deputation—is a model that no longer works in this economic climate. That is really creating a freeze in the development of new multi-unit...for ownership.

With respect to smaller mid-rise buildings, the entitlements process is particularly burdensome and one of the greatest risks. The high cost of upgrades to infrastructure is carried by a smaller number of units. That, too, creates a real problem when developing smaller units.

[*Translation*]

Natilien Joseph: Okay. I have another question about smaller buildings.

Mid-rise buildings are often mentioned as a promising solution for increasing housing supply. What measures should governments focus on in order to encourage the development of more projects in this category?

[*English*]

Jennifer Keesmaat: Mid-rise buildings are potentially part of the solution in the future. We have multiple mid-rise buildings, including cross-laminated timber buildings, under construction.

The biggest constraint right now is that this industry continues to be in its infancy and needs to scale. By advancing modern methods of construction—particularly in creating a broader pipeline for modern methods of construction on publicly owned lands—Build Canada Homes will, I believe, potentially play a really significant role in driving opportunity in the industry with respect to mid-rise buildings of anywhere between six and 12 storeys.

This is one of those instances where there's a very long pipeline between the policy being implemented and the outcomes we see. Having clear policy around larger buildings in existing neighbourhoods with existing infrastructure made with sustainable materials like cross-laminated timber—and then staying the course and getting through the start-up phase of incubating that industry—will be very critical to a longer-term driver of creating new housing supply across the country.

● (0855)

[Translation]

Natilien Joseph: Thank you.

Mr. Collins-Williams, a number of solutions have been suggested for quickly increasing the supply of housing, such as leveraging publicly owned land and relying more on prefabricated housing. What role could these two approaches play in helping us address current housing challenges, in terms of both costs and construction timelines?

[English]

Mike Collins-Williams: Utilizing government-owned land is a significant opportunity across the country.

Land is one of the largest cost components for a new housing project. It depends where it is. Urban lands are often more expensive than suburban or rural lands. This is where we see opportunities for partnerships. The private sector has significant expertise and experience. If there are opportunities to partner with government—be it local municipalities, provinces or the federal government—in utilizing those public lands, that would be a significant way to bring costs down. Whether it's partnering—

The Vice-Chair (Rosemarie Falk): Thank you very much, Mr. Collins-Williams and MP Joseph.

Next, we have Madame Larouche for two and a half minutes.

[Translation]

Andréanne Larouche: Thank you very much, Madam Chair.

Ms. Keesmaat, again, thank you so much for taking part in this study.

For my second round of questions, I'm going to start with you, Mr. Collins-Williams.

You and the other witness both talked about how tough it is nowadays for new households to get on the property ladder. A number of federal programs focus on rental housing, but what can we do to ensure that families are also able to buy homes? What measures could be taken? Maybe you could reiterate some measures that could help them buy a home.

[English]

Mike Collins-Williams: To clarify, are you asking about access to rental properties?

[Translation]

Andréanne Larouche: I'm talking about buying a first home or measures to help them in the rental market. I'd like you to talk about measures to help families buy their first home or even just to find housing that meets their needs and wants.

[English]

Mike Collins-Williams: There is a housing crisis today. The basic fact is that there is a delta between what people can afford and what it costs to actually build and deliver new housing, be that ownership housing or purpose-built rental. Unfortunately, over the last number of years, that delta has grown. We've ended up in a situation where the average middle-class person or family can no longer afford to participate in the housing market in the way that previous generations could. There is no opportunity for the middle class to build wealth over time.

Ultimately, we need the private sector and all three levels of government to be rowing in the same direction to tighten up that delta between average incomes and the cost to build housing. Ultimately, they need to deliver that housing. There have been a number of conversations with previous delegates. Earlier, there were presentations by both Ms. Keesmaat and I that were related to different measures to bring down the cost, and part of that is regulatory.

My background is in urban planning. I'm a professional planner. The planning sector needs to take a good, hard look in the mirror in terms of the role that planning has played in the current housing crisis. We need to compress timelines, because ultimately time is money. The length of time it takes to get projects through the approvals process has grown significantly over the last couple of decades.

I wouldn't point my finger at the federal government, the provinces or the municipalities. It's been a combined effort that has occurred over the last couple of decades. There needs to be an incredible focus on not just reducing red tape but compressing timelines and enabling decisions to be made earlier and more quickly.

● (0900)

The Vice-Chair (Rosemarie Falk): Thank you very much.

For the next round, we will go to MP Goodridge for five minutes, please.

Laila Goodridge (Fort McMurray—Cold Lake, CPC): Thank you, Madam Chair, and thank you to our witnesses.

Ms. Keesmaat, you talked about how Build Canada Homes should be able to help.

Have you seen any results so far from Build Canada Homes in the Toronto area?

Jennifer Keesmaat: My understanding is that Build Canada Homes is on the cusp of receiving royal assent. Build Canada Homes is deeply embedded in a process of evaluating projects that are shovel-ready, have a high percentage of being affordable or are non-market housing. In keeping with some of my earlier comments, we can anticipate those outcomes. It would be premature to actually see them in the landscape of any city at this point.

Laila Goodridge: The reason I ask is that the Government of Canada said over a year ago that it was going to move at unimaginable speeds. As you have just clarified, this big, grandiose project it has come forward with still hasn't passed royal assent and still isn't in place. People are stuck in the space, because they're not quite sure what CMHC is doing right now. They're not quite sure when Build Canada Homes is actually going to be operational. They're kind of stuck in this limbo space where they're waiting for the government to actually move, so they can figure out how to move.

That has an impact, would you not agree?

Jennifer Keesmaat: I would agree. I think we are on the cusp of a massive transition in a variety of different ways, including around the role that government plays. I think we need to have very clear policy parameters around the objectives of the government, and then we need to stick to the plan and figure out how to measure very clearly the connection between the level of investment and the outcomes that are being achieved in homebuilding.

Laila Goodridge: Thank you.

Mr. Collins-Williams, do you have anything to add on that?

Mike Collins-Williams: The development of more non-market homes is indeed important, but it's critical that it be done in parallel with a major effort beyond Build Canada Homes to address housing affordability, as the federal government has committed to doubling housing starts in market-rate housing, which is where 95% of Canadians actually live.

