

CANADA MORTGAGE AND HOUSING CORPORATION

CMHC's 2024 National Housing Conference: What we heard



To request an alternate format, please contact us at:

1-800-668-2642
contactcentre@cmhc.ca

700 Montreal Road,
Ottawa, Ontario K1A 0P7

[CMHC.ca](https://www.cmhc.ca)

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To all the CMHC staff and volunteers who helped to make the conference possible, thank you for delivering a fantastic event. We would also like to pay thanks to all the speakers, presenters, moderators and InnoZone exhibitors. Without your insights and content, there would be no conference.

Lastly, to our audience and readers, we thank you for giving us your time and perspectives to the dialogue. Through the release of this report, we hope that dialogue continues.

Authors:

Julia Markovich, **Advisor,**
Research Division, CMHC

Elisabeth Feltaous, **Senior Specialist,**
Research Division, CMHC

Shannon Rogalski, **Senior Specialist,**
Research Division, CMHC

Anna Froehlich, **Senior Analyst,**
Housing, Infrastructure and Communities Canada

Foreword from Minister Sean Fraser, Housing, Infrastructure and Communities

One of the biggest pressures on Canadians right now is housing. Young Canadians are renting more than ever and being priced out of their communities. Families are finding it difficult to get a good place to settle down. Seniors are being forced to downsize. Too many vulnerable people are struggling to keep a roof over their head.

Still, I remain optimistic that solutions to Canada's housing crisis are within reach. Why am I optimistic? Because of conversations like those held at the 2024 National Housing Conference.

I've often said that it will take a Team Canada approach to fix the housing crisis and restore affordability to Canadians. The expertise, ideas and commitment found at the conference were a testament to the incredible strength of that team.

Leaders in the construction industry, financial institutions, policymakers, not-for-profit housing providers, homebuilders and others – all are bringing their best to the table to solve this crisis.



For our part, the Government of Canada is here to support them, from every angle. We recently launched [Solving the Housing Crisis: Canada's Housing Plan](https://housing-infrastructure.canada.ca/housing-logement/housing-plan-logement-eng.html)¹ – a bold strategy to unlock 3.87 million new homes by 2031. This plan, backed by [Budget 2024](https://www.budget.canada.ca/2024/home-accueil-en.html)² investments, proposes a comprehensive suite of measures to:

- **Build more homes** by bringing down the costs of homebuilding, helping cities make it easier to build homes at a faster pace, changing the way Canadian homebuilders manufacture homes, and growing the workforce to ensure we get the job done.
- **Make it easier to own or rent a home** by ensuring that every renter or homeowner has a home that suits their needs, and the stability to retain it. We're putting measures to protect tenants against unfairly rising rent payments, leverage rental payment history to improve credit scores, increase the Home Buyers' Plan withdrawal limit, extend mortgage amortizations for first-time home buyers buying newly built homes, and more: and
- **Help Canadians who can't afford a home** by creating more affordable and rental housing – including for students, seniors, persons with disabilities, and equity-deserving communities – and eliminating chronic homelessness in Canada.

Solving the housing crisis cannot be done overnight or through any single measure, but it can be done. I encourage everyone to continue the important conversations from the National Housing Conference, to share new insights and make new connections. Above all, Canadians and housing partners alike can be assured that the Government of Canada will continue to do everything it can to restore affordability, and fairness, for all generations.



The Honourable Sean Fraser, Minister of Housing, Infrastructure and Communities Canada (HICC) speaks with Tim Richter, President & CEO of the Canadian Alliance to End Homelessness (CAEH).

