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• (1615)

[*Translation*]

The Chair (Robert Morrissey (Egmont, Lib.)): I call this meeting to order.

Good afternoon, everyone. Welcome to meeting number 41 of the House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities.

[*English*]

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 of the House. Members are appearing virtually by Zoom, as well as in the room.

Before we begin, I would like to remind you all to please silence your devices, as well as to refrain from tapping the booms on the mics in front of you. This is for the protection of our interpreters.

You have the option to participate in the official language of your choice. Those in the room, please select the correct channel using the earpiece. Those appearing virtually, click on the globe icon at the bottom of your Surface. Choose the official language of your choice. If there is an interruption in interpretation, please get my attention. We'll suspend while it is being corrected.

As well, please direct all questions through me, the chair, and wait until I recognize you by name before proceeding.

Today, we have one panel for the full duration of the meeting. From the Canada Mortgage and Housing Corporation, we have Coleen Volk, president and chief executive officer, and Mathieu Laberge, chief economist and senior vice-president, housing insights.

Ms. Volk, you have five minutes or less for your opening statement.

Coleen Volk (President and Chief Executive Officer, Canada Mortgage and Housing Corporation): Thanks for the invitation to discuss the relationship between housing starts and federal programs in Canada.

[*Translation*]

The Canada Mortgage and Housing Corporation, or CMHC, has a unique, and perhaps crucial, perspective here. We have a national view—operating in all regions of the country—and we are at arm's

length from the government. We also have a market intelligence network of analysts in most major markets of the country.

We were previously tasked with delivering a selection of federal programs. Today, Build Canada Homes is the lead on creating non-market housing, while we are focused mainly on market housing, which is home to 95% of Canadians.

All this being given, the pace of housing starts and the balance of supply are central to our mandate. The latest housing data point to a continued loss of momentum in housing construction, broadly in line with CMHC's housing market outlook. While actual starts increased compared to a year ago, this reflects the exceptionally low level of construction activity in the first quarter of last year.

[*English*]

Falling condo pre-sales and tightening financial conditions are threatening the future supply of ownership-oriented housing, particularly in Toronto and Vancouver, and building permit data suggests that the high number of rental starts we've seen in most major cities is likely to dry up in the next few years as well. Construction timelines can span years, so a slowdown today sets the stage for future supply constraints. That's a big concern, because our analysis is seeing a lot of suppressed demand, with many households waiting on the sidelines for conditions to improve before making a move.

We need the pipeline of housing to keep flowing so that it's there when the demand comes back online. CMHC's financing products, such as mortgage loan insurance and the apartment construction loan program, are helping to keep that pipeline flowing. Last year, our mortgage loan insurance products facilitated the financing of more than 360,000 homes. More than 30% of these were new units. Many developers have told us that without these products, their projects would not have been built.

Meanwhile, in 2025, we guaranteed more than \$165 billion of mortgage-backed securities and \$60 billion of Canada mortgage bonds. These support continued mortgage lending so that Canadians can buy homes and home builders can build them. With Build Canada Homes now here to focus on affordable housing, CMHC has the opportunity to focus in the direction of supporting the market side, where the vast majority of building takes place.

I'll close by saying that while I know this committee study is specifically looking at housing starts, that's not the only metric we're tracking. Starts measure the extent of current housing construction activity, and for that, they're essential, because until the moment it starts, a project could be abandoned, changed or delayed. However, other metrics are useful to indicate other aspects of the market. For example, the housing accelerator fund, which helps municipalities clear barriers to construction, measures the number of permits issued. This is because municipalities have control over permits. In the fund's first year, local governments that received funding issued 160,000 residential building permits, 22,000 more than expected. Housing permits generally lead starts by between six and 15 months, so they give a sense of where we're going and the mood in the construction sector.

In addition to sharing permit numbers, we're releasing new data on the time it takes to move from a building permit to a housing start. Through our modernizing housing data initiative, CMHC also reports on housing completions for all urban centres and absorptions for centres with more than 50,000 people. This includes data on homes that are occupied upon completion, homes that are unoccupied and prices for both.

We're also sharing clear, comparable information on development charges across 40 municipalities in B.C., Alberta, Ontario and Quebec to clarify their impact on housing costs. With all this, we're moving beyond just housing starts to give a fuller picture of the development process.

Thank you again for the opportunity to speak with you today. I'll be happy to answer any questions you have.

• (1620)

The Chair: Thank you, Ms. Volk.

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

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

Thank you, Ms. Volk and Mr. Laberge, for being here. I appreciate it.

This is about housing starts. Mercifully, we've actually been talking a little more broadly about housing and the health of the housing sector in this study, which is good, because a study of housing starts alone would be pretty simplistic. You did speak about that in your opening remarks, but I wonder if you could elaborate a little more on why quoting housing starts alone doesn't really tell the full picture. What's missing from a housing starts analysis?

Coleen Volk: That's a great question.

What's missing is sentiment.

Housing starts are a leading indicator of completions. Housing starts measure when the foundation is poured. That's a pretty good indicator that the unit is going to be completed. There's a high correlation between starts and completions, and housing starts are the earlier indicator of that. However, they're not the earliest indicator of sentiment.

At a time like this, when we're hearing on the ground that sentiment is souring, that's an important time to have an indicator that's

a little earlier than that. That's why we're looking at permits, because permits happen earlier in a process—you need your permits months or years before you actually get to the point of a housing start.

That's a good indication of sentiment. We're actively looking at increasing our analysis of that.

Scott Aitchison: Thank you for that.

Let's go a bit deeper. Permits are only part of the picture as well. It's entirely possible for a municipality—I know this, I was a mayor—to issue a permit, but then circumstances change, the permit is never executed and the building is never built.

It's also completely conceivable.... There are jurisdictions, like the City of Toronto, for example, that have thousands of units that are approved on the books, ready to go, but they aren't being built.

Help me and the committee understand a little more about the confidence required in the market, how changes in financing and changes in what's going on with lending rates and stuff can affect that dramatically as well.

Coleen Volk: Absolutely. A company can apply for a permit. There's a cost associated with this, so they usually do it with an intent to proceed, but it is a while before they get to building.