I believe that the path forward is not for the government to step into the role of the builder but to enable those who already do this work every day to do it better, faster and at greater scale. You know, there's certainly—

Laila Goodridge: Have you seen any change in the speed that government has worked at since the government promised a year ago that it was going to move at unimaginable speeds?

Mike Collins-Williams: For better or for worse, this sector is burdened by not moving at unimaginable speeds. I think there's cautious optimism that Build Canada Homes has a role to play. As I said, approximately 95% of Canadians live in market housing, so it is not going to be a panacea, no matter how successful it is.

I do know that a number of our members in the private sector have engaged with Build Canada Homes on potential projects, and I'm hopeful that in the months ahead there will be some positive announcements for projects to move forward. Again, Build Canada Homes cannot become the sole focus of federal policy.

• (0905)

Laila Goodridge: Thank you. I really appreciate that.

One of the interesting pieces.... I'm from Fort McMurray. For years, Fort McMurray was booming, and houses were being built

every single day. We've seen very little housing built for the last decade. That's partly in relationship with the fact that the federal government said that we should transition away from all oil and gas. That had a real impact, not just on our community but on the entire space of homebuilding. Now we're sitting in a space where we don't have a lot of those skilled trades. What is the impact of the government's making policy decisions and losing those skilled trades from different regions?

Mr. Collins-Williams, go ahead.

Mike Collins-Williams: I can't speak to Fort McMurray specifically, but I can speak more broadly to concerns around the skilled trades.

My biggest fear with the current downturn we are in today is that there are job losses in the sector. In the long run, we need more skilled trades to double the number of housing starts. As jobs are being lost in the short term and as people are leaving this sector in this industry, my concern is that in the long run we are going to have a skilled trades shortage like we've never seen before.

Young people are being educated in learning a trade, but they're coming out of school and are not necessarily able to find gainful employment in the industry, so they're looking elsewhere. You have people mid-career who, if they lose their job and are in their forties or fifties, are getting retrained and looking for a job in another sector. When the residential construction industry actually turns things around, hopefully in the next year or two, those people aren't necessarily coming back. Then you have the journeymen and women, who are the most experienced and are in the industry teaching the younger folks. If they're losing a job in their late fifties or early sixties, they're not coming back. We are potentially in a very difficult situation in the long run.

The Vice-Chair (Rosemarie Falk): Thank you very much, Mr. Collins-Williams.

Next up, we have MP Church for five minutes, please.

Leslie Church (Toronto—St. Paul's, Lib.): Thank you very much, Madam Chair.

Mr. Collins-Williams, let me maybe just pick up a bit on those comments. As you're aware, in the spring economic update, the government actually just announced a major transformation of the way we do skills, trades, training, recruitment and retention in the country, with an effort to recruit, train and hire up to 100,000 skilled trades workers over the next five years. I think we agree with you that there's definitely a workforce need, and if we're going to achieve the kinds of building objectives we have set out in housing and more broadly, we absolutely need those skilled trades workers.

I've even been hearing quite a bit about how, in training programs, there have been successful new programs that are training up construction workers on modular homes, new building methods and new sustainable materials. Are you seeing any of that in the industry as well? Do you have any advice for us in terms of how we go about recruiting more skilled trades workers to this field?

Mike Collins-Williams: I'm certainly excited by a number of the recent announcements and programs at the federal level. In Ontario, where I'm from, the provincial government has also had a strong focus on the next generation of skilled trades.

There are a lot of really positive things happening in skilled trades training. The concern we have is that, as we're going through the most significant downturn in the industry in a generation, perhaps even worse than the 1990s downturn, we are losing well-paying, good jobs in the sector. If this persists over the long term, no matter what the government is doing in terms of training, if the jobs aren't available in that short- to medium-term period, we may have young folks, well-trained young folks, leaving the industry and potentially not coming back.

Leslie Church: Thanks very much.

Ms. Keesmaat, first of all, I'm delighted to see you here. You're a fellow resident of Toronto—St. Paul's. Thank you for appearing before the committee today.

You talked a bit about the impact that the housing accelerator fund, the ACLP and MLI Select are having on the industry. Can you talk a bit more, given your lengthy experience, on what you've seen as the change in the federal approach to housing in the last number of years and the expansion and development of some of these programs, which are moving the federal government back into the housing space? Have you seen a change?

● (0910)

Jennifer Keesmaat: In my response, I can connect this to your previous question as well.

Mike Collins-Williams has spoken about the risk that, as we are in this generational downturn, skilled workers are leaving the industry and this is going to create a legacy five to 10 years from now, almost even immediately with respect to unemployment. This is absolutely true. It's the change in the government's approach to housing delivery through Build Canada Homes that can potentially mitigate that risk.

Build Canada Homes, by moving very quickly, building on government-owned land and partnering with the industry, which has shovel-ready projects, can be catalytic in ensuring that we continue to build. This is a golden opportunity as a country, quite frankly, to

be focusing on building non-market and co-operative housing, something that we are woefully behind on in the G7 in terms of the percentage of our overall housing units that are non-market housing or co-operative housing.

This is a golden opportunity to keep our trades, our skilled trades, working and to keep our construction industry intact using the new role of Build Canada Homes to act very quickly in order to keep building happening while the economics of private sector projects often are simply not viable.

I just want to say that some of those not viable shovel-ready private sector projects are just not viable because there was too much paid for the land, so there's a certain amount of speculation that takes place that some of those projects just won't advance, but when you're talking about a government role on government land to build non-market housing, nothing could be more important and more critical for our skilled trades.

Leslie Church: Thank you very much.

The Vice-Chair (Rosemarie Falk): Thank you very much, Ms. Church.

I'd like to thank both of our witnesses for taking the time to be here today and sharing their expertise with the committee.

With that being said, we will suspend for the next panel.

● (0910)

(Pause)

● (0915)

The Chair (Robert Morrissey (Egmont, Lib.)): Committee members, welcome back. We are on the second hour of today's meeting.

Again, for the benefit of the witnesses appearing in this hour, there are a couple of points.

You have the option to participate in today's meeting in the official language of your choice. Please click on the globe icon at the bottom of your Surface and choose the language in which you wish to participate. If there is an interruption in translation, get my attention, and we'll suspend while it is corrected.

As well, please direct all questions and comments through the chair and wait until I recognize you.

