

Barriers to Affordable Housing in Land Use Planning Systems

Compendium

Round Table

Summary Report

This study was conducted for Canada Mortgage and Housing Corporation (CMHC) under Part IX of the *National Housing Act*. The analysis, interpretations and recommendations are those of the author(s) and do not necessarily reflect the views of CMHC.

CMHC will have the document translated upon request.

To get a translation of this document, please email Housing_Knowledge_Centre@cmhc.ca or complete the portion below and return it to the following address:

Housing Knowledge Centre
Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa, Ontario K1A 0P7

La présente étude a été réalisée pour la Société canadienne d'hypothèques et de logement (SCHL) en vertu de la partie IX de la *Loi nationale sur l'habitation*. Les analyses, interprétations et recommandations présentées sont celles du ou des auteurs et ne reflètent pas nécessairement le point de vue de la SCHL.

La SCHL fera traduire le document sur demande.

Pour recevoir une copie traduite de ce document, veuillez envoyer un courriel au centre_du_savoir_logement@schl.ca ou remplir la partie ci-dessous et la retourner à l'adresse suivante :

Centre du savoir sur le logement
Société canadienne d'hypothèques et de logement
700, chemin Montréal
Ottawa (Ontario) K1A 0P7

REPORT TITLE • TITRE DU RAPPORT

NAME • NOM

*TELEPHONE NUMBER • NO DE TÉLÉPHONE

*EMAIL ADDRESS • COURRIEL

**Mandatory/Obligatoire*

ADDRESS • ADRESSE

Street • rue

Apt. • app.

City • ville

Province • province

Postal code • code postal

OPIMS

For internal use only/Section réservée à l'usage interne

Canada Mortgage and Housing Corporation (CMHC) provides accessible forms and publications in alternate formats for persons with disabilities. If you wish to obtain this publication in alternative formats, call 1-800-668-2642

La Société canadienne d'hypothèques et de logement (SCHL) offre des formulaires et des publications en format adapté pour les personnes handicapées. Si vous désirez obtenir cette publication en format adapté, composez le 1-800-668-2642.

Compendium Report Executive Summary

Introduction

Across Canada, growing attention is being paid to the role of the land use planning systems as a key element in the supply of all housing, particularly affordable housing. CMHC commissioned a qualitative research project to identify the systemic barriers that most affect supply in planning systems. This Roundtable Series also explored the regional expression of these barriers.

Background on Roundtable Series

In 2022, 10 virtual roundtables in regions across Canada brought together key stakeholders, including planners, developers and affordable housing professionals. The regions were selected intentionally to respect the regionally specific land use planning systems that are key to increasing housing supply.

The discussions aimed to document the most common or systemic barriers to building new affordable housing and to retaining existing affordable housing, by region and then summarized nationally. Participants identified what they saw as the main barriers within their respective areas of expertise. Given the varied regulations at the provincial/territorial level, the group discussed what was being done in their region to address these barriers. Participants also recommended potential improvements and highlighted the groups who are overly affected by the barriers identified.

This will be an important factor in reaching CMHC's 2030 goal of all Canadians having a home they can afford and that meets their needs.

The Roundtable Compendium Report

Ten roundtable sessions were held between October 2022 and January 2023 in Atlantic Canada; Quebec; Northern Ontario; Southern Ontario; the Greater Toronto Area; Saskatchewan/Manitoba; Alberta; Nunavut; The Northwest Territories; and Yukon. Overall, 323 individuals were invited to participate and 93 did so, representing a range of municipalities, Indigenous housing organizations, not-for-profit housing providers, private developers and other housing professionals.

The Main Barriers We Heard Across The Regions:

Note that barriers are listed from most to least discussed.

Community opposition

- Communities, developers and housing providers experience community opposition to affordable housing.
- Engagement requirements and public input processes can be expensive and time-consuming.
- Supportive housing and Indigenous providers are more likely to face community opposition.
- Some ways of addressing community opposition may require amended legislation.

Development costs

- Creating new affordable housing is very expensive, which affects rental rates or home sale prices.
- Rising construction costs are a barrier for developers and housing providers, especially in rural areas and the territories.

- Skilled labour shortages also increase costs and cause delays, especially in rural areas and the territories.

Planning systems and requirements

- Navigating complex planning systems and requirements is difficult, risky and costly.

Zoning

- Zoning can be a barrier to meeting affordable housing goals, related to exclusionary zoning, boundary lines and restrictive growth policies.
- Financial costs of parking requirements can affect affordable housing projects.

Data gaps and misalignment between supply and need

- Policies and programs need better data about the housing market and current and future needs.
- There are often gaps between existing supply and what a community needs.

The role of non-profits

- Non-profit housing providers often lack funding, resources and capacity to deal with community opposition, undertake development and compete with the private sector.

Post-construction barriers

- High costs of operations, maintenance, utilities and tenant supports are a factor in creating and preserving affordable units.
- Property taxes threaten the viability of existing non-profit housing providers.

Preserving and increasing affordable housing options

- Aging infrastructure, rising costs and limited resources for maintenance and repair make it difficult to preserve existing affordable housing.
- Non-profits need financing to acquire and preserve existing affordable stock.

Market factors

- The “financialization” of the housing market (housing treated as a commodity, not a home) is eroding affordability.
- Increasing rents in the private sector limit affordable options.

Federal funding and financing

- Challenges with federal funding programs affect the ability of providers and developers to access them for new affordable housing.

Potential Solutions Identified by Participants:

Community opposition

- Research and public education on affordable housing could help address community opposition.
- Seed funding from the government could support the costs of public consultations.

Development costs

- Financing rates within CMHC programs should reflect the history of low risk within community housing development.

- Governments of all levels could provide surplus land for affordable housing.
- Waive development-related charges to encourage affordable housing development.

Planning systems and requirements

- Better coordination across complex planning and policy systems could support affordable housing development.
- Create dedicated teams and supports to help non-profits navigate planning systems.

Zoning

- Zoning can be used to support new affordable housing, such as by allowing increased density on single properties.
- Reduce parking requirements to benefit affordable housing.

Data gaps and misalignment between supply and need

- All levels of government could increase the availability of good housing data to improve the understanding of what level of affordability is needed and for which populations.
- Establish targets for housing development to guide policy, programs and funding.

The role of non-profits

- Non-profits have a role in creating affordable housing, and can be supported by government incentives and exemptions.

Post-construction barriers

- Use property tax incentives and exemptions for affordable housing providers.

Preserving and increasing affordable housing options

- Offer private and non-profit sector providers programs aimed at maintaining existing affordable housing stock.

Market factors

- Promote the concept of housing as a human right to counter the “financialization” of the housing market.

Federal funding and financing

- Enhance federal funding and financing programs to better support developing affordable housing.

Résumé du rapport de synthèse

Introduction

Au Canada, on s'intéresse de plus en plus au rôle des systèmes d'aménagement du territoire en tant qu'élément clé de l'offre de logements de tous types, en particulier de logements abordables. La SCHL a commandé un projet de recherche qualitative afin de déterminer les obstacles systémiques qui ont le plus d'incidence sur l'offre dans les systèmes de planification. Cette série de tables rondes a également porté sur les obstacles régionaux.

Contexte de la série de tables rondes

En 2022, 10 tables rondes virtuelles ont eu lieu pour diverses régions du Canada. Elles ont réuni des parties prenantes clés, notamment des urbanistes, des promoteurs et des professionnels du logement abordable. Les régions ont été sélectionnées dans le but précis de respecter les systèmes d'aménagement du territoire qui sont propres à chacune et qui sont essentiels pour accroître l'offre de logements.

Les discussions visaient à documenter les obstacles les plus courants ou les obstacles systémiques à la construction de logements abordables ainsi que les obstacles à la préservation des logements abordables existants, par région, puis à les résumer à l'échelle nationale. Les personnes qui y ont participé ont indiqué ce qu'elles percevaient comme les principaux obstacles dans leurs domaines d'expertise respectifs. Étant donné la diversité des règlements provinciaux et territoriaux, le groupe a discuté des mesures prises dans chaque région pour éliminer ces obstacles. Les participants ont également recommandé des améliorations possibles et indiqué les groupes les plus touchés par les obstacles relevés.

Il s'agira d'un facteur important pour atteindre l'objectif de la SCHL pour 2030 : faire que tout le monde au Canada puisse se payer un logement qui répond à ses besoins.

Rapport de synthèse des tables rondes

Dix tables rondes ont eu lieu entre octobre 2022 et janvier 2023 pour le Canada atlantique, le Québec, le Nord de l'Ontario, le Sud de l'Ontario, la région du Grand Toronto, la Saskatchewan et le Manitoba, l'Alberta, le Nunavut, les Territoires du Nord-Ouest et le Yukon. Au total, 323 personnes ont été invitées aux tables rondes et 93 y ont pris part. Elles représentaient un éventail de municipalités, d'organismes de logement autochtones, de fournisseurs de logements sans but lucratif, de promoteurs privés et d'autres professionnels du logement.

Les principaux obstacles dont nous avons entendu parler dans les régions :

Veillez noter que les obstacles sont énumérés par ordre décroissant (ceux dont il a le plus été question figurent en premier).

Opposition de la collectivité

- Les collectivités, les promoteurs et les fournisseurs de logements se heurtent à l'opposition de la population locale à l'égard des logements abordables.
- Les exigences de consultation et les processus de participation du public peuvent être longs et coûteux.

- Les fournisseurs de logements avec services de soutien et les fournisseurs autochtones sont plus susceptibles de devoir faire face à l'opposition de la collectivité.
- Des modifications législatives pourraient être nécessaires pour contrer l'opposition de la collectivité.

Coûts d'aménagement

- La création de logements abordables coûte très cher, ce qui a une incidence sur les loyers ou les prix de vente des logements.
- La hausse des coûts de construction est un obstacle pour les promoteurs et les fournisseurs de logements, surtout dans les régions rurales et les territoires.
- La pénurie de main-d'œuvre qualifiée fait aussi augmenter les coûts et entraîne des retards, particulièrement dans les régions rurales et les territoires.

Systèmes et exigences d'urbanisme

- Composer avec des systèmes et des exigences complexes en matière d'aménagement du territoire est difficile, risqué et coûteux.

Zonage

- Le zonage peut nuire à l'atteinte des objectifs en matière de logement abordable. Parmi les obstacles, on trouve le zonage d'exclusion, les délimitations et les politiques de croissance restrictives.
- Les coûts financiers des exigences en matière de stationnement peuvent avoir une incidence sur les ensembles de logements abordables.

Lacunes dans les données et décalage entre l'offre et les besoins

- Pour orienter les politiques et les programmes, il faut de meilleures données sur le marché de l'habitation et les besoins actuels et futurs.
- Souvent, l'offre existante ne répond pas aux besoins dans les collectivités.

Rôle des organismes sans but lucratif

- Les fournisseurs de logements sans but lucratif manquent souvent de financement, de ressources et de capacités pour faire face à l'opposition de la population locale, entreprendre des projets d'aménagement et faire concurrence au secteur privé.

Obstacles après la construction

- Les coûts élevés de l'exploitation, de l'entretien, des services publics et du soutien aux locataires sont un facteur important dans la création et la préservation de logements abordables.
- Les taxes foncières menacent la viabilité des fournisseurs de logements sans but lucratif.

Préservation et augmentation des logements abordables

- Le vieillissement des infrastructures, la hausse des coûts et l'insuffisance des ressources pour l'entretien et la réparation rendent difficile la préservation des logements abordables existants.
- Les organismes sans but lucratif ont besoin de financement pour acquérir des logements abordables existants et pour préserver le parc actuel de logements abordables.