In that time, a lot of things can happen. Their construction costs can go up. The interest rates can go up. They may face some local opposition. There may be different issues that cause them not to get to the point of a housing start.

A permit is an indicator. It's not perfectly correlated with a housing start, because ultimately, some things may get derailed before they get to a housing start.

• (1625)

Scott Aitchison: This may be your turn, Mr. Laberge.

Does the CMHC have any suggestions for the Canadian housing market—recognizing that it's not just one market; it varies across the country—for creating some more stability in the system that would...? There are peaks and valleys and shocks that happen. Do you have any suggestions for how we create some more stability in that system, from intent to completion?

Mathieu Laberge (Chief Economist and Senior Vice-President, Housing Insights, Canada Mortgage and Housing Corporation): What's really important in terms of bringing that stability is to have foresight about what's coming down the road. To have good foresight, you need to map out the full continuum of activity, from permits or even before—working on pre-sales and building intent for the rental market—all the way up to completion and absorption into the market.

Right now, we have a pretty good picture from start to absorption. With building permits and work with other agencies, such as Statistics Canada, we're arriving at that.

As for your earlier point, we're now also releasing the time duration between a permit and a start, which is a very good indication of what's happening between the two. If it gets longer, it's probably because the market is under a bit more strain.

Now we're trying to add to that, to go even earlier in the process, working with industry and building the industry association to acquire pre-sale data and their rental market building intention equivalent. This is in order to have the earliest point possible, not only to map out the mood but also to provide the information early enough so that the industry can adjust and have smoother cycles.

Scott Aitchison: Okay. We're quickly running out of time on this first round, but I wanted, if I could, to go back to the report you wrote in response to the effort to reduce development charges. I'll give myself a little plug here—it's something the Conservatives have been talking about for a long time, and we're starting to see some progress there.

In that report, as it relates to your tracking and following of the data, and making sure that we have consistent data, you indicate that inconsistent and different types of information collection and data collection by individual municipalities makes that more complex. Can you speak a bit to how you're trying to address that?

Mathieu Laberge: When we started to collect the data—which was at about this point last year—we noted that there was a lot of different information reported, different angles to look at the data and different ways of reporting across all municipalities. There was no one standard way of doing it, essentially.

What we've been attempting to do—we started with 30 municipalities, back in December, and we expanded to 40 a couple of days ago—is to format that data in a way that's comparable across all municipalities. In doing so, we're not only collecting the data; we're going back to municipalities to make sure that what we're reporting is accurate, and we don't release it until we get this accuracy.

The data tables we're releasing right now are comparable. They can be benchmarked across municipalities. Our intent is to keep expanding the number of municipalities we're covering and to provide more information to the public.

Scott Aitchison: That's excellent. Okay. Thank you.

I think I'm out of time.

[*Translation*]

The Chair: Thank you, Mr. Aitchison.

Mr. Villeneuve, you have the floor for six minutes.

Louis Villeneuve (Brome—Missisquoi, Lib.): Thank you, Mr. Chair.

Thank you to the witnesses for being here today.

Mr. Laberge, we've heard various points of view over the course of the study on the best way to define housing starts. Can you explain the logic behind CMHC's approach and then give us your opinion on other methods of measuring housing starts?

Mathieu Laberge: In fact, the way we measure the number of housing starts right now is based on the spread footing, or the basic foundation being poured.

Why are we doing this? It's because, once the foundation has been poured, we have clear confirmation that a building will indeed be built there and that it will follow the established plan for the residential units. It's also because, as long as the project isn't at the excavation stage, it could still be revised or the land use could change.

Generally, once the foundation is poured, 99% of the units are built and delivered to the market. So this is a stage where we really have a high degree of certainty that the units promised in the building permit will actually become housing comprising the planned number and size of units.

There are also other ways to measure housing starts. For example, other companies collect data on excavation. With respect to excavation permits, not all municipalities issue them, and those that do don't have a uniform definition for them. When an excavation permit is issued, the number of units associated with the permit isn't specified. So the information available is really quite fragmented. It's also not comparable across municipalities.

What we're going to try to do in the survey I was referring to in response to the previous question is not only determine the number of pre-sales and their rental market equivalent, but also map a building's progression throughout the housing continuum, including the point at which we will define what constitutes an excavation. We will therefore be able to obtain comparable data in all participating urban centres, rather than data that varies widely from one urban centre to another.

● (1630)

Louis Villeneuve: I'd like to circle back to Build Canada Homes for a moment.

How do you plan to coordinate your efforts with new entities like Build Canada Homes so that you can provide comprehensive housing data and help accelerate the construction of new housing?

Mathieu Laberge: In fact, we are already in contact with our colleagues at Build Canada Homes to gain access to data and be able to share it. We are, of course, contributing to the discussion and hope to gain access to the data.

That said, operational data is, by definition, often data intended for a very operational purpose. Standardizing this data requires a great deal of work if we want to use it for research purposes.

Requirements vary from one project to another. Therefore, the data doesn't necessarily have the consistency needed to be used directly. This applies to most government programs, whether in housing or other areas. Part of this work requires a lot of time and human resources. We must ensure that this data is comparable across projects and can be used to produce reports for research purposes.

Louis Villeneuve: How are things going right now? Are you in contact with Build Canada Homes?

Mathieu Laberge: Absolutely, the two organizations are in contact. We're exchanging information and have been discussing this for several months now. We're actively working on this.

Louis Villeneuve: Thank you.

CMHC also releases monthly reports on housing starts. You mentioned this earlier, right at the beginning. While these regular updates are helpful to Canadians, can you explain the limitations of a monthly analysis compared to a year-over-year comparison?

Mathieu Laberge: Monthly figures are extremely volatile, particularly for housing starts.

Seasonally adjusted annualized data is the correct way to compare monthly data from one month to the next. If I want to compare data from April to May or from May to June, I have to look at the seasonally adjusted annualized data. However, once the data is annualized, even a small shift in the number of actual housing starts results in a big change in the total number. The data is therefore quite volatile from month to month, which essentially undermines the need for a certain degree of stability in the data.

At CMHC, we've been advancing trend measurement of housing starts for several years. This provides a much clearer picture of the overall state of the market. It's more informative to look at the trend in housing starts than to look at month-to-month data, which varies greatly.