I would like to welcome the witnesses.

We had one who did not meet the sound test and will be scheduled later, but with us this morning, from the Association des professionnels de la construction et de l'habitation du Québec are Isabelle Demers, vice-president, strategic development, and David Goulet, economic director; and from the Residential Construction Council of Ontario, Richard Lyall, president.

Whoever is going to give the opening comments from Association des professionnels, you have five minutes.

● (0920)

Isabelle Demers (Vice-President, Strategic Development, Public Affairs and Innovation, Association des professionnels de la construction et de l'habitation du Québec): Thank you very much. I think this is my cue.

[Translation]

Mr. Chair, members of the committee, thank you for inviting us to discuss a challenge that's affecting millions of Canadians: the housing crisis.

My name is Isabelle Demers. I'm the vice-president of strategic development, public affairs and innovation with the Association des professionnels de la construction et de l'habitation du Québec, or APCHQ. With me is David Goulet, our economic director.

Founded in 1961, the APCHQ represents and supports more than 28,000 businesses in Quebec's residential construction and renovation industry. That probably makes it the largest association of its kind in Canada. It's also a voluntary membership association that encompasses the entire construction sector.

We are here because of the historic crisis affecting the entire country, as we all know. We are facing the first generation since 1971 that may not have access to home ownership. This is happening while the retirement wealth gap between homeowners and renters is five to one. The risk of individual and collective impoverishment should concern all legislators.

Evidently, this comes on top of increased pressure on the affordable rental market, rising rents, costs and mortgages, and stagnating housing starts, while housing needs persist.

According to CMHC, Quebec alone will need to build one million new homes by 2035 to restore affordability, which means doubling annual housing starts.

The urgency of the situation calls for coordinated and coherent action among all stakeholders and levels of government.

[English]

The APCHQ identifies three priority areas for action.

The first is to increase supply in all its forms. This requires support for smaller businesses and a degree of industrialization of construction processes. Simplification is also needed. The accumulation of regulations, processes and programs must be reviewed. The lack of harmonization in the building codes and requirements that vary from one municipality to another all hinder the scaling up of residential projects.

On the program side, for example, the APH select program must be updated. Its criteria are still based on 2019 data. Transparent cri-

teria must be established for CMHC's financial capacity review to large borrowers, and massive investment in water infrastructure must continue. Building is not enough. Connection to services must follow. Another example is that the affordability definition changes from one program or organization to another. This is very confusing for builders.

Second, we need to promote home ownership, because renting or owning should be a matter of choice, which is not the case at the moment. The GST relief is an excellent step in the right direction, but it helps only with the purchase of new property. We recommend relaunching the CMHC first-time homebuyer incentive with enhanced eligibility criteria, and making the HBP and the FHSA intergenerational programs.

Third, we need to maintain and improve the existing housing stock through renovation. The most affordable building is the one that already exists, yet there are currently no real meaningful incentives to renovate. The benefit of renovation, when tied to energy efficiency gains, becomes a real win-win-win situation. Therefore, programs that motivate action in the short term and at scale must be strengthened.

[Translation]

In closing, members of the committee, the housing crisis is certainly a collective challenge that demands vision and consistent, concerted action by all orders of government and industry stakeholders. The APCHQ will continue to be an active collaborator in building a future in which everyone has access to affordable, sustainable, high-quality housing.

Thank you. My colleague and I are available to answer your questions.

● (0925)

The Chair: Thank you, Ms. Demers.

[English]

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

Richard Lyall (President, Residential Construction Council of Ontario): Thank you, Chair and members, for the opportunity to appear.

My name is Richard Lyall. I am from RESCON. Our members build the bulk of the housing in Ontario and in other parts of Canada and the United States.

I'll be direct with the committee, because the numbers are direct. To restore affordability, the CMHC has told us that this country needs roughly 3.5 million additional homes by 2030. That's over and above what we are already on track to build. The federal government's own target is 500,000 housing starts annually by 2035. We're not even close. In 2025 Canada recorded approximately 259,000 housing starts. CMHC's own projections show starts falling to 247,000 this year, 223,000 in 2027, and 216,000 in 2028, moving in the wrong direction at precisely the moment we need to nearly double output.

Ontario tells the same story. The province pledged 1.5 million homes by 2031, with an annual benchmark of 125,000 starts. In 2025 Ontario delivered just 86,000 starts against that 285,000-unit target. The first quarter of that year produced approximately 12,700 starts, the lowest quarterly output since the 2008 financial crisis. New home sales in the greater Toronto area collapsed to 5,300 units for the entire year.

The honest answer to the committee's central question about starts relative to the targets and how far off we are is that we are running at roughly half the pace required nationally. In Ontario the gap is wider still.

Federal programs have done useful work. The housing accelerator fund has supported municipal zoning reform and contributed to more than 330,000 building permits in participating communities. The apartment construction loan program has committed over \$29 billion and supported 74,000 purpose-built rental units. The GST rebate on new rentals has improved project economics at the margin. However, permits are not starts, and starts are not completions. A permit issued in a market where projects do not pencil out becomes a file in a drawer, not a home for a family.

The core problem is that federal programs are often operating in isolation from provincial and municipal cost structures that actually determine whether a shovel goes in the ground. A typical new home in the greater Toronto area carries roughly \$200,000 in government-imposed taxes, fees and development charges, a number that has roughly doubled over the past decade. No federal incentive program, at current scale, offsets that.

I would respectfully offer the committee four areas where federal action, in alignment with provinces and municipalities, would actually move starts.

First, tie the federal infrastructure and housing transfers to development charge reform. The new Canada–Ontario development charge reduction program announced this week is a constructive step. It needs to become a template, not the exception.

Second, make the HST removal on new housing largely permanent. Tax policy is the fastest federal lever available.

Third, modernize how we measure and approve. CMHC should track excavations, as the United States and Australia do, so that we have a real-time indicator rather than waiting for foundations to meet grade. The federal government should accelerate digital permitting initiatives like One Ontario, for example, a single, interoperable e-permitting standard that would compress timelines by months.

Fourth, give Build Canada Homes measurable accountability through a defined annual contribution to starts, published KPIs and clear reporting to this committee. Without that, it risks becoming another announcement rather than another 100,000 homes. Modern methods of construction aren't anything new, but that's a separate topic.