Facteurs du marché

- La « financiarisation » du marché de l'habitation (le fait de considérer le logement comme un produit de base et non comme un chez-soi) mine l'abordabilité.

- La hausse des loyers dans le secteur privé limite les options de logements abordables.

Financement fédéral

- Les défis liés aux programmes de financement fédéraux nuisent à la capacité des fournisseurs et des promoteurs d'y accéder pour créer des logements abordables.

Solutions possibles proposées par les participants :

Opposition de la collectivité

- La recherche et l'éducation publique sur le logement abordable pourraient aider à contrer l'opposition de la population locale.
- Le financement initial du gouvernement pourrait soutenir les coûts des consultations publiques.

Coûts d'aménagement

- Les taux de financement dans les programmes de la SCHL devraient refléter les antécédents de faible risque liés à l'aménagement de logements communautaires.
- Tous les ordres de gouvernement pourraient fournir des terrains excédentaires pour le logement abordable.
- Il serait bénéfique de renoncer aux droits liés à l'aménagement pour encourager l'aménagement de logements abordables.

Systèmes et exigences d'urbanisme

- Une meilleure coordination entre les systèmes complexes de planification et de politiques pourrait soutenir l'aménagement de logements abordables.
- Il faudrait créer des équipes spécialisées et mettre en place des mesures de soutien pour aider les organismes sans but lucratif à utiliser les systèmes d'urbanisme.

Zonage

- Le zonage peut servir à soutenir la construction de logements abordables, notamment en permettant une densité accrue sur les terrains réservés aux maisons individuelles.
- Il serait utile de réduire les exigences en matière de stationnement pour favoriser le logement abordable.

Lacunes dans les données et décalage entre l'offre et les besoins

- Tous les ordres de gouvernement pourraient accroître la disponibilité de données de qualité sur le logement afin d'aider à mieux comprendre le niveau d'abordabilité requis et les populations à cibler.
- Il serait utile d'établir des cibles pour la création de logements afin d'orienter les politiques, les programmes et le financement.

Rôle des organismes sans but lucratif

- Les organismes sans but lucratif ont un rôle à jouer dans la création de logements abordables et peuvent être soutenus par des incitatifs et des exonérations du gouvernement.

Obstacles après la construction

- Utiliser des incitatifs fiscaux et des exemptions de taxes foncières pour les fournisseurs de logements abordables.

Préservation et augmentation des logements abordables

- Offrir aux fournisseurs du secteur privé et du secteur sans but lucratif des programmes visant à maintenir le parc de logements abordables existants.

Facteurs du marché

- Promouvoir le concept du logement en tant que droit de la personne pour contrer la « financiarisation » du marché de l'habitation.

Financement fédéral

- Améliorer les programmes fédéraux de financement afin de mieux soutenir la création de logements abordables.

Systemic Barriers to Affordable Housing in Land Use Planning Systems

CMHC Roundtable Series

Compendium Report

May 31, 2023



Contents

- Contents 1
- A) Introduction 1
 - Background on Roundtable Series..... 1
 - Roundtable Session Locations..... 2
 - Participants 3
 - Report Structure 4
- B) Highlights From Each Roundtable Session..... 6
 - 1. Atlantic Canada..... 6
 - 2. Quebec 8
 - 3. Ontario 10
 - 4. Saskatchewan & Manitoba 12
 - 5. Alberta 13
 - 6. Nunavut..... 15
 - 7. Northwest Territories..... 17
 - 8. Yukon..... 20
 - 9. Perspectives from British Columbia..... 22
- C) Systemic Challenges and Potential Solutions Identified Across Regions and Planning Systems 24
 - 1. Community Opposition..... 24
 - 2. Development Costs 27
 - 3. Planning Systems and Requirements 28
 - 4. Zoning..... 29

| | | |
|-----|--|----|
| 5. | Data Gaps and Misalignment Between Supply and Need | 30 |
| 6. | The Role of Non-Profits | 31 |
| 7. | Post-Construction Barriers | 32 |
| 8. | Preserving and Increasing Affordable Housing Options | 33 |
| 9. | Market Factors | 34 |
| 10. | Federal Funding and Financing Programs | 34 |
| D) | Moving Forward: Potential Solutions Identified by Participants and Areas of Jurisdiction ... | 35 |
| 1. | Community Opposition | 35 |
| 2. | Development Costs | 36 |
| 3. | Planning Systems and Requirements | 37 |
| 4. | Zoning | 38 |
| 5. | Data Gaps and Misalignment Between Supply and Need | 39 |
| 6. | The Role of Non-Profits | 40 |
| 7. | Post-Construction Barriers | 40 |
| 8. | Preserving and Increasing Affordable Housing | 41 |
| 9. | Market Factors | 41 |
| 10. | Federal Funding and Financing Programs | 42 |
| E) | Key Insights from the Roundtable Series | 42 |
| 1. | Community Opposition | 43 |
| 2. | Development Costs | 43 |
| 3. | Planning Systems and Requirements | 44 |
| 4. | Zoning | 44 |
| 5. | Data Gaps and Misalignment Between Supply and Need | 44 |
| 6. | The Role of Non-Profits | 44 |

| | | |
|-----|--|----|
| 7. | Post-Construction Barriers | 44 |
| 8. | Preserving and Increasing Affordable Housing | 45 |
| 9. | Market Factors | 45 |
| 10. | Federal Funding and Financing Programs..... | 45 |

A) Introduction

Background on Roundtable Series

In a recent update to its Corporate Strategy (the Strategy), the Canada Mortgage and Housing Corporation (CMHC) identified three main outcomes needed across the housing system in Canada to reach its 2030 goal of everyone having a home they can afford and that meets their needs. One of the outcomes set out in the Corporate Strategy is for Canada to have the quantity and mix of housing options to serve diverse needs (as identified by communities and individuals). Having sufficient housing options and supply is an important component of creating and maintaining affordable housing for all.

CMHC identified two areas of prioritization to achieve this outcome including:

- Current and future housing needs and supply gaps are understood by system participants
- Removal of barriers to building new affordable and retaining existing housing

To work towards realizing these strategic results, CMHC engaged SHS Consulting to conduct a series of ten virtual roundtables in regions across Canada over the later half of 2022 to document examples of systemic barriers in the planning system and identify solutions to those barriers.

The overarching objectives of the roundtable series were to:

1. Gain knowledge from developers and affordable housing professionals on local planning issues that are negatively impacting their ability to provide, preserve, and facilitate access to affordable housing.
2. Gather opinions from key stakeholders on their experiences with barriers to affordable housing.
3. Highlight key barriers and challenges in each region researched.
4. Identify problems that are systemic and/or common to many cities and planning systems.
5. Solicit solutions to the identified barriers and challenges.

Within these sessions, participants were asked a series of questions about barriers and potential solutions in two key areas:

- a) Creating new affordable housing
- b) Preserving existing affordable housing

Participants were asked to identify what they viewed as the main barriers within their respective areas of expertise, what was being done in their region to address these barriers and/or what they wished was being done differently, and if they were aware of how these challenges were being addressed in other jurisdictions across Canada or internationally. Participants were also asked for their input on the population groups that experience disproportionate impacts related to the barriers identified.

CMHC's Planning and Research Advisory Committee (PRAC) provided guidance and input to inform the design of this initiative. The PRAC is a CMHC advisory body that is made up of industry experts, practitioners, and academic researchers. For this initiative, the PRAC supported with determining engagement questions and design, location selection, and participant recruitment. Several members of the PRAC took part in the various roundtable sessions, and the wider PRAC also reviewed the regional findings as well as the national compendium level themes and outcomes.

Roundtable Session Locations

As part of this initiative, ten roundtable sessions were held between October 2022 and January 2023. These sessions focused on the following regions:

- Atlantic Canada
- Quebec
- Northern Ontario
- Southern Ontario
- The Greater Toronto Area (Ontario)
- Saskatchewan/Manitoba
- Alberta
- Nunavut
- The Northwest Territories
- Yukon

The locations selected for inclusion in the CMHC Roundtable series were identified in consultation with the CMHC PRAC. The PRAC also provided guidance about which regions would be appropriate to be grouped together based on similar planning frameworks and experiences. For Ontario, it was decided that it would be appropriate to host three sessions based on the distinct planning landscapes that exist across regions, and to reflect the population size of that province. British Columbia was not included in the current initiative because there was recently significant research of a similar nature conducted by the Canada-British Columbia Expert Panel on the Future of Housing Supply and Affordability and documented through the "Opening Doors: Unlocking Housing Supply for Affordability" report published in 2021. A high-level summary of key highlights and recommendations from that report is included in the provincial highlights section below.

Participants

Overall, there were 323 individuals invited to participate in this initiative with 93 ultimately taking part. Participants were recruited through various methods to diversify and increase response rates. The below charts present a breakdown of how many participants were invited and how many attended across the roundtable sessions, as well as a breakdown of which sectors were represented across the 93 participants.