Now, let's talk about year-over-year data. For example, when we want to compare the data for April 2026 with that for April 2025 to see where we stand relative to the same period the previous year, what actually happens is that there's a baseline level.

For example, in April of last year—and there's a reason I'm citing this example—housing starts were relatively low compared to the historical average. Obviously, it doesn't take a very high figure in April 2026 to show growth. However, compared to the historical average, what we need to look at is whether growth is—

Louis Villeneuve: I'm going to have to stop you there. My time is up.

Thank you very much, Mr. Laberge.

Mathieu Laberge: I really enjoy talking about this.

The Chair: Thank you, Mr. Villeneuve.

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

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

I'd like to thank both witnesses, Ms. Volk and Mr. Laberge, very much for being with us today.

Housing is really all over the news right now. This past weekend, we saw an article reporting a record number of renovations: These people fear for their future as tenants in their current housing.

There was also an open letter in the Granby Express that talked about a member of the community who is concerned about this issue. Yes, housing units will be built, but will they meet the needs of people in these communities? That's another question we're asking ourselves. There were several very interesting articles this past weekend about this.

My first question is this: Since 2017, how many housing units that have actually been built and occupied can be directly attributed to federal programs rather than to projects that would have been carried out without federal intervention?

• (1635)

Mathieu Laberge: I can provide you with the exact figure. As for the order of magnitude, if we compare five-year periods, we've observed an increase.

I don't want to mislead the committee. We can gather the information and provide you with an answer on this matter. I can confirm that, from 2015 to 2020 and from 2020 to 2025, there was an increase in the number of housing starts compared to previous periods. If I may, I will get back to the committee with the exact figure.

Andréanne Larouche: No problem. I just made a note of it, and we can stay in touch, Mr. Laberge.

Several witnesses at previous meetings have told us about delays of several years between the announcement of funding and the delivery of housing units. In your opinion, what is the actual average time frame right now between a project being announced, the first instalment and the first tenants moving in?

Mathieu Laberge: It varies greatly from one city to another and from one project to another. There is, of course, the factor of market conditions. In some cases, as Ms. Volk explained, the time between a permit being issued and construction starting may or may not be extended. This is also true for construction. Sometimes, certain construction projects move much faster because the market is ready to absorb housing units. However, when the market slows down and housing units aren't absorbed as quickly, the pace of construction may slow down.

Of course, it also depends on the size of the housing units. It takes much longer to build a large high-rise apartment building, for example. In that case, if memory serves, based on market conditions two years ago, our assessment indicated that it would take one to two years. On the other hand, for smaller units, such as four- to eight-plexes, the process is much faster.

Andréanne Larouche: Perfect.

Are you also seeing an increase in the demand for housing, particularly among seniors aged 65 to 74? It's getting harder and harder for them to pay their rent in seniors' housing. That's what we've heard on the ground, and there have been articles on this recently as well.

Does your data show a link between the rising cost of living and this demographic's difficulty finding housing?

Perhaps these are precisely the people who will be looking more actively for affordable housing. We need to be able to better meet their needs, given inflation and their fixed incomes.

Mathieu Laberge: Unfortunately, your question is not one that we've specifically addressed. On the other hand, we have observed a shift in housing preferences among older demographic cohorts—such as baby boomers, for example—they tend to stay in their current homes for much longer. So, the move from a larger home to one with more services—such as a senior living facility—or to a smaller one—such as an apartment on the rental market or a condo—doesn't happen as early as it did for previous generations.

Andréanne Larouche: In my riding, there is a large municipality, Granby, but there are also several more rural communities who have a lot of questions about Build Canada Homes. Whether in Racine or Sainte-Cécile-de-Milton, communities are wondering if they will get their fair share.

In this context, at the Canada Mortgage and Housing Corporation, can you quantify the proportion of federal housing investments directed to rural or semi-rural areas compared to major urban centres?

Mathieu Laberge: I don't have that information. My group focuses primarily on market data, which we publish regularly.

Andréanne Larouche: This remains a concern. So perhaps we can discuss this further, Mr. Laberge, because more rural communities are, after all, increasingly in need of housing.

More generally, which Canada Mortgage and Housing Corporation program currently generates the most housing starts per dollar invested?

• (1640)

Mathieu Laberge: It's mortgage insurance. It helps households to access more stable, secure financing at lower rates, which brings greater liquidity to the market and leads to a higher number of housing starts.

Last year, nearly one-third of the units insured through our mortgage insurance programs were new units. So, through its volume effect, it contributes to market activity.

The Chair: Thank you, Ms. Larouche.

[*English*]

We go now to Ms. Falk for five minutes.

Rosemarie Falk (Battlefords—Lloydminster—Meadow Lake, CPC): Thank you very much, Chair, and thank you to the witnesses for being here this afternoon.

We've heard from a number of witnesses that there is cautious optimism about Build Canada Homes. We have also repeatedly

heard concerns about unclear targets, unclear funding parameters and a lack of detail on how it will operate.

From CMHC's perspective, what problem will Build Canada Homes solve that CMHC could not?

Coleen Volk: I would point to the Prime Minister's comments when he launched Build Canada Homes. He said that an organization is most effective if it has a narrower mandate. Build Canada Homes has a very focused mandate, focused on affordable housing, on deeply affordable housing, and CMHC will concentrate on the market housing, which is the lion's share of the market.

Rosemarie Falk: Okay, so CMHC wasn't able to assist in that area, then, when it came to affordable housing?

Coleen Volk: We were active in both. We were very active through the national housing strategy. However, the Prime Minister's view is that a narrower focus of an organization will be more effective in addressing the issues in that particular population.

Rosemarie Falk: Is that then how Build Canada Homes is going to differ from the work that is done at CMHC?

Coleen Volk: Yes, their focus will be on what we would call non-market housing or deeply affordable housing. That would be their focus, whereas we'll be supporting primarily the rest of the continuum of the housing spectrum. We will work together, though. We will have a very collaborative relationship because so much housing is mixed. Most of the way housing is built these days, particularly in rentals, is not strictly market or strictly deeply affordable. We have mixed models, so we will work together on projects. Sometimes our financing tools will be sufficient to support a project and sometimes they will not be, so Build Canada Homes will have the contributions, the deeper subsidies that can help some of these projects move forward.