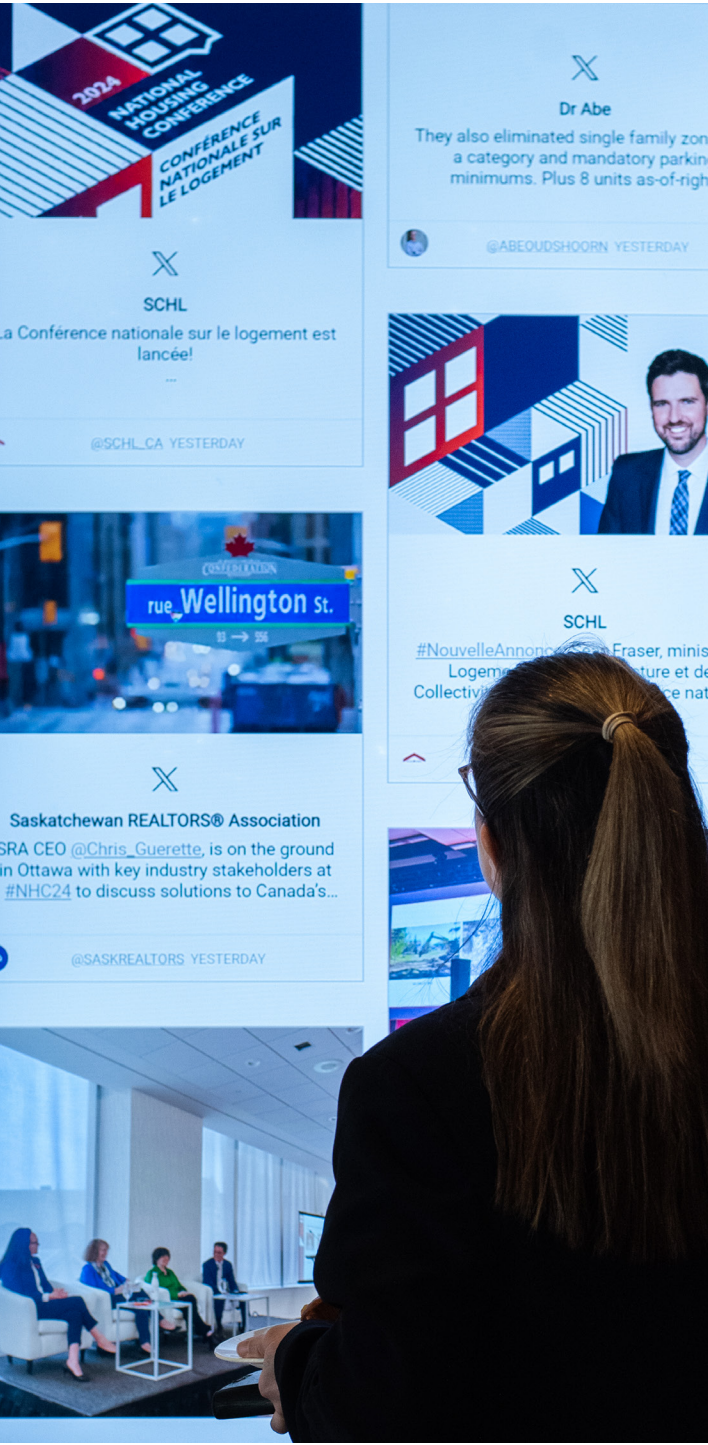
¹ <https://housing-infrastructure.canada.ca/housing-logement/housing-plan-logement-eng.html>

² <https://www.budget.canada.ca/2024/home-accueil-en.html>

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Introduction



CMHC’s 2024 National Housing Conference was created to bring people together for a conversation on accelerating housing construction and affordability. Participants from across Canada and other nations came together to discuss best and emerging practices, new technologies, and actionable solutions.

This report summarizes the main themes identified at the conference. Like the event, it focuses on solutions. It is structured in three main parts:

- What we build
- How we build
- Who builds

A conference highlight was the InnoZone. This was more than a standard trade show floor for innovations; it was an immersive experience of ideas, solutions and technologies being shared throughout the sector. The InnoZone also gave people an opportunity to engage with the practitioners and get a more in-depth look at the solutions and technologies discussed on the stage. To mirror this experience, content from the InnoZone is shared throughout this report. An appendix details the full list of InnoZone contributors.

Indigenous housing solutions also formed an important conference theme. These solutions were highlighted in three dedicated sessions, as well as other themed panels and discussions. To mirror this approach, you can find a dedicated section in the “Who builds” theme (pp. 23-25), and additional content throughout this report.

In the following pages, you’ll also find conference discussions devoted to housing research and data initiatives. This includes a summary of the Housing Research Awards (p.20), and dialogue from selected themed sessions.

What we build

“The housing crisis isn't just some academic concept that's discussed in classrooms. This is a lived reality for Canadians from different walks of life and it's impacting us all, not just as individuals but collectively as Canadians.”

Minister Sean Fraser, Housing, Infrastructure and Communities Canada (HICC)



Housing supply gaps

Throughout the conference there was consensus as to the scale and urgency of the current housing situation in Canada and that a lack of supply was a significant driver. The estimate of 3.5 million additional housing units required to reach affordability targets was widely cited at the event.