Figure 1: Breakdown of Participants by Location

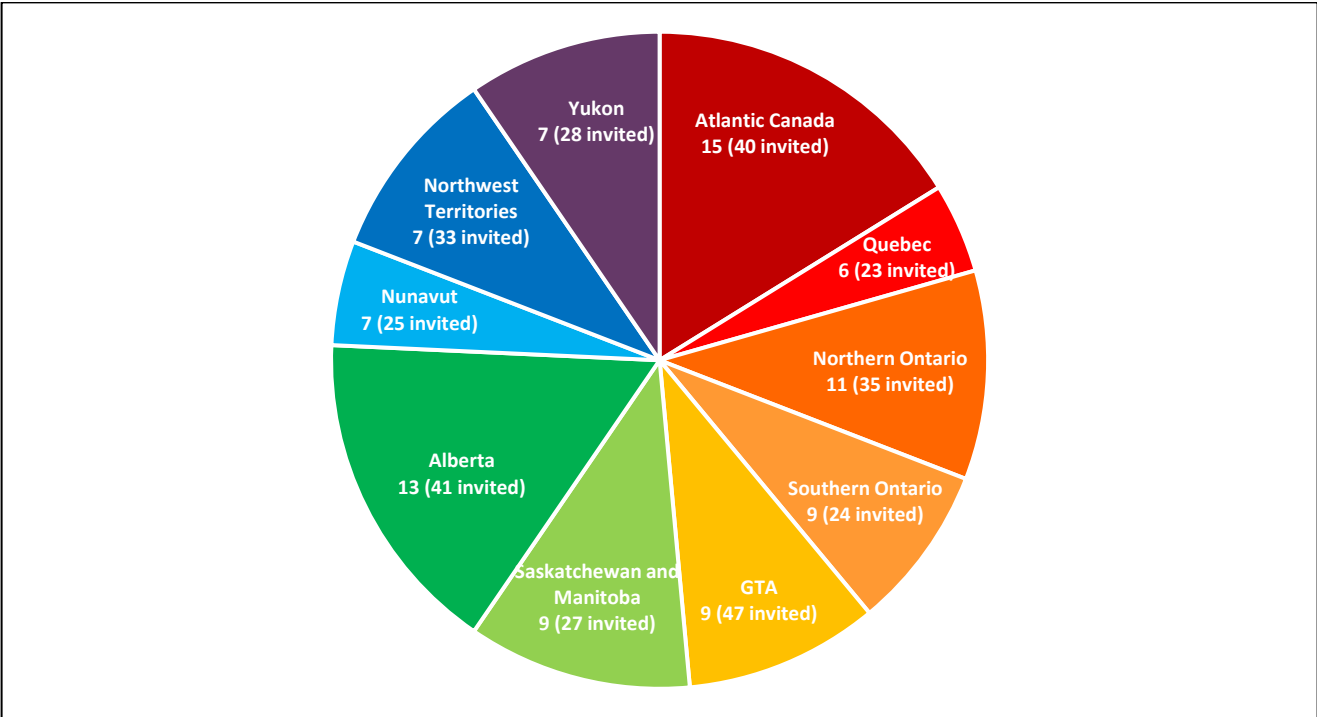
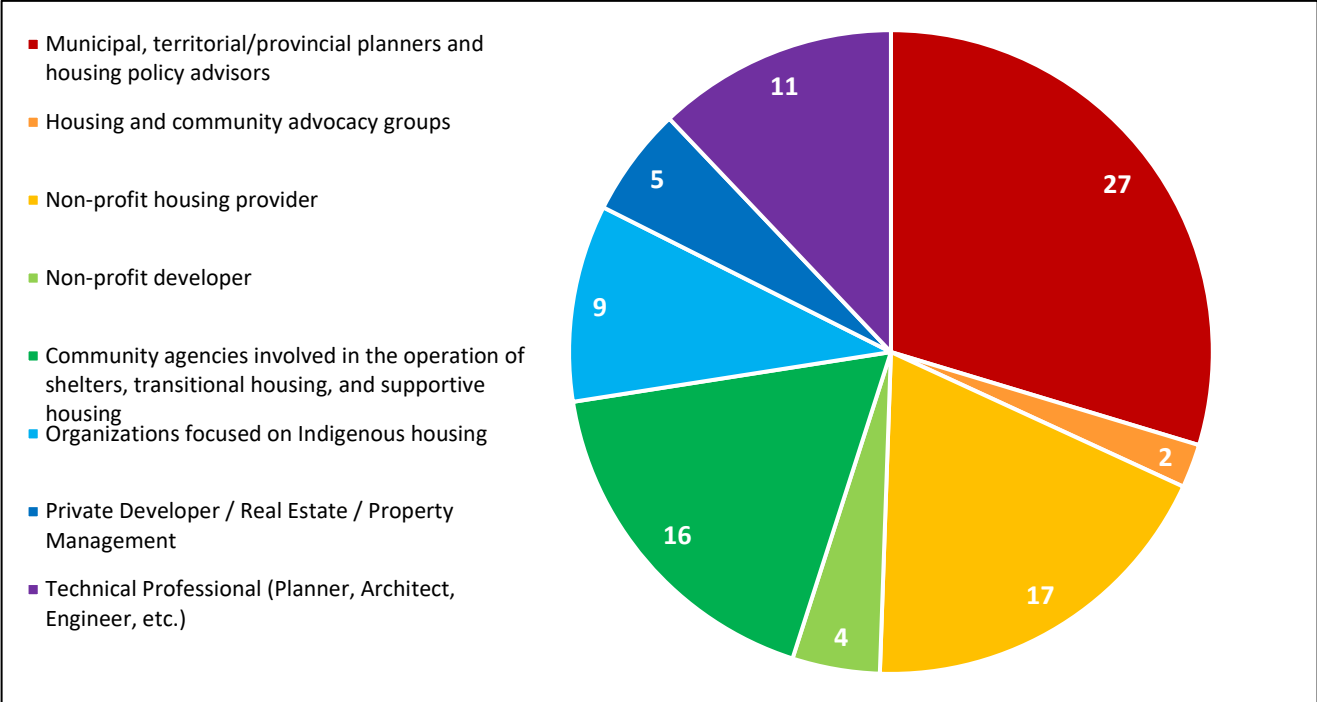


Figure 2 - Breakdown of Participants by Sector



Further details about session participants, specific jurisdictions represented within each region, and professional perspectives engaged are presented in the session highlights section below.

It should be noted that, while very valuable qualitative information was collected through these sessions, these participants do not constitute a representative sample of perspectives that may exist across these regions. The summary and compendium reports reflect the opinions, expertise and experience of the participants who took part in the sessions and, as such, may not capture other important perspectives and factors related to barriers in land use planning and broader housing systems.

Further, some participants who took part in the sessions expressed that there should be greater efforts to engage municipal representatives in some regions, Indigenous representatives, developer perspectives, and the perspectives of individuals with lived experience.

Report Structure

This report summarizes and synthesizes key highlights and insights derived from roundtable series. It should be used as a companion document to the summary reports that have been prepared for each region as those reports contain greater detail and specific examples raised in each jurisdiction. This current report is organized into three sections. The first section presents the key highlights from each of the roundtable sessions. The second section introduces some of the

systemic challenges and potential solutions identified across regions and planning systems. The third section provides greater detail about some of the most relevant and implementable solutions that were identified by participants throughout this roundtable initiative, and, where relevant, also contemplates which level of government would have jurisdiction to implement or explore the identified solutions. The final section identifies some of the key, cross-Canada insights that can be drawn from the themes and subthemes that emerged from the roundtable series.

B) Highlights From Each Roundtable Session

This section highlights the key challenges and insights that were derived from each individual roundtable session. For a deeper review and analysis of these themes and insights, refer to the individual summary reports that have been prepared for each region.

1. Atlantic Canada

The Atlantic Roundtable session was attended by fifteen participants. Participants shared experiences from living and working in Newfoundland and Labrador, New Brunswick, Nova Scotia, and Prince Edward Island and the specific jurisdictions represented included Dartmouth, Halifax, Moncton, Charlottetown, St. John's, Bridgewater, Sackville, and O'Leary. Participants held a variety of roles in municipal, and provincial planning departments, non-profit housing organizations, and other planning organizations.

The following key insights were drawn from the Atlantic Canada session:

- **Zoning** is acting as a **barrier and deterrent** to the creation of new affordable housing.
- **Inclusionary zoning** is **small part of the solution** towards creating affordable housing.
- **Reductions** in **parking requirements** can positively impact affordable housing.
- People support affordable housing in principle but **community opposition**, including **NIMBY**, is a barrier to development.
- **Relationships** are a **key component** of addressing community opposition both, before and after construction.
- **Public education** on affordable housing is a critical aspect of addressing community opposition.
- **Design and planning standards** are creating **restrictions**.
- The **planning approval process** can create **barriers** to development.
- There is a **lack of housing and planning professionals** across Atlantic Canada.

- **Provincial and municipal governments** are implementing policies and programs aimed at **incentivizing and increasing** affordable housing.
- Governments are **updating policy documents** to support and promote the development of affordable housing.
- **Partnerships** can play an important role in creating affordable housing.
- **Non-profits and co-ops** are an important part of the solution but face challenges and capacity gaps.
- **Rising costs** are a barrier for many housing providers.
- There is a **lack of appropriate housing types** across Atlantic Canada, particularly in rural regions.
- A **housing database** that tracks affordable units could be a helpful tool for housing providers.
- **African Nova Scotian** communities are facing **disproportionate impacts** related to gentrification.
- Both **non-profit and private sectors** are finding it **challenging to preserve** existing affordable units.
- **Non-profit acquisition** is a good opportunity to maintain affordability, but non-profits need **assistance** to be able to acquire stock.
- **Weather patterns** in Atlantic Canada are further **exhausting the housing stock**.
- The lack of regulations regarding **short term rentals** is creating challenges related to housing supply.
- The **financialization** of housing is eroding affordability.

2. Quebec

The Quebec Session was attended by six participants. Participants shared experiences from living or working in Montreal, South Shore cities, Wendake, Kuujjuaq, and the Nunavik region, with municipal housing offices, community housing providers, an Indigenous housing developer, or in private consulting or investing.

The following key insights were drawn from the Quebec session:

- Community opposition can vary by community. In **northern Indigenous communities**, **concerns** were primarily raised about **demolition and replacement**. In contrast, **opposition and racism** toward Indigenous housing projects was observed **in urban areas**.
- **Involving local residents** in the building **design process** and **ensuring adequate support** services where needed can help **reduce community opposition**.
- Similar to early childhood centres, there is a desire to see **legislation that exempts** housing project from certain **consultation requirements** where **projects support populations** that **are commonly discriminated against**.
- Growth in affordable and other housing will require **upgrades in infrastructure**, and **higher levels of government can support** this development. Currently, **limits** or **moratoriums** can be placed on developments where capacity falls short.
- **Rising construction costs** create greater challenges for building affordable housing, **particularly** where buildings incorporate **energy efficient** and **universally accessible** designs. These **challenges** are **emphasized in Nunavik**, where costs are even higher.
- **Labour shortages in Nunavik** can **increase project timelines** and present **challenges for building maintenance** where the local workforce is not adequately equipped.
- **Government incentives** such as the MLI Select program have had **success in encouraging private developers** to provide **affordable housing**. While such units typically **only remain affordable** for a **limited duration**, the **private sector** can still play a **valuable role** in addressing demand alongside other housing providers.
- **High costs** and complications around **land tenure limit private development in Nunavik** without subsidy. The lack of private market or rental options in Nunavik presents **challenges** for organizations looking to **house staff**.

- **Non-profit, co-operative**, and other forms of **collective** or **public ownership** helps **ensure long-term affordability** in contrast to the private market.
- **Limited** and **divided funds** present **challenges** for **non-profit** and **other housing providers** looking to build, particularly in the case of large projects. **Pooling resources**, including through government **guaranteed investment funds** could help promote additional affordable development.
- **Indigenous communities** face **disproportionate effects** of the housing shortage, including **poor living conditions** and **limited mobility**.
- **Increasing interest rates** can **delay projects** and **threaten affordability**. **Financing should be adjusted** to reflect the **history of low risk** within community housing development.
- **Strict funding requirements** can **exclude less experienced developers** or regions facing **long construction timelines**. Further, **innovative projects** can **struggle to fit** into existing criteria.
- **Challenges arise** where different funding programs have **inconsistent criteria or deadlines**, particularly given that **proponents need** to access an **increasing number of financial partners**. **More cooperation**, such as through a **working table**, is needed **between funders, governments, and related agencies**.
- **Long wait times** to receive **funding** can cause **uncertainty** and **increase costs** for construction.
- **Flexibility** in the **criteria** and **administration** of funding programs can support development, **particularly in Nunavik**, but can **increase timelines**.
- Non-profit, collective, and public housing providers need **support to remove and renovate buildings from the private market to retain long-term affordability**.
- **Property taxes** represent a **large share** of **operating expenses** for housing developments. With support from higher levels of governments, **affordable housing projects** could be provided **exemptions** or **assessed based on actual rents**, rather than market value.
- **Additional funding** is needed to **support operational costs** in order to maintain affordability, particularly where **front-line** or **supportive services** are offered.

- **Building insurance** places an **increasing** and **unpredictable strain** on costs, particularly for developments for **seniors** and in **Nunavik**.
- Developments can face **difficulty refinancing** in light of increased costs, and this presents **challenges** for **building maintenance** and **repair**.
- **Real estate speculation** and development can **threaten affordability** where **rental targets are tied to the market**.