Rosemarie Falk: How will CMHC or Build Canada Homes ensure that projects don't fall through the cracks? We know with bureaucracy there's a lot of passing the buck and passing it to a different department—you don't fit in this box that's been outlined, but you don't fit in that box either.

How are the bureaucracies going to ensure that projects aren't falling through the cracks?

Coleen Volk: Housing policy is coordinated by HICC, which is Housing, Infrastructure and Communities Canada. The minister and the department responsible for that will attempt to coordinate our programs and our offerings at a portfolio level.

On an individual project level, CMHC's participation is more restricted now. This is because, on the housing program side of the business—the part for which the government is asking us to do things on their behalf—our flagship program is now ACLP, the apartment construction loan program. We don't have some of the other affordable housing programs that we used to have. They will be offered by Build Canada Homes. We may not be able to fill voids, but the intention in the model of creating Build Canada Homes is that they will have flexibilities beyond an individual program.

We had the affordable housing fund, which had a set of rules. We had the rapid housing initiative, which had a set of rules. Build Canada Homes is not being established in that way. It is being established with a pool of capital that its representatives can deploy to projects they feel are worthy, so there should be more flexibility.

Rosemarie Falk: Who is worthy? Who's deciding that, and what are the parameters to decide what is worthy and what isn't?

Coleen Volk: They've developed an investment policy that has been out now for a little while, and they're probably developing more details around that. They do have an investment policy that describes their priorities—

• (1645)

Rosemarie Falk: I think that's something that should be taken into account, because when we look at the stress test that was applied when it came to mortgages, we see that the second one didn't work for parts of the country that weren't Montreal, Toronto or Vancouver. I think there has to be this whole-Canada approach to it, not just what government thinks works in Toronto, which doesn't apply effectively across the nation. I want to make sure a rural lens is put on that.

As a quick follow-up question, with these two different bureaucracies, how are builders going to know where they have to go? How can there be insurance that there isn't going to be a delay if they went to the wrong department because they may not have been aware?

Coleen Volk: We're working very closely with Build Canada Homes, so there shouldn't be a delay simply because they went to the wrong door and came to us when they should have gone there. We are talking daily. There shouldn't be a delay from that.

Rosemarie Falk: We don't see that sometimes with places like ESDC. A lot of Canadians end up having to come to our offices because everything's siloed. It's good to hear that there's coordination and conversation between Build Canada Homes and CMHC, and I hope that continues going forward.

The Chair: Thank you, Ms. Falk. That was a key piece of information to get on the record.

[*Translation*]

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

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

Ms. Volk, I was listening to you earlier, and you mentioned that other indicators are important for assessing the state of the housing market, beyond housing starts. Could you explain what those indi-

cators are and give us an overview of the current situation in this regard?

Coleen Volk: Certainly.

Do you mind if I answer in English?

Natilien Joseph: I don't mind.

Coleen Volk: Thank you very much. It's because I'm a little short on technical vocabulary in French.

[*English*]

The other indicators that we would look at are particular permits. As Mathieu described, there are different kinds of permits earlier in the process, such as excavation permits. These are important indicators for us, because they gauge the mood earlier in the process and we can get an idea of what builders' intentions might be next year or the year after. They're an earlier indicator of what's to come. At this particular point in time, that's a very important distinction.

By the time the foundation is being poured, a project has probably been in the works for several years, given the permitting, event permits, zoning and all the steps that have to be taken before they actually pour the foundation. A lot has happened. Housing starts are a good indicator of what will be completed, but right at this moment, they're not necessarily a good indicator of what's going to be completed three years from now. For that, we would look at today's sentiment, which we would see through such things as permits—the information that Mathieu is now collecting. That data, while not perfectly correlated to ultimate completions, does give us a good indication of what's on people's minds now and whether the sentiment is increasing or decreasing in terms of how much builders would like to build.

[*Translation*]

Natilien Joseph: Thank you, Ms. Volk.

Mr. Laberge, with the creation of new entities like Build Canada Homes, how does the Canada Mortgage and Housing Corporation plan to coordinate its efforts to improve data collection, planning and the acceleration of residential construction?

Mathieu Laberge: In fact, our role is to work very closely with Build Canada Homes to facilitate the exchange of information. For example, we provide information to our colleagues at Build Canada Homes and the department to inform their work. We're also holding discussions to gain access to certain information in order to improve our data on housing starts and market activity.

Obviously, operational data requires a lot of work before we can use it for research purposes. This data isn't always standardized and varies a great deal. Its variability is greater than that of the data collected for research purposes through surveys or administrative data collection. So, in this context, we're consulting with our colleagues at Build Canada Homes to determine what is feasible.

• (1650)

Natilien Joseph: Speaking of which, let's take a comprehensive approach to the housing crisis. Debates on housing often focus on just one solution at a time. Could you provide an overview of the various measures currently being implemented to address both the supply and demand sides of the housing market?

Mathieu Laberge: To answer your question, I could describe our reading of the current situation in the market.

We've seen some resilience in housing starts since the beginning of 2026. However, we are noticing a gradual slowdown. When we look at building permits, we see that housing starts are expected to continue easing off for the rest of 2026 and into 2027.

If we go even further up the continuum, we also note that, in the condo market, for example, pre-sales are at a historically low level. That tells us that housing starts should continue to slow down beyond 2027, at least for condos. We don't have equivalent data for single-family homes or other types of housing. We are working with the industry on a survey to get an even fuller picture of the market.

Natilien Joseph: That's it for me, Mr. Chair. Thank you.

The Chair: You took five minutes and 10 seconds, sir.

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

Andréanne Larouche: Thank you, Mr. Chair.

Mr. Laberge, Mike Moffat told this committee about a lack of family housing. Does your data show that we're building enough homes with three bedrooms or more to meet the needs of families?

Mathieu Laberge: We see a number of things. That's a great question.

I think that to answer you properly, I have to go back in time a bit. What we see is that the largest units, which we call the missing middle, meaning multiplexes with large units, townhouses or, obviously, single-family homes, made up the vast majority of housing starts in Canada up until 2012. Starting in 2012, multi-unit buildings became the focus of the majority of housing starts, and that has grown over time. Initially, until 2025, it was condos. Since 2025, rental units have accounted for the largest share of housing starts.