Federal money is necessary, but federal money alone will not build homes. What will build homes is federal-provincial-municipal alignment on costs, approvals, taxes and accountability. Ontario builders are ready to deliver. The capacity exists. The demand exists. What we need is a policy environment, and implementation, in which projects can move from permit to start to completion. That requires every order of government pulling in the same direction.

I look forward to your questions. Thank you.

The Chair: Thank you, Mr. Lyall.

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

Scott Aitchison: Thank you, Mr. Chair.

Thank you to the witnesses. I appreciate your testimony today.

I'm going to start with Mr. Lyall.

You made me think about something as you were finishing your comments, which you raced through, by the way, I would point out. You had a lot to share, and you got through it all, which is impressive.

You talked a lot about the importance of federal, provincial and municipal governments all being in alignment, and the fact that the federal government really should be using its fiscal leverage to ensure that we're reducing process times, fees and charges—basically the burden of government on the construction of new homes—which I am in complete agreement with.

I'm wondering if you can speak, though, to the scale of the problem. I think it's safe to say we all agree that housing starts are an important tool, but they're not the only tool, the only indicator. It's far more complex than that, but on the accumulation of delay, charges and fees, can you speak a bit to how that happened?

Obviously, after the Second World War, we built very fast, and the federal government was a key player in that. They got the job done in 10 years. We solved the housing crisis, yet it seems to me that now it's getting worse. Can you speak to the accumulation of process, delay and fees?

• (0930)

Richard Lyall: Absolutely, and it's a great question.

The thing that happened, and it's a little...well, I don't want to say insidious, because that speaks of mal-intent. What happened was that no one was really paying attention to the overall picture, the overall housing environment, and looking at the connections with health care, education, early childhood development and things like that, which it affects. Housing is a fundamental need, like food and security. It's different in economic terms. It's not a want, although it is a want for some people.

The big problem is that the process became more complex. Regulations grew. No one was looking at how everything came together. You had different levels of government in our wonderfully decentralized country, the most decentralized in the developed world, with multiple agencies and government bodies—we counted 45 government entities that are involved in the approvals process—and it became a mess.

Of course, buildings became more complex—we're building greener and trying to reduce carbon and things like that as best we can—and we're doing a pretty good job on that, I would say, but it was just that no one was at the helm. It was like you had a boat without a bridge.

Scott Aitchison: You got into a couple of very interesting topics there. Clearly, it's not just one particular level of government that has accumulated the process. Obviously, for a lot of the efficiency requirements and stuff, that has been more of a federal push, and much of that has been good. I'm sure some of it has not been good, but in terms of that stuff, can you speak to how much some of these suggested changes to code at the federal level have added to the cost of a home?

Richard Lyall: At the federal level, code is not the provincial code, of course, in Ontario. It is in certain other jurisdictions, so it's not necessarily that. It's the alignment that's the problem. At the provincial level, which picked up part of the federal code and then developed its own provisions and so on, that building code became a lot thicker. Then we had duplication on a massive scale. We have architects and engineers who are trained and certified to do the work they do, yet we have another group that's redoing their work, in effect, and we didn't need that.

Now that's being changed in Ontario. In fact, a lot of things are being changed, which is good, but it takes time. Systemically, we're very good at policies, but we're not that good at implementation, and that's why you've seen the lack here. A lot of the problems and solutions were identified years ago, but it has just taken this long to

get where we are now, and we still have a long way to go, because a lot of the measures being introduced are temporary measures for a year, like the enhanced rebate on the HST. It needs to be a permanent reduction, because we have all the analysis showing that taxes, fees and levies on new housing—not including the cost of an inefficient approvals process and so on—have grown exponentially, right through the roof, with no relation to where incomes have gone.

Scott Aitchison: I'll jump in there.

That's an interesting point that you raise. I agree with you, and I've made the comment myself. In fact, the Province of Ontario is the one that's actually cutting the PST—the provincial portion of the HST—on a new home. The federal government has actually not cut the tax at all, but it's going to cut a cheque to Ontario so that Ontario can rebate it, although that isn't in place yet. You've written an article about how that was supposed to be April 1, yet it's still not in place. It's actually causing more uncertainty.

This is part of the challenge. There are a lot of announcements, and then when it comes to the delivery and the results, we're waiting and waiting and waiting.

• (0935)

Richard Lyall: Yes. For example, the rebates were announced over a year ago. We're still lacking some regulations. In Ontario, we still don't have the Ontario regulatory part of the first-time home buyers' rebate.

For the enhanced rebate, it's exactly as you say. The federal government has said, "Look, we have \$870 million for Ontario, \$1.7 billion in total. That's the budget. Just send us a bill and cut your stuff, and let's get it done." That actually kind of makes sense. At the provincial level, we have a lot of reforms in place. There are things that take months and years now that can be done in days and weeks. In fact, Jeff Bezos said the other day that you should be able to get a building permit "in 10 seconds".

Scott Aitchison: I agree.

Richard Lyall: Technically, it's possible, because there are all kinds of proptech and contact reforms that are available. Other jurisdictions are way ahead of us on this stuff.

Thank you.

Scott Aitchison: Thanks, Richard.

The Chair: Thank you, Mr. Aitchison.

[Translation]

We'll go to Mr. Villeneuve for six minutes.

Louis Villeneuve: Thank you, Mr. Chair.

To the witnesses, welcome and thank you for being here.

I want to start with you, Ms. Demers and Mr. Goulet. I'll let you decide which of you will answer the question.

Ms. Demers, I listened to your presentation. Let me say right off the bat that I have five grandchildren who are about to buy their first home, so I'm also very concerned about these challenges.

From the beginning, we've been mostly talking about the big cities. My riding, Brome—Missisquoi, is made up of small towns. You probably know the area.

Our government is aware of the problem right now and is making historic investments, particularly in real estate.

I wonder if you could talk to us about the role that you think public lands and prefabricated housing could play as solutions for addressing Canada's housing supply challenges. How could these approaches alter both the pace and cost of building new market housing?

Isabelle Demers: Thank you, Mr. Villeneuve. That's a wide-ranging question, and there isn't one single answer.

Obviously, there will need to be multiple solutions, multiple projects and multiple direct interventions.