This sentiment was shared on both sides of the border. In his opening keynote speech, the Honourable Sean Fraser shared that building homes “in the millions” is required to solve Canada’s national housing crisis. To reach this goal, the federal government is implementing measures to:

- Reduce the cost of home building;
- Make it easier for cities to build homes through incentivizing local planning changes;
- Scale up the mass production of homes.

The United States Department of Housing and Urban Development (HUD) General Deputy Assistant Secretary Dominique Blom echoed the need for a lot more housing. In her keynote speech, she shared that housing supply is a critical issue in the United States and that HUD is looking for all ways to repair, subsidize and build new homes.

Some of the solutions she cited included:

- Investing in new housing innovations to boost supply as quickly and smartly as possible;
- Harnessing the power of administration to get resources to communities faster and more efficiently;
- Ensuring innovation and equity is embedded in all their work.

While there was general agreement that we need a lot more housing, the nuances of the supply gap were also discussed. One part of this dialogue was centred on what is not included in this estimate. For example, Mayor Rebecca Alty of the City of Yellowknife noted in her keynote speech that CMHC’s housing supply projections did not include the Territories. She confirmed that these data are needed to better understand the full extent of the gap in Canada. To help fill this data gap, the City of Yellowknife is developing a housing needs assessment to identify its current and future housing needs. This assessment also includes infill development and infrastructure requirements.



The right kind of supply

“If it's all market housing, there's still going to be too many Canadians who go to bed without a roof over their head.”

Minister Sean Fraser

A second part of this dialogue was focused on making sure we are building and supporting the *right kind of supply*. This was reflected in conversations about addressing the *needs of vulnerable and equity-denied populations*. The issue of generational fairness and meeting the needs of younger Canadians also contributed to discussions about the right kind of supply. There was widespread agreement about the need for *affordable and non-market housing*. It was clear that market housing alone would not solve Canada's housing crisis.

In his keynote address, Minister Fraser emphasized that Canada is missing out on the potential of people who are unhoused and precariously housed. He stressed that we shouldn't accept that homelessness is a reality in a country like Canada, and that we need to rethink what success in housing means. This means a shift in emphasis away from government achievements to people having affordable homes in which to live. For him, solving the housing crisis is not just about number of units built, but ensuring that if someone loses the housing they have, they have other options that are suitable and affordable.

He also emphasized the need to build more rental housing stock to address the generational fairness challenge (which became a key focus in Budget 2024). Building more rental supply helps both people who want to rent and people who want to buy homes. Increasing rental supply creates downward pressures on rents; this benefits those who would like to save for a down payment. It also brings down the cost of rent for long-term renters.

In a panel discussion with Cheryl Case, Daniele Zanotti, Ray Williams, and Krystal Valencia, titled: *Building an equitable future: Innovations in housing for inclusive communities*, we heard about the importance of asking what communities need, rather than assuming. They discussed how to create opportunities for people to engage and stay engaged to be able to communicate their needs and create the right supply.

Non-market housing

Many speakers emphasized that the market alone can not solve the housing crisis nor support the most vulnerable members of our society.

Minister Fraser spoke about how the housing crisis affects people unequally. To support the most vulnerable, he shared that the federal government needs to invest directly and for the long term in affordable housing across Canada. As shared in his keynote speech, providing more federal lands for affordable housing is part of the government's solution. Providing financial support for more cooperative housing (\$1.5 billion for housing co-ops committed in 2022), is another part of the solution.

In addition to being the right thing to do, Minister Fraser emphasized that government support for affordable housing is also the right economic decision. The cost of preventative measures like housing is a lot less than the costs associated with numerous ER visits, mental health services, courts and law enforcement. It also unlocks the economic potential of people who are otherwise too busy trying to find a place to live

Many speakers agreed and emphasized that there is no market solution to non-market housing, but rather a mix of accessible private and public funding. Tracee Smith of Keewaywin Capital noted that there are not enough public funds to support the supply of not-for-profit housing that is needed by all groups, including Indigenous communities.

Using government lands, at all levels of government, was noted as an important tool for supporting more non-market housing. Mayor Alty talked about the experience of Yellowknife lobbying for surplus federal lands and funding. She shared their success in partnering with the federal government to transfer a property formerly used for employee housing to the Territorial government for affordable units.