Now, when we look at the number of large unit starts, we see that, especially in the ownership market, those units generally take the longest to sell. Think, for example, of a tower in the centre of a city. The value of the land is a very large part of the value of the building. The larger the unit, obviously, the more land value it accounts for. As a result, these units are generally more expensive. Therefore, in urban centres, it's mathematically more difficult to offer this kind of unit at a relatively affordable price. However, outside urban centres, it becomes easier to do so for larger units with three rooms or more.

Andréanne Larouche: Last week, we celebrated the 30th annual Quebec Week of Persons with Disabilities. How many subsidized housing units meet universal accessibility standards?

Mathieu Laberge: In terms of overall housing starts, you would have to look at the program data. I don't have that data for our housing starts. We don't collect it as part of the housing starts and completed units survey.

[English]

The Chair: Thank you, Madame Larouche.

Mr. Genuis, you have five minutes.

Garnett Genuis (Sherwood Park—Fort Saskatchewan, CPC): Thank you, Mr. Chair.

Before proceeding to my questions, I want to provide the committee with a brief notice of motion. I've been hearing a great deal of concern about the unequal treatment of British pensioners in Canada, and I'd like to give notice of the following motion to be discussed by the committee at a later date.

The motion is as follows:

That the committee report to the House its concern that British state pensioners in Canada are treated differently from state pensioners in many other countries, and call on the Government of Canada and the Government of the UK to work together on fixing the situation to provide equal treatment for British pensioners living in Canada.

Having said that, I'll proceed to my questions.

Thank you very much for being here.

I want to start by asking a question about the CMHC's independence.

I appreciate that you're offering views on various housing policy questions and I appreciate that you have a role of independent operation, but is it fair to say that in this type of forum, you're not going to directly contradict or oppose government policy? If I ask you if you disagree with or agree with government policy, you probably won't answer that so directly if the true answer is that you disagree. Is that fair to surmise?

• (1655)

Coleen Volk: I think it's best for us to provide our advice to government in the context of the privilege that the government enjoys with our advice.

Garnett Genuis: You provide advice to the government, and you're not here to articulate disagreement with the government even if the advice you provided might have been different. Is that fair?

Coleen Volk: If our advice was provided in confidence, and it usually was, then the answer is yes.

Garnett Genuis: That's fair enough. I think that's totally understandable. I just want to understand the context.

Especially following up on my colleague Ms. Falk's questions on the decision to create Build Canada Homes, a separate bureaucracy, you identified what the Prime Minister's views were in that regard. Is it also fair to observe that all of the things that are notionally in Build Canada Homes' mandate were in, and remain in, CMHC's mandate?

Coleen Volk: CMHC has a very broad enabling legislative mandate, so yes, there are many things we could do within our mandate. We weren't actively doing them all at the time, but yes, we do have a very broad mandate.

Garnett Genuis: CMHC wasn't doing all the things it could do. Of course, that's somewhat inevitable, but CMHC had within its existing mandate the things that are also within Build Canada Homes' mandate.

You identified that it was the Prime Minister's view that creating an additional bureaucracy alongside CMHC would somehow lead to greater focus. It is true, based on the legislative mandate, that CMHC could have undertaken those same activities and could have created a focused division for the implementation of those activities. Is that correct?

Coleen Volk: Our legislated mandate was very broad. Our active mandate was not as broad as some of the things that Build Canada Homes is doing, but our legislated mandate was broad.

Garnett Genuis: You would have had the capacity, and you continue to have the capacity, to do the things that Build Canada Homes is tasked with doing.

You also highlighted that there's a certain.... When you speak about affordable housing and market housing, of course there can be some fuzziness in terms of this distinction. Everybody is looking to be able to afford a home. There are some people who would clearly struggle without support, and there are some people who are clearly able to support the purchase of a home on their own, but there are many people in the middle who benefit from policies that support housing affordability, even if they're not benefiting from what we would outright classify as affordable housing. Is that correct?

Coleen Volk: There are areas in which Build Canada Homes might have a role to play, and we might have a role to play in the same project, if that's what you mean.

I'll clarify that we were legally enabled to do those things, but I wouldn't say they were in our active mandate or that we had the immediate capacity to do them. Some of the things that Build Canada Homes is going to do would have required us to gear up to do them as well.

Garnett Genuis: That's right, but you had the existing legal mandate to do them. The government could have made policy decisions around using existing resources to do those things, and they chose not to.

You said the Prime Minister's view was that there was a need to create a separate, focused organization. Would it be fair to ask if your view was the same as or different from the Prime Minister's in this regard, or would it be better to avoid asking that question so directly?

Coleen Volk: I think I heard very clearly what the Prime Minister believes: that the Crown corporation is a creature of the government and has to do what the government would like to do. That's our role, and that's what we're doing.

Garnett Genuis: That's fair enough. Ma'am, I appreciate the precision of your answers.

[*Translation*]

The Chair: Ms. Desrochers, you have the floor for five minutes.

• (1700)

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

Ms. Volk and Mr. Laberge, thank you for being with us this afternoon. Thank you very much for all the work you and your teams are doing on the ground. We really appreciate it.

Last week, you released new data related to the potential impact of reducing development charges on housing starts in different parts of the country. I'll come back to all the caveats around the right data to measure afterward. Given everything we've just said, could you tell me a little more about that research, the conclusions and the impact it could have?

Mathieu Laberge: Absolutely.

This is the second round of data updates on development charges that CMHC began in December. Every time we do an update, we try to give a new perspective, since the data is new.

In December, we strictly used the calibration or comparison potential. This time around, we tried to assess different scenarios for reducing or even eliminating development charges. We have noticed that it doesn't have the same impact in all cities. Where development charges are particularly high and financial conditions are particularly tight, a significant reduction or elimination of development charges would have a major impact on project viability. We're talking about cities such as Toronto and Vancouver, where there would be an increase of around 10% in viable projects and a significant increase in housing starts. For example, if development charges were eliminated in Toronto, a third or a half of the supply deficit would now be filled in that market, as we estimated in our June 2025 report.