What we need is simplification. I completely agree with my colleague Mr. Lyall, who said that no one was looking at the overall picture, which means no one was considering how moving forward on one thing would contradict another program later on and that this would interfere with or limit the ability to move faster.

Substantial efforts will definitely need to be made to harmonize the provincial, federal and municipal processes. As you know, there are 1,100 towns and municipalities in Quebec, so there are 1,100 different interpretations of ways to build and interpret the Construction Code. Sometimes the opinions really are subjective and differ from one place to another, and that obviously interferes with or limits our ability to move forward.

In addition, there are significant technological challenges. In Quebec and Canada, many companies in the construction industry are small businesses. Small businesses sometimes have a limited capacity to take on larger-scale projects, especially in recent years, with costs skyrocketing. That automatically limits their capacity to launch projects and be shovel-ready in order to qualify for programs, because ultimately, for technological reasons, not that many players qualify.

Going back to one of the other things you mentioned, prefabricated housing is definitely one of the avenues or ways of moving forward to speed things up, but certain important conditions would have to be in place. One of those is predictability. You can't ask people to industrialize their methods if they don't know what's coming down the pipe, what they need to produce and what they need to keep in stock based on future projects, when right now, construction methods are essentially at the discretion of each town and each contractor.

● (0940)

Louis Villeneuve: I hear you on that, because I was mayor of Bromont for eight years, and I dealt with these challenges too.

In its 2026 spring economic update, the government announced that it would be accelerating over \$7 billion in low-cost loans under the apartment construction loan program. What impact do you think this program has had on apartment construction over the past few years, and what effect will accelerating that financing have?

Isabelle Demers: Thank you.

Mr. Goulet, do you want to talk about the impact of this program? I'll let you go ahead.

David Goulet (Economic Director, Association des professionnels de la construction et de l'habitation du Québec): Thank you, Ms. Demers.

Mr. Villeneuve, this program is very popular with some developers, such as non-profit developers, but also with many contractors that have shifted from condo construction to rental housing construction in the last few years.

However, since these are often businesses that have a lot of assets and need a lot of loans, the challenge is that they now need to be assessed for financial viability by the Canada Mortgage and Housing Corporation, or CMHC. What we're hearing from our members and partners is that there's very little transparency, that it's opaque and unpredictable. That's limiting these businesses' capacity for growth at a time when we need more housing both in Quebec and in the rest of Canada.

We do appreciate these efforts. This program keeps project financing costs from getting too high, because CMHC provides funding during the riskiest phases for lenders. However, long-term predictability is a challenge, because for many contractors, it's very hard to know whether they're going to qualify or what they need to do to qualify.

For that reason, there's a lot that CMHC needs to do to offer builders more predictability.

Louis Villeneuve: Thank you very much.

The Chair: Thank you, Mr. Villeneuve.

Ms. Larouche, you have six minutes.

Andréanne Larouche: I would like to thank the witnesses very much for their participation in this important study on housing starts. This is such a crucial issue. We need to see how it fits into the framework of federal programs.

Mr. Lyall, thank you very much for your expertise.

My first questions are for you, Isabelle Demers or David Goulet from APCHQ.

My first question will focus on the surge in costs, which you actually mentioned in a previous response, Ms. Demers. I would like to fully understand the surge in construction costs, given the interest rates, the labour shortage and the tariff crisis. What impact is this having on housing starts in Quebec?

Isabelle Demers: Thank you for the question, Ms. Larouche.

As my colleague Mr. Goulet rightly pointed out, what we're seeing right now is rental housing starts. Supply is down because there is not enough demand for housing or private residences due to the excessively high costs.

What we're also hearing on the ground is that the cost of new construction, even in the rental sector, has become so high that the ability to rent out these units is also limited. In some parts of the region, when a new apartment is listed for rent at \$1,400 or \$1,800 a month, that doesn't necessarily mean there are people who can afford to rent it. Obviously, to meet these needs, this puts a lot of pressure on the construction of subsidized or affordable housing.

What concerns us right now, and what may not be discussed enough, is the situation facing Quebecers and Canadians who are not necessarily eligible for subsidized or affordable housing, but who are equally in need of a place to live. These are people who sometimes have children and a family, and who need a certain amount of space and a certain number of bedrooms. Historically, these people would find homes and manage to move from one to the next, but today they face a very limited supply, since new construction is often unaffordable for them, and the rental market does not necessarily meet their needs. This is concerning.

Mr. Goulet can attest to this. In the analyses we conducted at the APCHQ, we found very strong demand for subsidized and more affordable housing. However, at the same time, the cost of other types of housing is too high to meet people's needs.

Mr. Goulet, is there anything you'd like to clarify?

• (0945)

David Goulet: Yes.

I'd like to add that we can't forget that Quebec's population is aging significantly. This is a housing crisis that isn't fully apparent yet, but one that is on the horizon. Seniors won't be able to stay in their homes forever. Eventually, they will have to turn to the rental market or senior living facilities that offer services. There is also a very low vacancy rate in this category, which is another challenge to anticipate. Homeownership is important for young people, but more and more seniors will face this crisis as well.

Andréanne Larouche: What you're saying is so important. Right now, the statistics confirm that seniors are no longer able to find housing and are losing their homes. We're seeing an increase in the number of seniors turning to food banks. They're facing eviction and can no longer pay their bills. This is extremely concerning.

Ms. Demers, I'd like to come back to that with you now. You'll have one minute left to answer my two questions.

In your opening remarks, you mentioned one of the challenges we also hear about in connection with Build Canada Homes: the much-discussed definition of affordability. What is affordable housing? In Quebec, we actually prefer to use the term “community-

based social housing,” because the term “affordability” can mean so many different things. Would you like to discuss this further?

In addition, in your opening remarks, you also mentioned a five-to-one difference in retirement assets. I quickly took note of that. Could you come back to that and give us some details?

Isabelle Demers: Certainly.

For the first point—the definition of affordability—there are the general definitions provided by the Canada Mortgage and Housing Corporation and Statistics Canada. Quebec uses other definitions, including from the Société d'habitation du Québec. Currently, we have cases where projects would struggle to qualify because we are not using the same definition. We are not investing the time or doing the work required to adjust and develop projects that do not qualify under one standard or another, but which should be harmonized. This is a very clear example of the lack of harmonization among the different levels of government. That is my answer to your first question.