3. Ontario

There were three roundtable sessions held in Ontario as part of this initiative. These sessions were focused on Southern Ontario, Northern Ontario, and the Greater Toronto Region and the inputs from each of these sessions were analyzed together. In total, these sessions were attended by twenty-nine participants from a range of municipalities in Ontario including Burlington, Chatham, Fort William First Nation, Kincardine, Kingston, Kirkland Lake, Newmarket, Hamilton, North Bay, Ottawa, Sault Ste. Marie, Thornhill, Thunder Bay, and Toronto. Participants represented perspectives including Indigenous housing organizations, non-profit housing providers, private developers, and other housing professionals.

The following key insights were drawn from the Ontario sessions:

- The **re-zoning and planning application processes** have become **restrictive** and **onerous** in municipalities throughout Ontario, creating additional costs and delaying affordable housing developments.
- Successes were found in **'blanket' zoning policies** and **pre-zoning lands** to help facilitate affordable housing dwellings in some municipalities. These strategies may combat **exclusionary zoning barriers** experienced by affordable and supportive housing developers.
- Not-for-profit organizations attempting to develop affordable and supportive housing **disproportionately** feel the **negative pressures and financial consequences** from **community opposition** to development projects.
- **Developers, politicians, and not-for-profit housing providers** should be **working together and sharing resources** to complete community engagement throughout the pre- and post-construction stages of development.

- Municipalities should **consider removing planning decisions** from the purview of elected officials to **eliminate politics** from these decisions.
- **Public education initiatives** are needed for politicians, municipal officials, and communities to highlight the benefits of affordable housing and address community opposition.
- Initiatives such as **development application review teams** can be key to success, bringing in members from departments across the municipality to work together to resolve issues in a timely manner.
- **Financial and systemic incentives** were viewed as **generally positive** for the development of affordable housing. However, making these more **standardized across municipalities** would be beneficial.
- The current planning regime in Ontario **lacks consistency, enforceable language**, and does not actually **address affordable housing** for low- and moderate-income households.
- Some programs for affordable housing have been created with the assumption that **homeownership should be prioritized**, however this tenure is **not always desired or attainable** for portions of the population.
- The recent **rapid increase in construction costs** have made affordable housing developments less financially feasible. In particular, the **increased costs for materials, land and labour** have made infill developments and rural residential developments more difficult. This increased cost has downstream impacts on affordability.
- With the **increased cost of land** across Ontario, there is an opportunity for **governments of all three levels** to provide **surplus lands** for affordable housing developments.
- There is a **lack of data for rural and small communities** that can skew the housing policies that are recommended and the assessments of the current housing markets.
- Recent legislation from the Provincial Government of Ontario **shows a lack of understanding in the local housing needs** of municipalities.
- **Affordable housing targets** can play an important role in ensuring vulnerable populations are served.

- There are **jurisdictional challenges** related to lack of coordination between levels of government, disputes over who is responsible for affordable housing, and inconsistent definitions of “affordable”.
- The current **rental housing stock** is **old** and **not being adequately replaced** across Ontario.
- **Property taxes** present a significant barrier for non-profit housing providers, and there was strong support from all participants for **property tax exemptions**.
- The **financialization of the housing market** has eroded affordability, decreased available rental housing stock, and caused landlord discrimination to proliferate. This increased financialization of housing has created high rent prices that have outpaced the growth in government subsidies and rent supplements.

4. Saskatchewan & Manitoba

The Saskatchewan and Manitoba Session was attended by eight participants. One additional participant submitted a written response to the questions. Participants shared experiences of living and working in Winnipeg, Winkler, Regina, and Pinehouse Lake, and represented perspectives from municipal government, housing providers, housing operators, charitable organizations, and a development corporation.

The following key insights were drawn from the Saskatchewan and Manitoba session:

- **Zoning** is a **time-consuming process** that is creating barriers for some housing providers.
- **Reductions in parking** requirements can **positively** impact affordable housing.
- Navigating **complex planning systems** and requirements **is difficult, risky, and costly**
- **Public education** on affordable housing is a critical aspect of addressing “Not-In-My-Backyard” (NIMBY) and other forms of community opposition.
- **Relationships** are a key component of addressing **community opposition**, both before and after construction.
- **Public input processes** are important but can cause barriers to development.

- **Utility costs** serve as a **post-construction barrier** for affordable housing providers.
- **Creating new affordable housing** is very expensive which has **downstream impacts** on affordability.
- There are **often gaps** between **existing supply** and what is **needed in a community**.
- **Non-profits** are an important part of the solution but **require support** to overcome planning barriers and capacity limitations.
- **Indigenous housing providers** are dealing with **racism** as a barrier to development.
- **Non-Profits** are finding it challenging to **preserve existing affordable units** because of **rising costs**.
- **Strong relationships** with community partners can have positive impacts for affordable housing.
- **Property taxes** are threatening the **viability of existing** non-profit housing providers.
- **Increasing rents** in the private sector limit affordability.
- **Community organizations** are **dealing with racism** as a barrier to housing their clients.

5. Alberta

The Alberta Roundtable Session was attended by thirteen participants representing twelve different organizations operating in the following locations: Stony Plain, Calgary, Lethbridge, Sherwood Park, Grand Prairie, and Edmonton. Participants held a variety of roles in municipal planning departments and non-profit organizations.

The following key insights were drawn from the Alberta session:

- There is a lot of work being undertaken in Alberta's **largest municipalities** to address zoning and planning barriers, however this does not seem to be happening at the same pace in some of the more **rural locations**.
- **Onerous zoning policies and regulatory requirements** can stymie the creation of new affordable housing.

- Broad **inclusive zoning policies** and policies promoting infill development can assist in creating both a **diverse range of housing forms and affordable units**.
- Reviewing zoning by-laws through an **equity lens** is an important part of **eliminating exclusionary zoning**.
- **Reductions in parking requirements** can positively impact affordable housing.
- **Supportive housing** is particularly prone to exclusionary zoning barriers.
- **Engagement requirements** and **community opposition** can have **major financial impacts** for affordable housing developments.
- There are **certain groups** (i.e., supportive housing providers, Indigenous organizations) that are more likely to face **NIMBY and community opposition**.
- **Public education initiatives** are needed for politicians, municipal officials, and communities to highlight the benefits of affordable housing and address community opposition.
- Addressing some of the identified barriers (i.e., potential changes to the development appeals process) will require **legislative change at the provincial level**.
- **Non-profits and co-ops** are an important part of the solution but **require support** to overcome planning barriers and capacity limitations.
- Navigating **complex planning systems** and requirements is **difficult, risky, and costly**.
- Creating new affordable housing is **very expensive** which has downstream **impacts on affordability**.
- There is a need for **better data** about the housing market, current housing need and future housing need and this is especially true for smaller communities and organizations.
- There is a need to concentrate efforts on **preserving existing stock** so existing affordable housing options are not lost.
- There are **jurisdictional challenges** related to lack of coordination between levels of government, disputes over who is responsible for affordable housing, and inconsistent definitions of “affordable”.

- **Property taxes** present a significant barrier for non-profit housing providers, and there was strong support from all participants for **property tax exemptions**.

6. Nunavut

The Nunavut Session was attended by seven participants in total. Participants were located primarily in Iqaluit with one participant from Cambridge Bay. These participants represented a range of perspectives including the Nunavut Housing Corporation, a non-profit housing provider, an Inuit development corporation, a private development company, and private planning and architecture practice.

The following key insights were drawn from the Nunavut session:

- **Land supply** in Nunavut is **limited by capacity, geography, topography**, and realities associated with **climate change**. This calls into question the **feasibility** of historic forms of **low-density horizontal growth**.
- There is movement towards **denser development**, including in the smaller communities, but **concerns** were presented around **safety** and **alignment with local lifestyles**. Participants shared the **importance** of **community engagement, standards of development**, and a **focus on complete communities**.
- Participants expressed desires for improved **pedestrian safety**, sufficient **commercial and recreation space**, and appropriate **outdoor storage** in order to support the development of **complete communities**.
- **Community engagement** is **important** but presents **challenges** for community members facing limited capacity or engagement fatigue.
- **Iqaluit** has some programs to **allocate units** and **reduce land costs** to support **non-market affordable housing**, but such programs appear **limited** to the city.
- Some participants expressed desire for **bonusing or incentivizing programs** in order to support additional **contributions from developers** toward affordable housing. Such programs would require **sufficient staff capacity** and may face **pushback** in light of high development costs.
- **High upfront and ongoing costs** and **insufficient financing** present **barriers to homeownership**. Interest was expressed in **greater incentives** and **additional programs** to promote **homeownership as an additional option** along the housing continuum.

- The **non-profit** sector is **limited** and can **struggle** to provide **affordable options**, leaving public housing as the main form of affordable housing.
- **Private development is less prevalent** compared to southern Canada, and this results in more **risk** and **strain on the** part of the **government**. **Private developers** face their own **challenges** around **securing appropriate returns** and shouldering **high land and development costs**.
- **Infrastructure costs are high** in Nunavut, and these costs are **passed on to land prices** on a cost recovery basis. **Limits to water and sewer capacity** both **slow development** and create **additional capital costs** for interim servicing.
- Building in remote areas is subject to **unpredictable costs** and **shipping window limitations** due to the annual sea lift. This **raises housing costs** and creates **risk for developers**.
- Nunavut faces a history of **housing** development **which is not culturally appropriate**, particularly for Inuit. Ensuring sufficient **space for outdoor storage and hunting-related activities** was one example suggested to better align housing with local ways of life.
- Nunavut's **unique geographical needs** relative to the south and variability across communities requires **unique built form** and **flexible policy**.
- **Overcrowding** is a concern in Nunavut, including for **multi-generational families** and **young people** looking for suitable housing.
- Further **collaboration** across **federal and local government programs** and **mandates** may **improve program success** and enable **more integrated solutions**.
- There is a desire to see **increased efficiency** in light of high development costs, and this may be supported through **partnerships, additional capacity**, or other forms of **innovation**.
- **Limited financing** for smaller development operations and **insufficient federal funding** and **incentives** were seen as **barriers** to promoting affordable development.
- **Affordability** is **difficult to define**, and largely exists **exclusively in subsidized housing** at present.

- The **high cost** of **operations and maintenance** presents **constraints for governments** and **barriers for homeownership**.
- Limits to **skilled labour**, **local expertise**, and **staff capacity** present **challenges** for preserving affordability.

7. Northwest Territories

The Northwest Territories Session was attended by five participants. An additional follow-up interview was conducted with one additional participant and two additional participants submitted written responses. Participants shared experiences from living or working in Yellowknife, Dettah, Nahanni Butte, Behcho'ko and Sahtu, and represented perspectives from the Northwest Territories Government and Housing Corporation, First Nations, and private development and architecture practice.

The following key insights were drawn from the Northwest Territories Session:

- Ensuring a **sufficient supply of land** is a **critical** step in providing housing and a major **responsibility** that falls to **community governments**.
- **Servicing land** represents a **high-cost burden**, and community governments face **bureaucratic challenges** and **competing priorities** in securing sufficient funds.
- **Land tenure** is particularly **complicated** in the Northwest Territories. Where tenure needs to be secured, **community governments** can face **significant hurdles** and **delays**, despite limited capacity. This presents particular **challenges** for **First Nations** whose access to land is **shaped by complex agreements**. In the case of **private development**, **long-term leases** may be needed in some cases to ensure financing.
- The Northwest Territories **Housing Corporation** has been the **dominant housing provider** in the territory for over 50 years, and there is an ongoing process of **decentralization occurring**. While this may result in some **reduced efficiencies**, more **community housing providers** can better **tailor housing to local need**.
- **Community governments vary** in their relationship to **providing housing**. Some are **changing their role** as part of ongoing processes of decentralization, and this will bring **challenges** and **uncertainty** moving forward.