Caroline Desrochers: Thank you for that.

[*English*]

We'll just stay on housing starts for a minute.

We've had the conversation today, and we've had the conversation in previous committee meetings. If housing starts are not the right measure, why do we continue using them? Is there a plan to transition out of using that measure? It's causing a lot of anxiety, I would say.

Coleen Volk: It's actually a great measure. We stand behind the housing starts as a measure, but they're not a great measure of sentiment.

What's happening right now is that people are using housing starts as a measure of sentiment and saying there's nothing to worry about because housing starts are strong. That's not exactly the reality. The reality is that housing starts are strong now because sentiment was strong a few years ago.

However, housing starts are still a really important measure. They're highly correlated to completion. We have a history of data and a very important and factual trend line for that over many years, but the situation we find ourselves in today is very different from what we have found ourselves in during the previous decades. We have a very particular drop in sentiment that has not been captured there, so we need a different measure for that.

Caroline Desrochers: Thank you.

We talked about the link between CMHC and Build Canada Homes. Can you give us an example? I'm very familiar with the existing collaboration because I see it every day, but can you give us an example of a project in which...? How does that collaboration look when there's mixed housing and a program—for example, the ACLP—with some of the...?

I'll let you go ahead.

Coleen Volk: Sure.

This is a hypothetical. A proponent would come in with a project for ACLP, our apartment construction loan program, which has affordability goals. In order to access the program, the proponent has to be committing to a certain percentage of affordable rents, and this may work: We may be able to do a deal with them under the ACLP. However, with Build Canada Homes' assistance, they may get to a deeper level of affordability. Build Canada Homes could provide some extra subsidies or some other ways to make the math work better in the deal, in which case they can get more affordability out of the same deal.

We will partner together. We'll both be involved. We're not duplicating. We're not running two sets of back offices or anything. We'll just work together to make that deal happen and provide a better outcome than if CMHC had done it alone under the ACLP.

• (1705)

Caroline Desrochers: Do I still have...? Oh, it's one second.

Well, thank you.

[Translation]

The Chair: Thank you, Ms. Desrochers.

[English]

Next, I have Mr. Seeback for five minutes.

Kyle Seeback (Dufferin—Caledon, CPC): Thank you very much, Mr. Chair.

You were talking about sentiment. Do you look at other variables, such as mortgage delinquencies, power of sale, rising household debt, rising HELOC and all those things? If you were to look at those things as they stand right now, would you suggest that sentiment is helpful for people wanting to buy houses, or would these be driving down sentiment?

Coleen Volk: I'll turn it over to Mathieu for something more technical, but I'll give you the high-level answer first.

For us, the strongest indicator of sentiment in the homeowner market is unemployment. The more unemployment there is, the less likely people are to want to buy a home. There's a correlation with arrears as well, in homeowners. That would be the high level.

Mathieu can probably give you a more fulsome answer.

Kyle Seeback: I read that, anecdotally, missed payments, power of sale and foreclosures are up. I would guess that those are factors you put into whatever giant computer or AI you use to calculate sentiment.

Mathieu Laberge: There are three ways we try to measure sentiment. There's no such thing as a perfect measure. It's all about proxies, so to speak.

The variables you mentioned are some of those we look at, in terms of their evolution. For example, arrears have been increasing somewhat. This is very specific to some centres. Think about southwestern Ontario, Toronto and—somewhat—Vancouver. It's important to caveat this in terms of where they started. It was from a very low level. That's the type of current analysis we do. That's one way.

This also feeds—you're right—into the models, which we have a lot of. I won't get into geeky details, but that's another way.

I think the best way to get at market sentiment is through the network of analysts we have on the ground who speak to developers in every large city and ask them what their business is looking like, what they are doing right now and what they are forecasting for the future.

Kyle Seeback: I get that part of it. I have conversations with builders in my riding, and I get where their sentiment is.

Do you consider what's happening with missed payments, increased foreclosures and other things to be driving down sentiment for buying new homes? Is there a comparable time in the Canadian timeline of the last 20 years when the numbers looked similar?

Mathieu Laberge: That's a good question.

You know, there is no great comparison to other times, because we're coming out of very specific economic conditions.

Back to your point, yes, one of the things we need to account for is that arrears, missed payments and all that are outcomes of what was decided a while ago. It's not a market sentiment of building activity. It's a market sentiment among current homeowners. That may impact downstream, but it's not current sentiment.

Kyle Seeback: If it were to impact downstream, is that a positive or a negative? It seems to me that it's negative.

Mathieu Laberge: It depends on which measure you're looking at.

You mentioned household debt. It's been elevated in Canada for several years, but we've still had cycles in the housing system. You have to look at the overall economic conditions.

Back to Coleen's point, unemployment remains a key driver of what's possible.

Kyle Seeback: It sounds as though it would be fascinating to see your models and how they work.

I know we're going to run out of time.

Quickly, do you ever look at the impediments to getting houses built at all levels and grade or rate them? For example, I often hear that it's at the municipal level that we have the most impediments. The Globe and Mail just wrote a very interesting article about the Squamish Nation's building near Vancouver. Without the impediment of municipal governments, it got a huge development done in four years.

Do you look at that, rank it and measure it against whatever the federal government is doing to try to improve that impediment? If so, what's your...?

• (1710)

Mathieu Laberge: I'd be happy to run through our models, quite honestly.

On the impediment.... We did an analysis, a couple of years ago, of municipal land use regulation surveys. We just ran a new analysis on it that was released a couple of weeks ago. It shows that an increase of 10% in regulatory burden leads to an increase of 14% in house prices, which, as you can imagine, dampens demand and slows activity on the market.

When you look a bit further, yes, the municipal level regulations are among.... When you think about delays to get permits, red tape.... It's part of the broader picture, obviously.

Kyle Seeback: Do you rank it at all?

Mathieu Laberge: We do.

The Chair: Thank you, Mr. Seeback.

You're over time, but that was an interesting exchange.

Mr. Saini, go ahead for five minutes.

Gurbux Saini (Fleetwood—Port Kells, Lib.): Thank you to the witnesses.

In your opening remarks, you talked about the housing accelerator fund, which was started by the federal government. Later on, a couple of months ago, the federal and provincial governments did a deal in Ontario, trying to accomplish the same thing.