For the second question about retirement assets in a five-to-one ratio, this is what we are seeing. As a result of how our economic structure is built, most Canadian households accumulate assets through real estate. Some of us might set aside the cost or profit from renting and invest it in the stock market, but that's not the case for most Canadians. As a result, we see a five-to-one decline in wealth upon retirement.

The Chair: Thank you, Ms. Larouche.

[English]

Next, we have Ms. Falk for five minutes.

Rosemarie Falk: Thank you very much, Chair. I'd like to thank the witnesses for being here today, sharing their expertise and testimony.

For the duration of this study, I am learning and understanding that this seems to be a highly complex and compounded issue that did not just start yesterday. Based on the testimony we've already heard today, this has been happening over the years and maybe even generations.

Mr. Lyall, I'd like to start with you. Just to piggyback off something you said to my colleague during his round, you said that this process has become more complex. How and what needs to be done to simplify this process in order to get housing started and finished?

• (0950)

Richard Lyall: We need to streamline the system. Compared to other advanced jurisdictions, we have two to three times as many bodies—government bodies, agencies, whatever—involved in the approvals process. It's completely unnecessary. What happened over time was that you had this sort of layering with no one really paying attention to the overall impact on the ratio of housing cost to incomes.

If you look at that ratio, it's gotten way out of whack. In fact, I would argue that since we have an inflation target with the Bank of Canada, we should have a housing affordability target. By the way, CMHC has a long-standing definition of affordability that still applies today. However, we should have a housing affordability target where that ratio of housing cost to income shouldn't exceed a certain level. Of course, we blew way past that in less than a generation.

This is one of the crazy things that's happening right now, and I'll just say it very quickly. The young people today, young millennials, gen Z, are not experiencing what their parents experienced. That's happened in less than a generation. For example, the City of Toronto, over the last 20-odd years, increased its development charges by 5,000%. The development charge is really a consumer tax. How is that rational in any way whatsoever?

Rosemarie Falk: Yes, that's crazy.

My riding is rural. I am on the cusp of northern Saskatchewan. I border Alberta. I was at a small-town graduation a couple of weeks ago. In his speech, the valedictorian actually made a joke that his graduation class won't be able to afford a house until they're 50. I thought that was so sad. Even in a small, rural community, these young people of 17 or 18 years old are having this realization that they may never be able to purchase a house.

You also said earlier today that we're good at policy and not so great at implementation. What do we have to do to become better? Is it just cut red tape? Is it downsize bureaucracy? What do we need to do to actually move into action and get stuff done?

Richard Lyall: You have to cut the taxes, fees and levies, cut the red tape and do things faster. This is complex. I think my fellow panellists understand this, too. It's become a very complex environment. All those things need to be done.

I don't think Build Canada Homes plays this role, but there really needs to be somebody tasked with looking at the overall picture and recognizing that it's different in different parts of the country. Quebec does things very differently from Ontario, and that's okay. Neither one is right or wrong. We really need to pay attention to this.

I think we really need to have some kind of housing affordability index that's no less important than an inflation index or target from the Bank of Canada. That's what really got out of control. If people had been looking at the ratio of housing cost to incomes over time, they would have seen that, wow, we have a huge problem here. As you said, the disastrous effect is that young people and young families.... We're seeing it in our reproduction rates. People aren't having families. Why would they?

Rosemarie Falk: I think that even when we look at the stress test, which we heard about earlier in the previous panel, a failure of

the Liberal government at the time, and maybe still—I don't know; time will tell.... We can't put this one lens on the whole country. There are different regional aspects in each province and territory, and it's not just Toronto, Vancouver and Montreal. There are other places in this country where, when something is implemented by the federal government, it can have adverse, negative effects on the market they might be trying to help.

Thank you.

The Chair: Thank you, Ms. Falk.

Mr. Lyall may want to comment on that in response to another question.

We'll now move to Ms. Harrison for five minutes, please.

• (0955)

Emma Harrison (Peterborough, Lib.): I will actually follow up on the comments of my colleague, Ms. Falk, about the different needs of housing across the country.

Mr. Lyall, how does the cost of homebuilding differ for rural and remote communities? How should federal policy and programming account for this?

Richard Lyall: That's a really good question. It's a relative basis and it depends on incomes, too.

For example, if you go to Alberta, it doesn't have a provincial sales tax of 8%, but Ontario does. Why? If you compare Alberta and Ontario right now, you'll see that average incomes are a little higher in Alberta and the per capita GDP is a little higher. Then you get to housing. For a single family home in Alberta, you're looking at \$550,000, and in Ontario, it's \$850,000. Explain that away.

When you look at the differences there, it's that their system is much more efficient. They produce more, and their taxes, fees and levies are lower, and so on. All of these things come into play, so we just have to do things better, and we have to implement.

We're good.... I think what happened, too, was that all these targets were set and then weren't being met, so now there's a rush to make.... Look, it's welcome. We'll take what we can get. The DC move, the HST move and those kinds of things are great, but they're band-aids right now. They're not permanent solutions.

When you talk about growth-related infrastructure for housing, that needs to be managed properly, where all three levels of government have a fair and reasonable share in what that looks like. That burden should not be put—as has happened, certainly in Ontario—on the backs of new renters and new buyers, because it's just killed them.

Emma Harrison: Do you believe that factory-built housing could help with the cost of building in rural and remote communities, Mr. Lyall?

Richard Lyall: Well, yes, absolutely, because if you look at the history, modern methods of construction are nothing new in Canada. We have some very good success stories here. We know that it just doesn't really work within our environment—other than for years we've had things like modular units that have been produced for rural environments.

Sometimes, in rural environments, especially up in the north, you don't have the trades and the construction companies that can actually do this work. I'm not saying in all cases, but this is where modular and panelized housing comes into play. If you look at the Canadian context, it's about 2% to 6% of the market across Canada. In the best-case scenario, we might get that up to 10%, so it's not your solution to the housing crisis. The big problem we have is all the mess we've created in doing things the way we've done them before.