Conference delegates heard about several other municipal initiatives to support the development of non-market housing. The City of Victoria shared a focus on affordable rental and co-ops through their Official Community Plan Accelerated Process. In Victoria, affordable housing projects that align with design guidelines and permits can be fast-tracked and exempted from re-zoning requirements.

In 2017, Edmonton introduced an affordable housing strategy with a focus on new construction. The strategy recognized that the city needed a pipeline of shovel-ready affordable housing projects. The council decided that affordable housing should be available throughout the city. To reduce risks for developers, the council also agreed to provide city funding as the initial investment in these projects. This will help developers secure additional necessary funding more easily.

Housing, infrastructure and complete communities

“...You can't talk about housing without talking about infrastructure.”

Mayor Alty, City of Yellowknife

The interconnectedness of housing and infrastructure was a theme running through much of the conference. Minister Sean Fraser and Deputy Minister Kelly Gillis spoke about the federal government's plans to link infrastructure and housing – represented in the upcoming departmental name change of Infrastructure Canada to the Department of Housing, Infrastructure and Communities.

As shared by Minister Fraser, the goal is not to just build housing, but complete communities. These are communities that include essential services within walking distance of homes – jobs, parks, transit, and other local amenities. They also include a range of diverse housing types and tenures. This vision was shared by Dominique Blom of HUD. It was clear from their work with colleagues across the US that their focus is on creating strong, sustainable and inclusive communities for all.

In their panel discussion, *Building Together*, panelists Ana Bailao of Dream Unlimited Corp., Carol Saab, CEO of the Federation of Canadian Municipalities, and George Carras of R-labs echoed the need for more housing units, but also the need for all the infrastructure and services to support them. This includes both hard services (water, sewer, roads) and services to create community (libraries, parks, community centres). They cautioned that if we don't emerge with an infrastructure plan at a scale and ambition that matches the scale and ambition of our housing plan, we will not be able to enable cities and communities to deliver more housing. To be successful, this will require leadership from all orders of government.

The dialogue around infrastructure and housing included the need for social infrastructure. In the session *From concept to community: integrating innovation in multi-family home design*, we learned about the importance of housing that is socially connected, age-friendly and resilient. A key part of this discussion was the role of intentional design and creative programming to support social interaction in new and existing multi-family housing. These types of outcomes-based features can help reduce social isolation and loneliness.

Examples shared included:

- Courtyards
- Wider hallways
- Windows and natural light
- Comfortable seating areas in lobbies
- Community gardens
- Bulletin boards

These social considerations were also discussed within the context of private spaces in multi-family housing. A key point raised in this discussion was to allow for the personalization of private spaces, so that they can be changed to accommodate needs over time.

To build complete communities, major funding commitments in infrastructure are required. Mayor Alty of Yellowknife spoke of the need to break down silos between housing and infrastructure, especially as a part of funding conversations. Deputy Minister Gillis shared how the Canada Community-Building Fund, Canada Permanent Transit Fund and future federal infrastructure funding programs will require communities to identify housing needs and tie infrastructure to those needs.

Beyond funding, building complete communities was described by Minister Fraser as a mindset and approach. For him, this means a shift in thinking away from building “storage units for people to sleep in at night,” to places where “Canadians can build their full potential.”

The idea of mindsets was also explored in an interactive session titled *Transformational Co-Creation: Strategies for mobilizing solutions around a Housing Crisis*. This workshop involved “diving below the surface” to understand myths and norms about housing. Audience members were asked to reflect on a key question: “What is one force, story, structure holding us back from realizing the right to adequate housing in Canada?” Numerous themes emerged:

- Affordability in housing, alongside the need for infrastructure;
- Short-term planning associated with four-year election cycles;
- Lack of agreement on whether housing is a human right;
- Siloed conversations, where we don’t engage with complex/different types of housing expertise;
- The notion of one-size-fits-all housing solutions across Canada;
- Negative views about renting, people who rent, and perceived effects of tenure on property values;
- The existence of the housing crisis (when it seems to be the status quo of our economic system);
- Seeing community housing as an undesirable thing and last resort.

Reevaluating our approach to housing was recognized as a way to break the cycle of inaction and find new methods to achieve the progressive right to adequate housing in Canada. The themes generated in this session also have implications for building complete communities.



Inside the InnoZone



Minister Sean Fraser visits the InnoZone



Engagement with SHED Limited



Tr'ondëk Hwëch'in Government



Sparrow Living

How we build

“If we want to catch up on the housing supply shortfall that we have, we have to change the process of how we build.”