- **Insufficient administrative capacity** or **limited experience** building housing can present **challenges** to communities looking to take on **new roles in housing**. Communities will need **time** and **support** to **build local capacity** and **trust** in their own institutions.
- **Partnerships** with the **housing corporation** or with professional **planning consultants** may **support community government's** capacity, however communities need **time to decide** what **solutions** work best for them.
- The **NWT Housing Corporation** is seeking to build at **higher densities** yet is finding **insufficient land** zoned for **multi-family use**. This is changing in **some communities** that are **starting to rezone** for mixed use or higher density.
- **Community opposition** can **cause delays**, particularly in **response** to **social housing** or **increased density**. Opposition arises due to **stigma**, **desire to retain single-family** character, or **concerns over service capacity**.
- Indigenous and other **communities** have both **external relationships** to proponents such as the housing corporation **and internal relationships** among their own community. Complex **dynamics relating to self-determination** should not be conflated with 'NIMBY' sentiments.
- Proactively **seeking input** from communities and organizations and providing the **time to build and maintain trust** can help **address community opposition** and **support community participation**.
- The **increasing use of mixed-use zones** may support the move away from single family dwelling areas and **reduce opposition to duplexes**.
- **Government policies** around **public procurement** are important for **due process** but can **raise costs**. **Clear communication and cooperation** between governments, community leaders and businesses **are needed**. **Policy flexibility** is needed to **take advantage of new** housing **technologies** and **opportunities**.
- **Community planning tools** can support the **availability of land**, provide **space for dialogue** around housing and other goals, and enable **capacity through partnerships** with planning consultants. While the territorial government supports **regular reviews**, community governments face **competing funding priorities**.
- **Community housing plans** can support the **link between housing and land preparation**, explore available **housing tools**, and promote **community leadership**.

- A **variety of housing types** are needed to **respond** to the needs of **different populations** as they **evolve**, including for those in the waged economy seeking housing. A proliferation of **more housing providers**, particularly in the **private sector**, may support a **more flexible mix** of housing.
- There is a **desire** to see **more private investment** in market housing, however private developers and Indigenous organizations face **challenges providing affordability** without capital support due to **high costs** and **difficult access to land**. NWT HC is further exploring barriers to the private industry.
- There are a **lack of rental options** in small communities, and Indigenous or private organizations **struggle to provide** rental housing in light of **high costs** and a **lack of rental guarantees**, such as through shelter allowances. NWT HC is exploring the **possibility of private rental guarantees**, however, needs to ensure financial feasibility.
- **Construction costs are high** relative to the provinces and **affordable housing** requires **subsidies** or reliance on **old building stock** as a result.
- **Varied and intermittent** forms of **connectivity** across communities cause **logistical challenges** and **raise costs** to build.
- **Labour shortages** require contractors to **travel** across the territory or be **brought in from the south**. Government incentives promote local labour however **increase costs**.
- **Indigenous governments** face **unique governance challenges** relating to their **historic and ongoing agreements** with the Federal government. Their work in housing is connected to **broader dynamics** around **self-determination** and **sovereignty**.
- Communities face **competition** for funds at **all levels of government** while **struggling to raise sufficient equity** contributions to leverage projects.
- Fiscal and funding **timelines clash** with the **long-term needs** of community planning and relationship building.
- Developers can **struggle** to get **traditional financing** in certain markets or land tenures. **Ministerial Loan Guarantees** or **other creative financing tools** are needed, particularly in Indigenous communities.

- High **operations and maintenance costs** present **challenges** for housing providers ability to **maintain** and **build units**. Further, **tenants** who cannot afford utilities are at risk of **eviction** or **unsafe living conditions**.
- Vacant or unused federal and other **government housing stock** should be **sold readily** and in a **transparent manner**.
- The **lack of affordability pushes people out** of their communities, **impacts quality of life**, and leads to **chronic homelessness**.

8. Yukon

The Yukon Session was attended by seven participants in total. Participants shared experiences from living or working in Whitehorse, Dawson City, Champagne and Aishihik First Nation, and the First Nation of Na-cho Nyäk Dun and represented perspectives from city or territorial governments, non-profit organizations, a private construction company, a First Nation development corporation, or as elected officials.

The following key insights were drawn from the Yukon session:

- **Conditional zoning** for uses such as **supportive housing** opens projects to **greater public scrutiny** and makes them **less desirable** to developers compared to other forms of housing.
- **Upzoning** to allow **secondary and tertiary units** may help **increase supply** and improve development potential in Whitehorse, but **questions remain** as to whether the **current servicing capacity** can support such development.
- **Community opposition** can **block affordable housing** developments, and **consultations** can **overrepresent opposition** while creating a **space for discrimination**.
- **Community opposition** may **increase** where **residents feel targeted** by neighbourhood-specific projects. In contrast, communities may show **greater support for affordable housing** at **broadier scales** of consultation.
- Some groups have had **success** with **proactive neighbourhood engagements** that focus on **mitigating fears without excluding** anyone, but **capacity** to conduct such **initiatives can be limited** for some housing providers.

- **Public engagements** which **fail to follow-through** on associated recommendations can be **tokenistic**. Further, engagements should **prioritize accessibility, safety**, and a **variety of options** for participating, while being **mindful of engagement fatigue**.
- Participants advocated for **building connection and reciprocity** as a response to community opposition, including by promoting **diverse communities** and providing **spaces to gather**. **Mixed market housing** can be one way to **promote community** and support **financial sustainability**, but won't be suitable for all residents.
- The **land lottery** can be **skewed towards businesses**, which has impacts on the **price** and **supply of housing**, while causing **frustration for first time home buyers** and other residents seeking land.
- **Lack of coordination** can limit project or policy success. For example, **varied or inconsistent funding sources** can create additional **burden** for housing providers, and **zoning by-law reviews** to support rental stock should be done **in coordination** with changes to the **Residential Landlord and Tenant Act** to **prevent evictions**.
- **Data gaps**, such as for servicing capacity, can **limit** or **prevent** policy or other **interventions**.
- **Homeownership**, including as a **means to build intergenerational wealth**, appears **out of reach** for many who **cannot afford financing** or access **supports for first-time buyers**.
- This **City of Whitehorse** is exploring ways to **promote rental stock**, including through **incentives for secondary units** or potential **zoning changes**.
- The Yukon is facing **high costs of materials** and **skilled labour shortages**, particularly in relation to Southern Canada.
- While **supply has increased** in Whitehorse, **prices** have continued to **increase**, suggesting that **gaps in the housing stock** remain, **populations** are being **left behind**, and **other solutions** are necessary.
- **Discrimination**, including in the form of **racism, wage or employment based discrimination**, and **ageism**, was identified as a **barrier to accessing housing**.
- Residents can face **challenges within affordable or supportive housing**, and their **needs vary**. A **wider range of housing options** are needed to ensure a better fit for all.

- **Supportive services** are an important part in **ensuring residents stay housed**, however they are **currently insufficient** in Whitehorse. Ensuring **adequate supports** are in place can also **help address NIMBY sentiments**.
- While participants have had **success accessing** federal and other **funds** to support housing developments, there are still **challenges** around **coordination** and **financial sustainability**.
- Current **definitions of affordability**, especially when **tied to the market**, **do not reflect** the **local reality**, particularly for those on **fixed income**.
- The **City of Whitehorse** has engaged in **discussions** around **preserving rental stock** in light of **condo conversions** or **short-term rentals**, however the former does not appear to be an area of concern.

9. Perspectives from British Columbia

As previously mentioned, a British Columbia session was not included in the current initiative because there was recently significant research of a similar nature conducted by the Canada-British Columbia Expert Panel on the Future of Housing Supply and Affordability and documented through the “Opening Doors: Unlocking Housing Supply for Affordability” report published in 2021.¹

The purpose of that report was to establish a vision for housing in British Columbia by identifying challenges related to supply and affordability, as well as exploring potential opportunities to overcome these challenges. The panel utilized data analysis from 2005 to 2020 and conducted extensive consultations using two main approaches. Firstly, they engaged with representatives from various sectors connected to housing in British Columbia, including affected homeowners, renters, businesses, academics, housing advocacy groups, Indigenous housing providers and government officials. Alongside these discussions, public feedback was received through the Panel’s website, and was summarized in a separate “What We Heard” report. Secondly, the Panel gathered more data and analysis from CMHC’S 2018 report on escalating house prices and commissioned external analysts that specialized in British Columbia markets.

¹ This report can be accessed at: <https://www.homelesshub.ca/resource/opening-doors-unlocking-housing-supply-affordability>

The panel met with over 100 participants in the housing system to discuss and identify challenges related to supply and affordability, as well as opportunities to combat these challenges. Through those contributions, the Panel grouped responses in three main prominent themes; governance, diversity of the housing supply, and accelerating the process of adding new supply.

The Panel presented the seven following key policy recommendations to address housing supply and affordability issues in British Columbia and proactively encourage housing:

1. Impose statutory time limits for all stages of property development, following the limits imposed by Ontario and Alberta as examples, if necessary.
2. Update the Housing Needs Reports methodology to include an “affordability adjustment” and make the anticipated growth numbers from these reports binding minimum targets for land-use policies.
3. Require regular updates of official community plans (OCPs) every five years, developed alongside a Housing Needs Report, and proactively update zoning bylaws and infrastructure planning accordingly.
4. Implement recommendations from the Development Approvals Process Review report, including alternative options for public input, policy reviews of official community plans, and connecting development approvals to housing targets.
5. Reflect provincewide interests and priorities in official community plans, including minimum density requirements and pre-zoned sites for housing development around transit infrastructure.
6. Condition new infrastructure investments on OCPs, zoning bylaws, and local policies that allow for increased density and housing mix, with funding for urban land-use modelling and collaborative decision-making.
7. Develop a provincewide digital development permitting system to meet local government and industry needs in a streamlined, timely, and cost-efficient manner. This would consist of two main parts: a central repository, and a case management system for efficient management and monitoring of development proposals.

The recommendations aim to improve the efficiency and effectiveness of the housing development process, while encouraging affordable housing initiatives, and enhancing coordination among different levels of government.

Detailed information about the challenges identified through consultations and solutions put forward in response can be found in the “Opening Doors: Unlocking Housing Supply for Affordability” report.

C) Systemic Challenges and Potential Solutions Identified Across Regions and Planning Systems

As can be noted in the highlights section above, there were several common challenges and insights that emerged across multiple roundtable sessions. This section focuses on identifying some of the most persistent systemic challenges that emerged across regions, as well as any noted solutions. The information is organized into a series of ten themes and associated subthemes, with common challenges presented in the order that they were most frequently mentioned.

1. Community Opposition

Considerations related to community opposition came up in all ten roundtable sessions. Some of the most persistent challenges and themes discussed are presented below.

a) Community opposition to affordable housing is a barrier experienced by communities, developers, and housing providers across Canada.

The impacts of community opposition as it relates to affordable housing was the theme that came up most consistently across all regions included in this initiative. One participant from Atlantic Canada succinctly noted that while there is often broad support for affordable housing in principle, people have different feelings when it is being proposed in their own community. Other participants spoke about the disproportionate influence that homeowners and neighbourhood associations have in influencing the types of housing that are built, and expressed concerns about how politicians are far too often willing to accept the arguments put forth by these groups and stall or prevent development.