In terms of modern methods, Bonneville, a company I visited in Quebec, is fantastic. They produce a beautiful product, including apartments. They've been doing it for 70 years, so that's a rebranding that's a bit of a marketing gimmick. As to why we haven't advanced that further, the reasons are much more complex. I'll talk about that some other time. It doesn't mean to say that there aren't other opportunities. I've been to Japan. I was in Germany twice last year, and Switzerland and Austria, looking at their off-site facilities, manufacturing equipment and so on. Once you really get into it, you understand what our limitations are there.

It's not the answer. It's a direction that we have to go in, for sure, but it will take a long time. You have to build factories. How long does that take? You need to have the investment for that. Then you need to have the market for the product that comes out of it. The only companies that are successful are really the ones that build for their own use primarily and then sell to others. We've had massive failures there. For Kattera in the U.S., \$2.5 billion went up in smoke. There was no market for these beautiful factories that were built to produce this housing.

Emma Harrison: Thank you very much.

In the spring economic update, the government committed \$4.19 million for, among other things, updates to national model codes and regulatory streamlining. You just mentioned that we set targets, but we don't really track whether we're hitting the performance indicators of the targets we're setting. Do you believe the modernization of collecting and tracking and sharing housing data will improve the responsiveness of the Canadian housing market?

Richard Lyall: Yes. When you have an announcement like the one we had, the first thing you really need to do is model what you think the impact will be. That modelling is largely absent from what we do. We do have sophisticated modelling that can do that. Then, with respect to the targets, you actually need to have a plan to get there. We set these targets without any real plans and without a measurable prospect of actually hitting them. In business, you'd be out of business pretty fast if you did that.

That's not to take a shot at government, but the thing is that there needs to be a much more disciplined process here, with KPIs and

accountability. If this is the target, is it a real target? Is there a reasonable expectation that we can hit that? The second question is, what do we have to do to get there? You have to model that. This is advanced modelling.

• (1000)

The Chair: Thank you, Mr. Lyall.

Thank you, Ms. Harrison.

[*Translation*]

Ms. Larouche, you have two and a half minutes.

Andréanne Larouche: Thank you very much, Mr. Lyall, for raising the issue of prefabricated homes in Sainte-Anne-de-la-Rochelle. There is a company in my region that manufactures them, in the riding of Shefford. This is promising. Thank you very much for mentioning it.

Ms. Demers and Mr. Goulet, I'd like to come back to the specific circumstances in Quebec. Many witnesses have spoken about the differences between the provinces. We know that the situation is not the same in Quebec, Ontario and Alberta. What specific obstacles do Quebec developers face when they try to access federal programs?

Isabelle Demers: Thank you, Ms. Larouche.

I don't know if Mr. Lyall will agree with me, but the challenge isn't so much access to federal programs. In fact, many developers say that if federal programs hadn't been in place, it would have been much more difficult for them. Federal programs have certainly been an important driver of development for projects and for many builders and developers in Quebec. That aspect itself isn't really the challenge. However, there are other challenges.

As Mr. Lyall also mentioned, if we want to enter the prefabricated housing market, for example, most of the time developers or construction contractors will produce for their own use, because the market isn't there yet. However, the predictability needed to bring products to market and operate on a larger scale is not yet in place. That is one of the challenges.

There is also the issue of supply. We've talked about modular homes, but when we talk about prefabricated homes, we're not necessarily referring to complete homes. We're talking about construction components, but it's not always easy to access these components. That's where it gets interesting: certain components aren't eligible for federal government programs. For example, when you want to build with prefabricated materials and need access to components that aren't managed on-site but are managed off-site, you aren't eligible for certain federal programs.

Do we want to speed up projects and have access to programs and use prefabricated materials that reduce cost, save time and ensure quality? If so, however, we are not eligible for certain programs. So we're asking contractors to choose between visions for the future, by opting for prefabricated components, or gaining access to programs. That's the main example of this dichotomy that I can give you.

Andréanne Larouche: Thank you, Ms. Demers.

The Chair: Thank you, Ms. Larouche.

[English]

Mr. Reynolds, go ahead for five minutes.

Colin Reynolds: Thank you, Mr. Chair.

Thank you, witnesses, for being here today and giving us your time. We really appreciate it.

Mr. Lyall, it's nice to see you again. Thanks for coming back. My first question is for you.

I'm not sure if you remember this, but I spent 20 years in construction myself. As recently as 2021, we built a 16-storey residential building. In my experience, general contractors and subcontractors in the construction industry are all trying to build things the most efficient way they can. They're constantly seeking out new technologies to build things faster and cheaper.

There has been a lot of talk about modern methods of construction. What modern methods are there that contractors wouldn't, just by nature, be actively seeking out for themselves? If prices typically go to the lowest bidder—therefore, “cheaper and more efficient” is obviously what they're all seeking to be—what types of modern methods of construction are there that contractors aren't using already?

• (1005)

Richard Lyall: To a certain extent, there's a systemic connection in terms of how we do things. In other jurisdictions, governments have mandated certain things, like modular—things like that. This has had some success, but the fact is that our industry is the last bastion of capitalism, right across the country. You can even go to Quebec. It's a very competitive industry. Yes, our companies do adopt new technologies, and so on and so forth. You're correct.

We measure productivity badly. I've talked to the CMHC about this. They don't really know how to get at this question. How do you measure the fact that, systemically, we've gotten more gummed up by more regulation and more inefficiency? If you're measuring something, for example, by “per unit produced”, but it takes three times longer to produce those units and costs have gone right through the roof, guess what's going to happen to your productivity numbers? They're going to look terrible. I'm not saying that we have it right, but I think there are huge systemic opportunities here—proptech, AI and so on—to accelerate and streamline the approvals process.

That creates transparency and accountability. Of course, transparency is risk abatement. What's risk abatement good for? It's good for investment. At the beginning of a project, if you can know exactly how long it's going to take to get something approved and

built, it's a lot easier to raise the money to do that. If you're in an environment where things are uncertain, or if you have to play all kinds of games and there are all kinds of site-plan approval problems and things like that, guess what? You're going to kill new projects.

In jurisdictions where they have accelerated and modernized, the number of projects and proponents coming forward with ideas has actually increased, because it's easier to predict where you might go.

Colin Reynolds: Okay. Thank you.

There's been a lot of talk about building code obviously not compromising safety, ever, and building code changing rapidly and regularly. My question is this. In your experience, have you seen building code added that has been costly—because obviously the end-user is going to pay for it—and that has not necessarily been safety-oriented and may be ideological or not necessary?