What is the difference between those two? Which is the most effective of the two systems?

Coleen Volk: They're both effective, but they are different.

The housing accelerator fund is a program that was brought in several years ago. Essentially, if municipalities are willing to make commitments to change the way they do things in order to speed up

housing, in turn, they will get money they can use to build and expand housing in their municipalities. They're rewarded. It's a carrot program. You're rewarded if you do things to speed up the pace of housing. That includes zoning changes to make missing middle developments easier. It includes making the permit application process quicker.

They're different. They're not cookie-cutter agreements. Each municipality made a commitment to very specific things that it could do. These agreements were negotiated with the federal government, and there was an award, a payment. The agreements run over several years. As they make their commitments, they get these monetary rewards.

We have seen a number of changes that have sped up housing, and now we have started to see the actual increase in units coming from that program. The first few years were very much around enabling quicker acceleration of the projects themselves. Building takes awhile, so you don't see the new units until later in the program. We're in the part of the program now at which you're starting to see the acceleration of units. We are seeing some great successes with that program.

The deal between the federal government and the Ontario government was specific to development charges. In the housing accelerator fund, DCs may have been a part of that agreement. This agreement really takes on DCs. It says for these kinds of reductions in development charges, the federal government will come in and support in a particular way. It's far more targeted.

My understanding is that it's offered by HICC, not by CMHC, unlike the housing accelerator fund that we administer. My understanding of that agreement is that it's much more targeted at DCs in particular.

Gurbux Saini: Thank you.

In the economic statement that was done a month ago, there was \$6 billion put in to train and hire Red Seal workers.

What kind of impact do you think that's going to have in the long term? Do you think that's the right program?

Coleen Volk: [*Inaudible—Editor*] on the Red Seal workers. That's not a part of our research ambit, so I'm not sure that we have an opinion on that. I'm sorry.

Gurbux Saini: Cost development charges are a big thing. I represent one of the ridings in Vancouver, so I hear that every unit costs \$80,000 to \$90,000 in development charges. Similar stories are happening in Toronto.

Is there a permanent solution, whether it's the federal government or the provincial government? Who should be looking after all of that infrastructure?

I see that this has continued to be a bigger and bigger problem over the last 40 or 50 years.

• (1715)

Coleen Volk: There are many solutions to development charges. It's absolutely true that if the municipality charges less in development charges, it will need to find a source of revenue for the infrastructure the municipality is depending on, but there are other ways to get this. We haven't done any research, so we don't have any empirical comment on the best way to do that. I know the municipalities could...what's in their control would be to increase property taxes. That tends to be unpopular at the municipal level.

There are also some regions in which municipalities issue debt. In some countries, the federal government, state government or provincial government may be involved in that, but we haven't done any empirical research to say which would be the best or the most appropriate for Canada's context.

Gurbux Saini: Okay—

The Chair: You have three seconds, Monsieur Saini.

Gurbux Saini: Three seconds...? I'm good, thank you.

The Chair: Thank you so much for keeping on time.

[*Translation*]

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

Andréanne Larouche: Thank you, Mr. Chair.

This will probably be my last round of questions.

Mr. Laberge and Ms. Volk, I'm going to come back to the issue of affordability.

CMHC often considers housing affordable when it is below market price. However, in many regions of Quebec and Canada, even housing slightly below market price remains inaccessible for seniors and families. Do you feel that the current definition of affordability actually reflects many households' ability to pay?

[*English*]

Coleen Volk: When Build Canada Homes was launched, I think they talked about 30% of income. If a household spends less than 30% of their household income on lodging, that's their definition of affordability. More than 30% is not good.

What we find in our programming, though, is that we tend to be more flexible, because affordability used to mean something very clear. In today's context, it can mean many different things. When we used to talk about affordable housing, we talked about it in the sense of social housing, of subsidized housing. Now, affordability has come to be an issue in middle-income families. It's a much larger issue now.

Depending on the type of market we're looking at and the type of problem we want to solve, sometimes, flexibility around the definition for programming purposes is good. On the day BCH was announced, that was a definition that they said they would be trying to work with.

[*Translation*]

Andréanne Larouche: This is the famous issue of 30% of income going toward housing, and some people are paying more. It's more related to household income than to list prices. We see that the issue of affordability has been mentioned at this committee.

In closing, the Canadian Home Builders' Association said:

High sales taxes and development taxes, restrictive mortgage policies, municipal red tape causing delays, excessive building code changes and escalating material and labour costs have significantly driven up the cost of construction and reduced the viability of ownership housing projects.

Of the factors mentioned by the association, which is most responsible for rising costs?

Mathieu Laberge: If we look at the cost of construction as a whole, we see that regulations, regulatory timelines and taxation play a role, but there has also been an increase in materials costs that is particularly significant for smaller units.

[*English*]

The Chair: Mr. Aitchison, you have five minutes.

Scott Aitchison: It's very exciting to get a second chance. Thank you.

I'll just say this right now: I'm on the record as saying that I don't know why they had to create a fourth federal housing agency, but that's not your problem.

One of the things we have talked a bit about around here is this notion of targets. When the national housing strategy was created in 2017, much of that was plopped into the lap of the CMHC, which was really not in the business of delivering programs anymore—even though its creation back in the late forties was all about building homes.

What I find interesting, though, is all the research the agency does. It's really good research. From that research, the CMHC has concluded that we need to build between 430,000 and 480,000 units per year for the next several years to restore some semblance of affordability.

Build Canada Homes does not have any targets attached to its mandate. I'm wondering if, based on the research you do, you could... Ninety-five per cent of the housing in this country is market housing, and they're focused on non-market housing. Here's a question: What target should they set? What target should be set for Build Canada Homes in terms of achieving part of this overall goal?

• (1720)

Coleen Volk: That's a really good question, but I don't think I have a really good answer for it. I would say it will be up to government to determine a target, but it will be related very strongly to the amount of capital that is put behind it.

They're operating in a—

Scott Aitchison: Hold on a second, though. I'm sorry to cut you off, Ms. Volk.

Will it be related to the capital behind it, or will it be related to the need that exists?

Your target that the CMHC published, based on the number of units that need to be built for the next several years, is based on the need, not on how much money you have at your disposal.