As part of this discussion, it was also noted that opposition can vary from community to community. In Ontario, for example, participants noted that they were likely to face opposition when developing outside of large urban municipalities whenever anything other than single-detached housing was being proposed. Participants from the Northwest Territories, on the other hand, shared that community opposition is common in larger communities and in response to social housing or increased density.

b) Engagement requirements and public input processes are recognized as important, but they can have major financial impacts for affordable housing developments.

Participants across regions stressed the importance of public input processes. However, it was also widely noted that engagement requirements and ensuing community opposition can often have major financial impacts for affordable housing developments. Several participants spoke to the onerous amounts of effort and funding that must be dedicated to engaging in public engagement processes and combatting community opposition, expressing that non-profit providers are often disproportionately impacted in this area. Participants from both Ontario and Alberta referenced that these considerations have influenced organizations away from undertaking development or pursuing opportunities to do so. As a potential solution to this challenge, one participant recommended that seed funding, when available, should be designed to cover these types of consultations as part of the development process.

c) There are certain groups and types of housing that are more likely to face NIMBY (Not-In-My-Backyard) sentiments and community opposition.

Participants across regions suggested that there are certain groups and types of housing that are more likely to face community opposition and NIMBY responses. Namely, supportive housing providers that are often subject to negative stereotypes and perceptions, and Indigenous providers due to persistent and systemic racism. One participant noted that public consultations can unfortunately open space for people to be racist and discriminatory,

d) Communities, developers, and housing providers across Canada are undertaking proactive and innovative approaches to community opposition.

Across the regions, several participants noted that collaboration and early engagement are key to addressing community opposition. Participants from Ontario noted that previous success has been found when an intentional strategy of collaboration combining the resources of developers, providers and municipalities is undertaken. Others spoke about the need for proactive and early community engagement, with some stressing that this should start even before a development has begun.

e) Relationships are a key component of addressing community opposition, both before and after construction

During discussions on community opposition, the concepts of building trust and relationships were often cited as key components. Participants stressed that engagement must be focused on sharing clear and consistent messaging and being honest and transparent. Participants shared several ways that they take proactive steps to engage with community including through sending letters, organizing discussions, hosting and attending events, and supporting their tenants to

become good neighbours. One participant identified that their organization typically develops a neighbourhood agreement when undertaking development.

Several participants across regions also talked about the need to carefully design engagement processes to be inclusive of the individuals who would most benefit from these types of housing options and whose voices are often excluded from these discussions. However, one participant cautioned that efforts to do so must avoid tokenism and strive for safe and accessible forms of participation.

f) There are unique ideas to address community opposition that have not yet been implemented.

Participants also raised ideas about things that could potentially address community opposition but that are not currently being implemented. In Ontario and Alberta, participants discussed the potential to remove politics from housing decisions through the delegation of housing related approvals to municipal administrators as opposed to municipal councils. It should be noted, however, that participants recognized that there would be substantial politics involved in establishing such an approach. Participants from several jurisdictions contemplated the use of blanket zoning provisions to support affordable and supportive housing and to remove community opposition and associated delays. In Quebec, a participant suggested that certain types of housing projects could be removed from public consultation process requirements. The participant raised that this approach has previously been undertaken in Quebec to respond to discriminatory responses to early childcare systems, and that it would require the provincial government to amend municipal legislation.

One participant from Whitehorse spoke to a unique approach to scaling community engagement which was not raised in any other session. This participant raised that, where engagement is done at a broader scale, for example at the level of the wider community when forming high level plans, the public may show support for ideas around affordable housing or more efficient infrastructure. In contrast, the participant felt that greater opposition would arise when changes start to affect people on an individual level, or when a community may feel targeted. As an example, when they approached a specific neighbourhood with an infill project that involved taking out a wooded area they were faced with strong opposition, despite support for similar policies at a city-wide level. In contrast, when infill projects were explored for several sites across multiple neighbourhoods at once, the projects achieved greater success. The participant recommended further exploring how consultations, such as for zoning changes, could be brought up to higher level or wider scale, rather than focusing on or engaging with specific areas.

g) Public education on affordable housing is a critical aspect of addressing NIMBY and other forms of community opposition, and there is a potential role for CMHC to play in delivering this.

Participants across regions identified research and education as important tools to combat community opposition. Specifically, participants identified that they could benefit from third party research on parking, the success of supportive housing, and countering misperceptions related to the impact of affordable housing on property values. Participants identified that having these types of resources would result in cost savings and better position organizations to respond to misinformation. Several participants across regions expressed that they felt CMHC had a strong role to play in the provision of this type of research, and in providing public education on affordable housing more broadly.

2. Development Costs

Issues around development costs came up in all ten roundtable sessions. Some of the most persistent challenges and themes discussed are presented below.

a) Creating new affordable housing is very expensive which has downstream impacts on affordability.

Across regions, participants noted the costs associated with creating new affordable housing as a barrier. Specifically, participants noted things like development charges, permits, rising interest rates, and the cost of land. They also spoke to planning related requirements and costs such as environmental site assessments, geotechnical reports, zoning variance fees, location certificates and the external resources that are often required to support these.

In addition those noted above, participants also raised significant challenges related to the costs of construction and labour which are explored in more detail below. Participants noted that all these expenses can have a detrimental impact on their ability to be able to undertake affordable housing development. They also noted that, when developments are undertaken, the costs can have detrimental impacts on the affordability of rental rates or home sale prices.

b) Rising construction costs are a barrier for developers and housing providers.

Participants across regions spoke about the challenges they are facing in terms of rising construction costs, with several expressing that the increases they have seen in recent years have been unprecedented. Several participants spoke to experiences they have had with receiving a quote, and the costs having doubled by the time the project is actually ready to begin which creates instability and questions around feasibility.

These challenges are more significant in rural jurisdictions across Canadian provinces and are felt even more acutely in the territories. Challenges experienced in Nunavut and the Northwest Territories specifically are largely due to these materials being subject to time-sensitive supply routes that limit availability and increase logistical costs.

c) Shortages of skilled labour are also creating challenges and increased costs.

Participants across regions also spoke to the challenges they are facing because of skilled labour shortages. These types of shortages not only cause delays, which lead to increased costs in and of themselves, but they are also driving contractors to increase overall costs from the outset due to uncertainty.

Once again, challenges related to labour shortages are more significant in rural jurisdictions across provinces, and they are felt even more acutely in the territories. Participants cited challenges around attracting skilled labour to the territories to begin with and the distance contractors are required to travel between communities. A participant from the Northwest Territories also expressed that requirements around public procurement processes can also add to overall costs.

3. Planning Systems and Requirements

Challenges around complex planning systems and requirements came up in nine of the ten roundtable sessions. Some of the most persistent challenges and themes discussed are presented below.

a) Navigating complex planning systems and requirements is difficult, risky, and costly.

Across the provincial regions included in this initiative, participants consistently expressed that navigating their jurisdictional planning systems and requirements is often difficult, risky, and costly. Participants expressed that systems can be disjointed, confusing, time consuming and inefficient.

Although not discussed extensively in the sessions with the territories, participants from both Yukon and Nunavut also spoke to the challenges that lack of coordination between policies, programs and departments can present.

b) There are good examples of municipalities implementing successful initiatives and incentives to support non-profit and non-market providers through the system.

As part of the discussion on planning systems and requirements, participants spoke to some of the successful initiatives and incentives that jurisdictions are undertaking to support non-profit and non-market providers through planning systems.

Participants from both Northern Ontario and the City of Calgary spoke about the successes that have been achieved through the implementation of dedicated resources to expedite development applications and support non-profit and non-market providers. In Northern Ontario, municipalities employ Development Application Review Teams (DART) to expedite applications and to bring internal city departments together to resolve issues in a timely manner. In Calgary, the municipality offers a dedicated affordable housing coordinator and expedited and customized timelines, along with a series of financial incentives. Participants in the Saskatchewan and Manitoba session raised that a similar resource in their jurisdictions could be very beneficial.

4. Zoning

Discussions around zoning came up in nine of the ten roundtable sessions. Some of the most persistent challenges and themes discussed are presented below.

a) Zoning can serve as both an enabler and a barrier in the creation of new affordable housing.

Across the provincial roundtable sessions, participants spoke about zoning as both an enabler and barrier in terms of meeting affordable housing goals.

As a barrier, participants spoke about exclusionary zoning regimes, boundary lines, and restrictive growth policies that force housing into certain built forms. Several participants spoke about long variance application processes, with developer representatives from both Atlantic Canada and Alberta expressing that they have stopped pursuing development opportunities that require any form of zoning variances.

As an enabler, participants from Calgary and Edmonton spoke about the efforts their jurisdictions have undertaken to reduce exclusionary zoning and allow different built forms as-of-right. In Edmonton specifically, they have introduced incremental by-law amendments to remove barriers for secondary suites, allow duplexes and semi-detached housing in all residential zones and allow for garden and garage suites on narrow properties. Representatives from Ontario shared that recently passed provincial legislation will now require municipalities to enact by-laws that allow for increased density on single properties. While these types of “up-zoning” initiatives were generally looked upon favourably across discussions, there was some concern raised across jurisdictions about the capacity of existing infrastructure within some communities to be able to handle such densification.

As noted already in the Community Opposition section, several participants expressed that supportive housing is particularly prone to exclusionary housing barriers and the community opposition that can accompany these, and several participants offered potential solutions, including blanket zoning, to combat this challenge.

Zoning was not extensively discussed in the territorial sessions, however representatives from the Northwest Territories expressed that, where zoning does exist, it can present barriers for the development of multi-family housing. Similarly, representatives from the Yukon shared that the conditional zoning that is required for supportive housing in some areas can be an impediment and invite lengthy community opposition responses.

b) Reductions in parking requirements can positively impact affordable housing.

Parking requirements were also discussed in the context of zoning, with some participants expressing that the financial considerations around this aspect can make or break a project. In some regions, parking was identified as the biggest pushback that developers receive, even though most tenants living within affordable housing developments do not have a car. Participants spoke about successful initiatives that have been taken to reduce parking minimums in Calgary and Edmonton, with the latter having become the first Canadian city to eliminate parking minimums altogether. A participant who took part in the Saskatchewan and Manitoba session also provided examples of individual exemptions they have received in terms of parking requirements. Namely, they worked with their council to designate a green space that could be used for parking in the future if needed and chalked their success in this endeavour up to the fact that they have a back-up plan available.

c) Inclusionary zoning is not seen as a silver bullet to increasing affordable housing.

Inclusionary zoning was not a frequent topic of discussions across these sessions. When it did come up, participants were divided about the benefits of this intervention. While some individuals spoke to the success of the intervention in jurisdictions outside of Canada, others raised that the requirements could be a disincentive to developers. A participant from Atlantic Canada raised concerns that this could be seen as a “catch-all” solution and actually mask and stunt other solutions that might require harder decisions such as densification.

5. Data Gaps and Misalignment Between Supply and Need

Issues around data gaps and misalignment between supply and need were raised in nine of the ten roundtable sessions. Some of the most persistent challenges and themes discussed are presented below.

a) There is a need for better data about the housing market, and current and projected housing need.

Across regions, participants identified that there is a lack of data about the housing market, and current and projected need particularly for rural communities. Several participants expressed concerns that, without this robust and current information, policies and programs are being designed in a vacuum without understanding what level of affordability is needed and which

populations are in the greatest need. To address this concern, several participants spoke to the need for targeted efforts to understand the specific needs of rural communities and the development of databases to track affordable units. Closely related to this, several participants also spoke to the need for municipalities to set specific housing development targets based on established need.

b) There are often gaps between existing supply and what is needed within community.