Ian Arthur, nidus3D

“If the permit is taking more time than us erecting the house, there is something wrong. Right?”

Ramtin Attar, Promise Robotics

Numerous sessions focused on different aspects of *permitting, home building and construction*. It was widely recognized that to meet our goals for building a lot more housing in the next decade, we need to change these processes. Many discussions centred on how to build housing faster, as traditional approaches were seen as too slow.

Four main approaches were highlighted as solutions to quicken the pace of home building:

- Office-to-residential conversions;
- Modular construction;
- 3D printing; and
- Robotics.

Beyond these approaches, reforms to land use planning systems were also highlighted throughout the conference. Combined, these changes were seen as helping to build more housing at a pace that could help address the crisis. They also enable the building of different types of housing.



Conversions

In a session entitled “*Commercial Conversions to Unlock more Housing*,” we learned about the value of office-to-residential conversions. This included a presentation on the Neoma Building in Calgary. This is a 10-storey, 100,000 sq. ft. former office tower developed by Homespace, specifically for affordable housing. It is the first conversion of its type in Calgary, offering rents at 40% below market rate. It provides 82 apartments (studio to two-bedroom units), lots of amenity space, and in partnership with other organizations, wrap-around supports.

The biggest challenge with this type of development is identifying and seizing the opportunity at the right time. There were more conversion options during the COVID-19 pandemic than today. Unless searching for office-to-housing conversion opportunities is part of your core business, finding a building comes down to timing and chance. Despite the issue of timing, it was emphasized that conversions can be the more affordable, quicker and environmentally sound housing option in the right market.

Modular construction

Modular construction was another solution shared at the conference. As described in the “*Changing the way, we build: Construction and Implementation*” session, there is a spectrum associated with modular construction; it isn’t just one thing. Examples shared included mass timber and wood frame products, and components such as windows and kitchens.

Numerous benefits were associated with modular housing:

- Faster construction times (several days, as opposed to many months);
- A greener product (compared with onsite construction);
- Enhanced worker safety (manufacturing components offsite is safer than onsite construction); and
- Opportunities for semi-skilled workers to be trained quickly.

In Northern and remote Indigenous communities, modular building technologies can be used to build in the winter in safer factory environments, and then assembled onsite. Northern and rural communities face unique challenges related to transporting materials, shorter weather windows for building, and lack of locally skilled workers. James Smith from Vuntut Gwitchin Government, Lynne Cormier from Temiskaming Native Women’s Support Group, and Chief Angela Lavasseur of Pewanun highlighted their efforts in integrating modular builds into their communities and bringing factories closer to home. These initiatives led to increased local employment, homes that are built by the occupants, and greater pride and resilience in the community.

3D Printing

Through a partnership between Habitat for Humanity Windsor-Essex, nidus3D, the University of Windsor, the Town of Leamington, we learned about the benefits of 3D printing for home building. Supported by CMHC’s housing innovation team, this technology has been used to create four units of net-zero, code-compliant rental housing. This was an historic first for Canada, and the largest 3D-printed housing project for use in North America. The response from tenants living in the four-plex over the last 1.5 years has been positive, and the technology has also proven to deliver on energy efficiency.

A key advantage of 3D printing technology is the time savings. For a small bungalow project in Alberta, for example, nidus3D is looking to print this in three days. Through a partnership with a modular company supplying the interior wall systems, it takes 6-8 weeks to go from foundation to move-in ready. By embracing these forms of technology together, the 60-day home is a reality.