Should the target not be based on the need that exists?

Coleen Volk: I understand what you're saying.

If we determined the need—so, if there was a quantification for the need—and the expectation is that they would completely fill that need, then the amount of capital that they would be given by government would have to be sufficient to extinguish that need.

Scott Aitchison: Therefore, we don't know the answer to that question. We don't know if they have enough capital or how much they....

Here's another question: Have there been discussions between the CMHC, your research department, the folks at Build Canada Homes and/or maybe the Department of Housing, Infrastructure and Communities about an analysis of what that target should look like?

Coleen Volk: I don't know, Mathieu, if you've been involved.

I'm not sure that we would be privy to those conversations; they would likely be happening between the minister, Build Canada Homes and HICC, the portfolio department. I'm not sure that we would have been involved.

Scott Aitchison: Would they not talk to your...? No one does more research on housing in this country than the CMHC, I'm assuming.

Coleen Volk: I would think that's true, yes.

Scott Aitchison: You strike me as the ideal organization to talk to about doing the research necessary to come up with an appropriate target for non-market housing in this country.

Coleen Volk: I'm not aware of those conversations having been—

Scott Aitchison: Maybe I'm making you some more work.

Mathieu Laberge: The challenge here is that most of the research my team does is around market housing. When it gets into the policy evaluation, this is not something we're privy to or have foresight on, for that matter. We haven't had discussions around that topic.

Scott Aitchison: Has there been any analysis done by your shop on if...? I mean, if 95% of housing in this country is, in fact, market housing, that would indicate, based on my simple math as I understand it, that 5% is non-market housing. If we're missing a certain percentage in market housing, how much are we missing in non-market housing?

There must be some analysis that gives us the data for all of these things. Honestly, they've come up with \$11 billion as the capitalization for this thing. I'm a little worried that there's been no analysis done to suggest that this is an appropriate number.

Mathieu Laberge: There are really different drivers between market and non-market housing. They are like, as we say in French, *vases communicants*. If you increase the supply of non-market housing, a possible outcome that we haven't researched is that you

may disincentivize people to go to the market side of things. There's a thin balance.

What we did look at—and we have a paper that's public on it—is the capacity of building overall, for the whole country, based on the resources that we have in the country right now.

Scott Aitchison: It's safe to say that we need more affordable housing in this country, but would you also agree that we need all homes to be more affordable?

Mathieu Laberge: The way we approach that is.... We need a diversity of options for all households in Canada. When you think about housing, it's not.... Isolating housing from the broader context eliminates some trade-offs that are possible. I may rather have a bigger home on a bigger lot further away from downtown and commute every day, or I may value being closer to my work and not having to commute, but then I have a much smaller unit. Those trade-offs are really important.

Scott Aitchison: I'm out of time, but I want to talk more about this one.

Thank you.

The Chair: Thank you, Mr. Aitchison.

[*Translation*]

We will now finish up with Ms. Desrochers for five minutes.

[*English*]

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

Can we continue a bit on this? We're always talking about the 95% and the 5%. We know that one of the goals of Build Canada Homes.... There are some targets that will be established once we are able to become a full Crown corporation. After we vote on Bill C-20, I'm sure they will bring the targets as part of the departmental plan that they will be putting forward.

Can we talk about the goal of doubling the construction of affordable homes? Will it help reduce the pressure on housing costs, even for market housing?

● (1725)

Mathieu Laberge: There are two ways in which additional supply can help alleviate affordability issues. The first one is through what we call filtering. This is essentially creating more supply, and this also helps to move up the ladder of housing and free up more affordable units. Really, it's important to bring a diversity of different unit types so that people can move fluidly from one unit to another and more affordable homes are freed up. This process takes some time, but we are starting to see some elements of it at the upper end of the rental market. That's usually the initial stage of filtering. It takes several years to fully materialize through the whole continuum of housing, however.

The other way is that providing more supply helps income catch up with price growth. We oftentimes forget that affordability is not only about the price tag but also about the income to afford it. If you make house prices keep growing at a slower pace than income, or you boost income at a higher pace than house prices, then it catches up and naturally improves affordability over time, which is also a way that additional supply works.

[*Translation*]

Caroline Desrochers: Based on your data, can we say that we're moving in that direction? I know it might be a bit early to say whether that's the case or not, but the data shows that the cost of rent is starting to come down a bit and wages are starting to go up. The employment and unemployment rates are pretty stable.

Mathieu Laberge: We definitely see that the correlation between price and market conditions is looser than it was a few years ago. We advocate for more fluidity in the markets and a slower increase in rent and housing prices. We also see that incomes are, in fact, starting to catch up. What we see in our research is that we have the capacity to increase the housing supply even more with the resources we currently have. There have never been as many workers in the construction industry as in recent years. If we apply past productivity to the number of workers, we could reach much higher levels of housing starts. However, it will require structural changes, for example in terms of productivity or industry consolidation. That would mean there would be enough capital in the industry to invest in new technologies.

Caroline Desrochers: Do you think using modern construction methods could be useful?

Mathieu Laberge: That's one possibility among others, yes.

Developers have told us that even small changes in the use of technology, for example, better resource tracking and resource optimization, lead to fairly significant savings, to the tune of 10%.

Earlier, we talked about regulations. For example, building data modelling, a technology adopted in England since the end of the pandemic, has resulted in a significant reduction in administrative needs. There is a set of measures that can be taken in that area.

Caroline Desrochers: Basically, the policy to increase the supply of affordable housing is good news for the market. Is that correct?

Mathieu Laberge: Right now, any additional housing supply counts. It is important to maintain a diverse supply of housing units for all households. The issues of affordable housing, missing middle housing and markets are important.

Caroline Desrochers: I'll use the rest of my time to thank the witnesses for being here today. I also thank them for their important work. I see how important their work is every day when I meet with developers, tenants and non-profit organizations.

Thank you.

[*English*]

The Chair: Thank you, Madame Desrochers.

I believe it is the will of the committee to adjourn, but before we do I will remind the committee that we will be meeting on Thursday at the same time with the same study, homelessness and housing starts, as well as the Centennial Flame.

With that, I thank you all for attending.

We are adjourned.

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