Participants across regions also noted that there are often gaps between existing supply and what is needed in a community. For example, participants from some regions spoke to the need for an increase in the number of large, family sized units whereas participants in other regions spoke about the pressures that are being put on local housing stock because of increased student populations. In the Northwest Territories and northern parts of Quebec, participants spoke to the lack of housing options to accommodate the staff of major employers. In Nunavut, participants spoke about the current push to provide culturally appropriate homes that better meet the needs of Inuit households.

Closely related to the issue of gaps between supply and what is needed, several participants across session raised that there is also often a disconnect between government initiatives and priorities for affordable housing and the housing that is actually needed within communities.

6. The Role of Non-Profits

The role of non-profits came up in all ten roundtable discussions. Some of the most persistent challenges and themes discussed are presented below.

a) Non-profits and co-ops are an important part of the solution but face challenges and capacity gaps.

The non-profit sector was recognized across sessions as an important part of addressing affordability challenges, with several participants raising that this sector can do a better job than the private sector at meeting community needs and preserving affordability over the long-run. However, it was also consistently acknowledged that this sector faces unique challenges and capacity gaps. First and foremost, several individuals expressed that non-profit housing providers often lack funding, resources and capacity which can make it difficult for them to combat community opposition, undertake development and compete with the private sector for opportunities.

b) Jurisdictions are taking steps to support and incentivize non-profit involvement in the creation of new affordable housing.

There were several examples raised in terms of the efforts that jurisdictions are currently taking, or that participants felt they should be taking, to support non-profit involvement in the creation of new affordable housing. Beyond the navigation support examples raised in the Planning Systems and Requirements section above, both municipal and provincial jurisdictions are also offering financial incentives and exemptions to support non-profits. The cities of Calgary, Edmonton, and Moncton and the province of Nova Scotia, for example, are all undertaking land disposition strategies that favour non-profits. Halifax is waiving municipal construction fees for non-profits and, more broadly, Nova Scotia offers property tax relief programs for non-profits and supportive housing providers. It should also be noted that Ontario's recently passed *More Homes Built Faster Act* (Bill 23) was referenced several times by participants across sessions. Among other things, this legislation fully exempts non-profits from development charges. In terms of the territories, participants from Nunavut expressed that they would see value in bonusing and incentive programs but suspected that these may create staffing challenges and pushback.

Non-profit acquisition of existing housing stock also came up frequently in this context. This idea is explored in greater detail in the Preserving and Increasing Affordable Housing Options section below.

7. Post-Construction Barriers

Post-construction barriers came up in eight of the ten roundtable sessions. Some of the most persistent challenges and themes discussed are presented below.

a) The high costs associated with operations, maintenance, and tenant supports present challenges for creating and preserving affordable units and put tenants at risk.

During the sessions, participants across several jurisdictions raised challenges they face related to post-construction costs. Most notably, participants spoke to operating, maintenance, and utility costs. Non-profit and supportive housing provider representatives also spoke at length about the costs associated with providing and maintaining appropriate tenant supports. Several non-profit representatives also spoke about property taxes, which are explored further below.

b) Property taxes are threatening the viability of existing non-profit housing providers.

Although not explicitly tied to planning systems, non-profit participants across almost all the provincial roundtable sessions raised property taxes as a major barrier they are facing. Several participants explained that the inconsistent treatment of non-profits and high costs of property

taxes threaten the viability of existing providers and prevent them from being able to consider further development. There were consistent calls across jurisdictions for exemptions, fairer treatment, and the amendment of provincial legislation to make these easier for municipalities to provide.

8. Preserving and Increasing Affordable Housing Options

Discussions around preserving and increasing affordable housing options came up in all ten roundtable sessions. Some of the most persistent challenges and themes discussed are presented below.

a) Both non-profit and private sectors are finding it challenging to preserve existing affordable units.

Over the course of the roundtable initiatives, there was much discussion about the difficulties that both private and non-profit providers face in terms of preserving existing stock.

In the non-profit sector, much of this stems from the fact that infrastructure is aging and there are not always resources, especially in the context of significantly rising costs, to address maintenance and repair needs. Several providers spoke about how they have lost units because they have had to make difficult decisions to sell or dispose of some stock to address repairs and maintenance elsewhere in their portfolios.

Private sector providers also spoke to the challenges they face in covering rising operating costs and offering affordable rents while also achieving the needed level of profitability in their projects. As a potential solution to this challenge, representatives from the City of Moncton spoke to a fee equivalent program they have through which they incentivize developers to preserve affordability by providing financial assistance to support the repair and renewal of this stock.

In both cases, participants in several regions observed that the lost affordable housing stock is often not replaced, at least not at affordable rates. Participants from Ontario spoke to the successes they have witnessed with rental replacement programs, but expressed concern that newly passed legislation in this jurisdiction has put these existing programs at risk.

b) Non-profit acquisition is a good opportunity to maintain affordability, but non-profits need assistance to be able to acquire stock.

Several participants raised that a good solution to preserve existing affordable housing stock would be to promote non-profit acquisition, however acknowledged that non-profits will need significant support to be able to do this. A representative from Nova Scotia shared that their jurisdiction has recently introduced a new program to provide 95% financing for non-profits to purchase existing stock. While non-profits are still facing challenges in accessing the other 5%, this was acknowledged as an important step forward.

9. Market Factors

Challenges around market factors were raised in nine out of ten roundtable sessions. Some of the most persistent challenges and themes discussed are presented below.

a) The financialization of housing is eroding affordability.

Across sessions, several participants spoke to the financialization of housing and the fact that housing is now viewed as a commodity or asset as opposed to a place for people to live. Some participants tied this to the large proportion of naturally occurring housing (NOAH) that is being acquired by real estate investment trusts (REITs), with some identifying the enormous power imbalance this creates between investors and renters.

A few participants also raised the need to promote the concept of housing as a human right.

b) Increasing rents in the private sector limit affordable options.

In conversations around preserving affordability, several participants raised the impacts they are seeing of increasing rents in the private sector. Several participants spoke to the impacts they are seeing with older stock being redeveloped and re-rented or sold at much higher costs, and how this is contributing to the gentrification of communities. Some participants spoke about the extreme power imbalance that is occurring between landlords and renters, with landlords in many communities essentially being able to rent to whomever they want and charge whatever they want because stock and options are so limited.

10. Federal Funding and Financing Programs

Although beyond the scope of this initiative, challenges around federal funding and financing programs came up across all ten roundtable sessions. Some of the most persistent challenges raised discussed are presented below.

a) There are challenges with federal funding programs which impact a provider or developer's ability to access them to develop new affordable housing.

While discussion related to federal funding and financing programs was outside of the scope of the current roundtable initiative, participants consistently expressed that it is hard to separate this from the discussion on barriers in land use planning systems given that so many providers rely on these funds to access development opportunities and that there are several challenges related to the interplay between funding program requirements and planning approval systems.

While specific challenges that participants raised are presented in detail in the summary reports, some of the most common challenges identified by participants across regions include that:

- Short funding timelines can impede long-range planning and hinder community trust and capacity building.
- Eligibility requirements around accessibility and energy efficiency are challenging and costly to meet, and not always feasible or appropriate for all communities.
- There are limited grants available compared to loans offered.
- Providers do not have the capacity and resources to complete the complex applications.
- The language used in program descriptions, requirements and applications is complex and often presented through an Ontario lens which does not reflect the local experiences and processes of other jurisdictions.
- There is a lack of technical assistance provided.
- There is a need for direct communication between federal housing programs and providers/developers.
- There is an opportunity for federal housing programs to better coordinate with organizations like the Federation of Canadian Municipalities and individual municipalities about opportunities.
- Strict program requirements impede the ability to access funds and design innovative projects.

D) Moving Forward: Potential Solutions Identified by Participants and Areas of Jurisdiction

As touched upon in the section above, there were several potential solutions, promising practices and case examples raised by participants across the roundtable series. This section identifies some of the most relevant and implementable solutions provided by participants across each of the ten key themes identified. It also contemplates which level of government would have jurisdiction to implement or explore some of these and, where applicable, provides examples of initiatives that are currently being undertaken across regions.

1. Community Opposition

a) Public education on affordable housing could help address NIMBY and other forms of community opposition.

Several participants identified research and education as important tools to combat community opposition. Specifically, participants identified that they could benefit from third party research on

parking, the success of supportive housing, and countering misperceptions related to the impact of affordable housing on property values. Participants identified that having these types of resources would result in cost savings and better position organizations to respond to misinformation.

All levels of government could play an important role in this type of public education, but participants across regions specifically expressed sentiments that CMHC has a very strong role to play in the provision of this type of research, and in providing public education on affordable housing more broadly. In the past, CMHC has provided a toolkit and training to facilitators across the country to share information about how to use it. This is an approach that CMHC could consider reintroducing.

b) Seed funding could be designed to support costs related to consultation requirements.

Participants spoke about the high costs associated with the public consultation that is often required with development. As a potential solution, one participant suggested that seed funding, when available, could be designed to support these costs.

This solution could be supported by any level of government (municipal, provincial, federal) offering seed funding programs.

2. Development Costs

a) Financing should be adjusted to reflect the low risk within community housing development.

Throughout sessions, several participants raised the impact that increasing interest rates can have in terms of delaying projects and ultimately threatening affordability. As a potential solution, it was raised that CMHC should adjust the financing rates within their funding programs to reflect the history of low risk within community housing development.

b) There is opportunity for governments to provide surplus land for affordable housing.

Another challenge raised consistently across sessions was around the increased cost of land. Participants identified that there is an opportunity for governments of all levels to identify and provide surplus land for affordable housing developments. As specific examples, the province of Nova Scotia and the cities of Moncton and Calgary are all undertaking land disposition strategies that favour affordable housing development.

c) *Waiving development related charges could be a good way to incentivize affordable housing development.*

Throughout the course of the roundtable sessions, several participants identified that the waiving of certain development related charges (i.e., development charges, permit application fees, construction fees, etc.) is a good way to incentivize the development of affordable housing.

While provincial legislation may set out certain parameters, these types of initiatives would typically be determined and implemented at the municipal level.

Beyond establishing municipal authority, there are some examples of provincial policy being used to set out defined requirements at a provincial level as well. For example, Ontario's recently enacted *More Homes Built Faster Act* (Bill 23) mandates development charge exemptions for affordable housing in all municipalities across the province.

3. Planning Systems and Requirements

a) *Better coordination across complex planning and policy systems could support affordable housing development.*

Across regions, participants consistently expressed that navigating complex and often disjointed planning systems can be difficult, risky, and costly. Participants identified that there is better coordination required across municipal departments and applicable agencies (e.g. conservation authorities) and between municipal and provincial governments to address these challenges. It was also raised that this could point to a need for municipalities, regional housing bodies or large municipalities to house their own team of approvals professionals to overcome these systemic barriers, rather than relying on housing agencies to do this work.

b) *Dedicated teams and supports to help non-profits through the system are beneficial.*

As part of the discussion on planning systems and requirements, participants spoke to some of the successful initiatives and incentives that jurisdictions are undertaking to support non-profit and non-market providers through planning systems. As a specific example, some municipalities in Northern Ontario are employing Development Application Review Teams (DART) to expedite applications and bring internal city departments together to resolve issues in a timely manner. In Calgary, the municipality offers a dedicated affordable housing coordinator and expedited and customized timelines, along with a series of financial incentives to support affordable housing developers.