Richard Lyall: One hundred per cent. I'll be blunt here. I think the national building code process got hijacked. They started to pursue a whole bunch of things, such as some of these net-zero targets that weren't really understood based on building science—or so-called building science; I don't know what to call it sometimes—that weren't subject to cost-benefit analysis.

I, for one, was in favour of the harmonization of building codes across Canada, but because of that, we went to the Ontario government and said that, nationally, they were just jacking up the cost so much that people couldn't afford it. There was no sense of priority.

There's some great research that's being done connecting social housing, well-being and so on and so forth. What is the priority here? Is housing the number one priority or not? Is it some kind of esoteric, ill-defined effort by a national code, or is it a municipality declaring a climate change emergency and then introducing their own standards for things? That's being tamped down now in Ontario. We have to be really careful with that.

We have to set our priorities, though. Is it more important to have some pure version of net zero, or is it more important to house a family in a decent, modern home that's built according to our current very good standards? You're not going to save the climate on your own. What's more important here?

When you look at the consequences of inadequate housing, people have to go somewhere, so they go into substandard occupancies that are inefficient and unhealthy. Kids don't learn well. People get sick more, and that puts a burden on the health care system. That's all measured, but it's not taken into consideration on these things.

I'm in favour of harmonization, ultimately, but I don't like what has happened at the federal level.

The Chair: Thank you, Mr. Reynolds.

Thank you, Mr. Lyall.

• (1010)

[Translation]

You have five minutes for your closing remarks, Ms. Desrochers.

Caroline Desrochers (Trois-Rivières, Lib.): Thank you, Mr. Chair. I would like to express my sincere gratitude to the witnesses for being here this morning.

We've had several conversations in the past. It's good to continue these conversations in the context of a committee meeting and the ongoing study.

[English]

I just want to say that we did have a great announcement this week in Ontario on development charges.

I hear you about the uncertainty, but I'm sure that my colleagues are very keen, just as we are, to work swiftly to pass Bill C-26, so that money can flow to provinces to support the HST rebate and other measures that are going to accelerate housing solutions.

[Translation]

I'm very glad we have the opportunity this morning to discuss at length the issues around harmonizing building codes because I truly understand the frustrations regarding the accumulation of regulatory processes at all levels of government.

My questions are directed at you, Ms. Demers and Mr. Lyall. You mentioned reducing bureaucracy. That's a very broad term. What does it mean in practical terms?

Do you have any specific recommendations for advancing the harmonization of codes while respecting the areas of jurisdiction of the various levels of government?

We're talking about codes, but there's also the issue of inspections and how inspectors interpret them, as well as the role of compliance, which Ms. Demers mentioned. So, what role does this play beyond what's written in the codes?

Finally, based on your respective experiences—Mr. Lyall in Ontario and Ms. Demers in Quebec—is there a genuine willingness to act? What are the barriers? I think the federal government has been very clear and has sent very clear signals. It wants to move forward and see change. It established Build Canada Homes precisely to move forward quickly. So, where's the problem?

I'd like everyone to answer these questions quickly, in about a minute and a half. I'll start with you, Mr. Lyall.

[English]

Richard Lyall: One thing I'd say is that it's a very difficult challenge for the federal government, because it doesn't control a number of the factors here. For example, Ontario has its own building code, the Planning Act and the Development Charges Act and so on and so forth. They're Ontario statutes, so it's the Ontario government that needs to get involved.

As you mentioned, the development charge announcement is great, but that's dependent on municipalities getting involved. What if they don't? How long is that going to take? How long are these deals going to take to get sorted out?

This is where, at a provincial level, for example in Ontario, sometimes the province has to step in and say to the municipalities, "You're going to do this," because those municipalities are creatures of the province. Politically, that's very difficult, and I understand that.

Bill 98 just received royal assent the other day in Ontario. It's very good. There are significant reforms to planning, zoning, the rights of professionals and recognizing those rights and site plan approvals. There are things happening there at the provincial level that are very positive.

The big challenge here is that we need to be a little more nimble, we need to measure things better, and we need to set real targets with a plan and hit them. That's a technocratic challenge. I think we're getting there, but it's still taking too long, especially if you look at that incredible disconnect between the targets that were set by the federal and provincial governments and where we are now, which was pointed out in my opening statement and by my fellow panellists. We're not hitting those targets. In fact, we're going in the opposite direction. That's a fire alarm that gets set off, in my mind.

[Translation]

Caroline Desrochers: Thank you.

Ms. Demers, it is your turn.

Isabelle Demers: Thank you, Ms. Desrochers.

We face the same challenges in Quebec, so I won't repeat what my colleague said. However, I'd like to add one point, and that is the concept of zero risk. We're currently in a situation where we're piling on additional layers to the code because we want to limit all risks—whether it's because insurance companies won't underwrite those risks, because municipalities want to ensure compliance, or because we want to meet very important requirements. This sometimes leads to over-regulation, whether regarding seismic risks or fire hazards, for example. I say this treading carefully, because far be it from us to suggest that we should not pay attention to these issues. We must be mindful of these risks, but the accumulation of standards—

• (1015)

Caroline Desrochers: Are there ways to do that?

[English]

In a tiered system, you're talking about de-risking. We cannot de-risk everything, but is it possible? Do you think it's possible, knowing what you know about the provincial...?

Isabelle Demers: It is absolutely possible. It is also a technocratic issue, but it is absolutely possible.

What is the overall objective? Is it to build housing? If it's to build housing or to reconvert an already built building—

[*Translation*]

The Chair: Thank you, Ms. Desrochers.

I thank the witnesses.

[*English*]

That concludes the second hour.

Before we leave, all committee members received two budgets that we have to approve. One was \$21,950 for the homelessness study, and the other was \$1,000 to cover the main estimates.

Do I have agreement to approve those two budgets?

Some hon. members: Agreed.

The Chair: I have agreement on that. Thank you.

Thank you to Ms. Falk for chairing the first hour of today's meeting very competently.

I'll confirm that the next meeting will be on Monday at the same time.

With that, committee members, thank you for today. Is it the will of the committee to adjourn?

Some hon. members: Agreed.

The Chair: We are adjourned.

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