This type of solution would likely be most beneficial and useful if implemented at a municipal level, however both provincial and federal governments could potentially provide guidance and resources to help build capacity to set such interventions up, especially in municipalities where the

needed resources and expertise may not currently exist. Although it was not mentioned in the roundtable series, CMHC's Housing Accelerator Fund, which is set to launch in summer 2023, could be an avenue to provide this type of support to local governments.

4. Zoning

a) Zoning can serve as an enabler in the creation of new affordable housing.

Throughout the roundtable series, participants spoke about how zoning can be used to enable affordable housing goals. As some specific examples, participants from Calgary and Edmonton spoke about the efforts their jurisdictions have undertaken to reduce exclusionary zoning and allow different built forms as-of-right. In Edmonton specifically, they have introduced incremental by-law amendments to remove barriers for secondary suites, allow duplexes and semi-detached housing in all residential zones and allow for garden and garage suites on narrow properties.

Several participants across regions also identified zoning solutions that could help supportive housing providers in combatting the exclusionary zoning and associated community opposition that they often face. As a specific example, Edmonton is taking substantial steps to increase where supportive housing may be permitted through the introduction of a new definition of supportive housing in its zoning by-law which has created an opportunity to locate this type of housing more widely across the city. Other participants across raised the concept of blanket zoning as a potential solution to the challenges often faced by supportive housing, but there were not specific examples related to this shared.

As another related example, a representative from the City of Edmonton shared that they are applying an equity lens as they undertake a full restructure of their zoning by-law. As part of this, they have been asked to do a Gender-Based-Plus-Analysis (GBA+) on much of the work they are doing, including review of the zoning by-law. The participant shared that this stems from a recognition that historically zoning has been designed to prevent marginalized populations from coming into a space and that there is a need to create a more equitable system.

Both provincial/territorial and municipal governments have an important role to play in how zoning is used. Parameters and authority related to zoning are typically established through provincial/territorial policy and then set out at more local or regional levels through plans and by-laws. Depending on the jurisdiction, local or regional plans and by-laws may or may not be mandatory under provincial/territorial policy and may or may not have specific zoning requirements attached to them. In general, however, provincial policy would set out the municipal or regional authority where it exists to establish local zoning requirements.

Beyond setting out local authority, there are also some examples of provincial policy being used to set out more defined zoning requirements at a provincial level. For example, Ontario's recently

enacted *More Homes Built Faster Act* (Bill 23) will require municipalities to enact by-laws that allow for increased density on single properties.

b) Reductions in parking requirements can positively impact affordable housing.

Parking requirements were also discussed in the context of zoning, with some participants expressing that the financial considerations around this aspect can make or break a project. Participants provided examples of successful initiatives that have been taken to reduce parking minimums in Calgary and Edmonton, with the latter having become the first Canadian city to eliminate parking minimums altogether. Such initiatives are something that other municipalities could consider.

While not tied explicitly to zoning, some participants identified that an organization like CMHC could be instrumental in providing research related to affordable housing and parking that could support providers in their applications and other levels of government in making decisions. It was identified that having this sort of objective input from a third-party authority could be greatly beneficial.

5. Data Gaps and Misalignment Between Supply and Need

a) All levels of government could support enhancing available data about the housing market, and current and projected housing need.

The concept of needing better data came up across multiple roundtable sessions, with several participants expressing their concerns that policies are being designed in a vacuum without an understanding of what level of affordability is needed and which populations are in the greatest need.

Federal, provincial, and municipal governments could all play an important role in increasing the availability of good quality housing data. At the federal level, CMHC could work with Statistics Canada to enhance the availability, frequency, and depth of housing and other relevant data. Provincial governments could set out requirements, guidance and parameters around the housing related data municipalities are required to regularly collect and analyze, and municipalities could implement these requirements. It is likely that some municipalities would require some level of financial and technical capacity support to undertake enhanced requirements, and this could potentially be provided by provincial and federal governments.

b) The establishment of affordable housing development targets based on need could be beneficial.

Across sessions, several participants also suggested the establishment of housing development targets based on need as a solution. These types of targets could be developed at all levels of government to guide policy, programs and funding.

6. The Role of Non-Profits

a) Incentives and exemptions can support non-profits in the creation of affordable housing.

Across the roundtable sessions, participants spoke about the role of incentives in supporting non-profits to undertake the development of affordable housing and identified that both provincial/territorial and municipal governments can play an important role in this regard. Participants also identified several current initiatives that are being implemented across the country with some of the most relevant being as follows:

- The cities of Calgary and Moncton and the province of Nova Scotia are all undertaking land disposition strategies that favour non-profits.
- Halifax is waiving municipal construction fees for non-profits and, more broadly, Nova Scotia offers property tax relief programs for non-profits and supportive housing providers.
- Ontario is exempting non-profits from development charges.

7. Post-Construction Barriers

a) Property tax incentives and exemptions can support non-profits to create affordable housing.

Across sessions, there were consistent calls from participants for property tax exemptions, fairer treatment of non-profits in terms of how property taxes are calculated and the amendment of provincial legislation to make it easier for municipalities to provide exemptions. While this is not explicitly a planning issue, it came up as a major barrier and proposed solution for non-profits in almost all the roundtable sessions.

As referenced above, both provincial/territorial and municipal governments would have a role to play in the provision of property tax exemptions. Like zoning, provincial policy would typically set out authorities and parameters and implementation of exemptions or related programs would take place at the municipal level.

8. Preserving and Increasing Affordable Housing

a) Both private and non-profit sector providers could benefit from initiatives aimed at maintaining existing affordable housing stock.

Both private and non-profit providers spoke at length about the challenges they face in terms of preserving existing stock. A potential solution being undertaken to address this challenge in the City of Moncton is a fee equivalent program through which the municipality incentivizes private developers to preserve affordability by providing financial assistance to support the repair and renewal of this stock. Similarly targeted initiatives for both non-profit and private sectors could be taken in other municipal jurisdictions across the country. While it would likely be most effective to implement such initiatives at the local level, municipalities could benefit from financial and funding support from provincial and federal governments in order to be able to do so.

b) All levels of government could support non-profit acquisition of existing housing stock.

Across sessions, several participants spoke to the promise of non-profit acquisition of existing stock as a means of preserving affordability, however it was identified that these organizations would likely need support to be able to do this. In terms of a specific example of how this could be supported, Nova Scotia has recently introduced a new program to provide 95% financing for non-profits to purchase existing stock. It is conceivable that other provinces, or even municipalities if they had the resources, could implement a similar approach.

Although not explicitly raised in the context of this roundtable series, there have been longstanding calls for the federal government to support a similar non-profit acquisition strategy.

9. Market Factors

a) The concept of housing as a human right should be promoted.

Several participants spoke about the financialization of the housing market, and how this has eroded affordability, decreased available options, increased rental prices, and caused landlord discrimination to proliferate. As a solution, some participants suggested that the concept of housing as a human right should be promoted.

While all levels of government would ultimately play a role, significant leadership, guidance, and education would be required from the federal government to successfully define and implement this approach.

10. Federal Funding and Financing Programs

a) There are several program and process enhancements that could be made to federal programs to better support the development of affordable housing.

Although beyond the scope of the current roundtable initiative, participants offered several suggestions related to how federal funding and financing programs could be enhanced to better support the development of affordable housing. Beyond the common recommendation of increased funding opportunities, participants also provided suggestions around how processes could be enhanced to better support applicants trying to access these programs. Several potential solutions can also be inferred from the challenges participants raised related to these programs.

Most suggested or inferred solutions would require action on the part of the federal government and these include:

- Increasing funding timelines
- Offering greater flexibility around accessibility and energy efficiency requirements
- Offering a greater number of grants as compared to loans
- Offering more application specific resources and supports for non-profit housing providers
- Enhancing communication channels between housing programs and providers and developers
- Updating CMHC applications to use more plain language and to be more applicable to regions outside of Ontario

There were also some suggestions that would require action on the parts of other levels of government. Most significantly, participants identified the need for better coordination and communication between federal programs and individual municipalities in terms of what opportunities are available. This solution would require a coordinated effort from all levels of government including federal, provincial/territorial, and municipal.

E) Key Insights from the Roundtable Series

There are several key insights that can be derived about systemic barriers and potential solutions across the jurisdictions included in this roundtable series:

- There are several **consistent challenges and barriers** being faced across the **Canadian provinces** included as part of this initiative.
- While there are some similarities that can be drawn, it is important to note that the three **Canadian territories** are facing challenges that are **unique** from each other and from the

experiences related to planning and development in the provinces. It is critically important to **consider and respond to their unique contexts and circumstances**.

1. Community Opposition

- **Community opposition** to affordable housing is a barrier experienced by communities, developers, and housing providers **across Canada**.
- **Engagement requirements and public input processes** are recognized as important, but they can have **major financial impacts** for affordable housing developments.
- There are **certain groups and types of housing** that are more likely to face NIMBY (Not-In-My-Backyard) sentiments and **community opposition**.
- Communities, developers, and housing providers across Canada are undertaking **proactive and innovative approaches** to **community opposition**.
- **Relationships** are a key component of addressing community opposition, both before and after construction
- There are **unique ideas** to address community opposition that have not yet been implemented.
- **Public education** on affordable housing is a **critical aspect of addressing NIMBY** and other forms of community opposition, and there is a potential **role for CMHC** to play in delivering this.

2. Development Costs

- **Creating new** affordable housing is **very expensive** which has downstream impacts on affordability.
- **Rising construction** costs are a barrier for developers and housing providers.
- **Shortages of skilled labour** are also creating challenges and increased costs.

3. Planning Systems and Requirements

- Navigating **complex planning systems** and requirements is **difficult, risky, and costly**.
- There are good examples of **municipalities** implementing **successful initiatives and incentives** to support non-profit and non-market providers through the system.

4. Zoning

- **Zoning** can serve as both an **enabler and a barrier** in the creation of new affordable housing.
- Reductions in **parking requirements** can positively impact affordable housing.
- **Inclusionary zoning** is not seen as a silver bullet to increasing affordable housing.

5. Data Gaps and Misalignment Between Supply and Need

- There is a **need for better data** about the housing market, and current and projected housing need.
- There are often **gaps between existing supply and what is needed** within community.

6. The Role of Non-Profits

- **Non-profits and co-ops** are an important part of the solution but face challenges and **capacity gaps**.
- Jurisdictions are taking steps to **support and incentivize non-profit involvement** in the creation of new affordable housing.

7. Post-Construction Barriers

- The **high costs** associated with **operations, maintenance, and tenant supports** present challenges for creating and preserving affordable units and put tenants at risk.

- **Property taxes** are threatening the viability of existing non-profit housing providers.

8. Preserving and Increasing Affordable Housing

- Both non-profit and private sectors are finding it challenging to **preserve existing affordable units**.
- **Non-profit acquisition** is a good opportunity to maintain affordability, but non-profits need assistance to be able to acquire stock.

9. Market Factors

- The **financialization of the housing market** has eroded affordability, decreased available rental housing stock, and caused landlord discrimination to proliferate. This increased financialization of housing has created high rent prices that have outpaced the growth in government subsidies and rent supplements.

10. Federal Funding and Financing Programs

- While discussion related to **federal funding and financing programs** was outside of the scope of the current roundtable initiative, it is hard to separate this from the discussion on barriers in land use planning systems given that so many providers rely on these funds to access development opportunities and that there are several challenges related to the interplay between funding program requirements and planning approval systems.