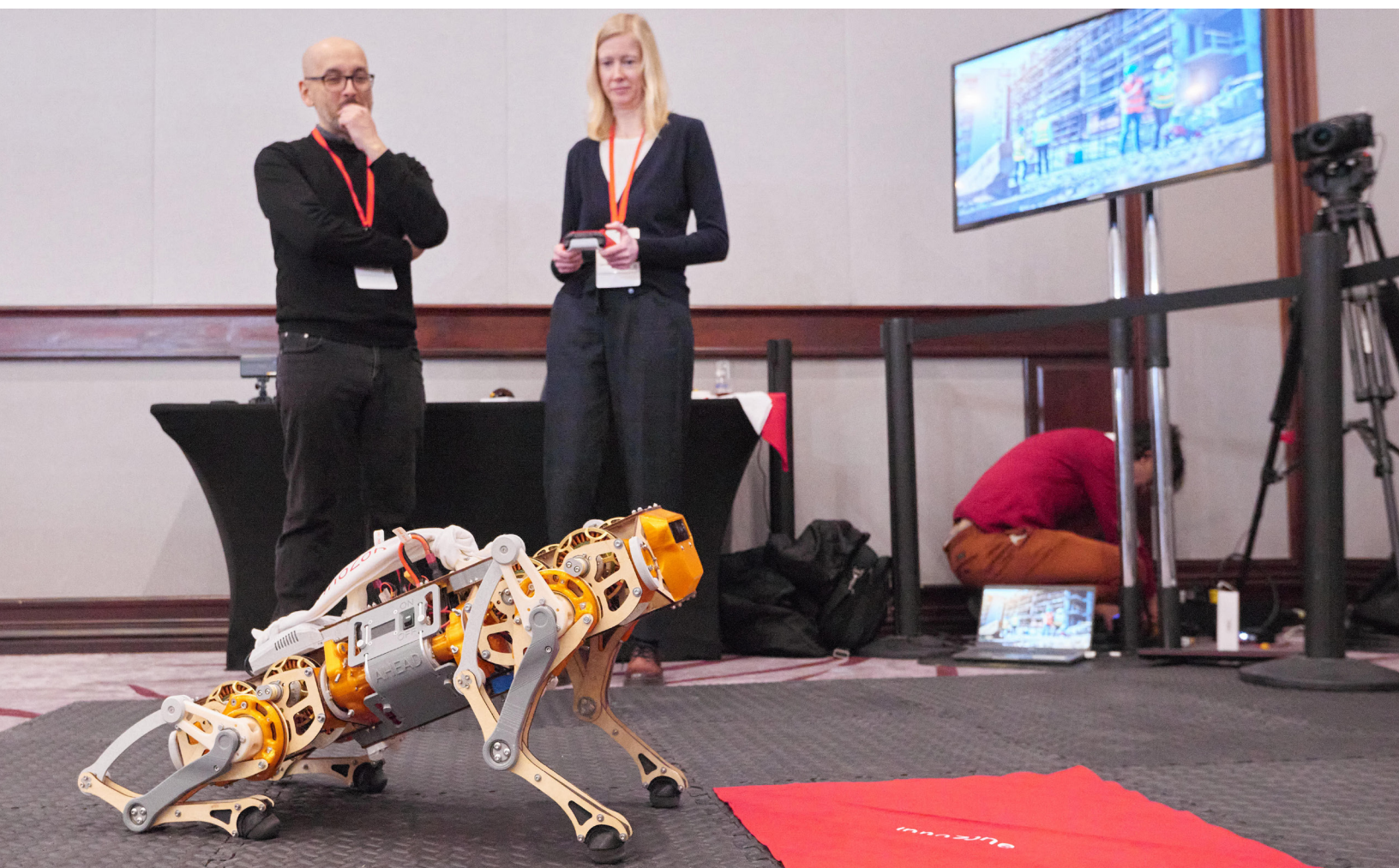
New collaborations with First Nation communities are also forming around 3D printing technology. For example, nidus3D has partnered with the Siksika Nation in Calgary to print a four-plex that will be used as transitional housing.

Construction automation and robotics

In the “Building the Future: Innovations in Construction Robotics” session, CEO Nhung Nguyen of Horizon Legacy Group shared how her organization is using technology and automation in housing. The company has an over 70-year history of building, owning and operating commercial and residential real estate. It recently decided to redirect all its efforts into construction automation.

In the Town of Gananoque, Horizon Legacy is building a neighbourhood using on-site robots. The project includes 26 townhouse units that will be used as affordable rentals. The technology is compliant with the Ontario Building Code, and construction begins in 2024. It is one of the first and largest neighbourhoods in Canada to be built using this technology.

The company also created a Construction Automation Lab in 2023, to support research, testing and development of automation capabilities. They have also been developing networks with universities, other companies, and engineering firms who are similarly interested in the technology. This growing network has a shared vision to build housing faster and more affordably, while addressing labour shortages in the construction sector.



Land use planning systems

Accelerating the pace of homebuilding by changing land use planning systems was another solution highlighted at the conference. As shared by Minister Fraser in his keynote speech, planning regulations have made it illegal to build the kinds of homes we need to increase supply and ensure all needs are met.

Yet over the last few years, some municipalities have been changing their planning systems. As shared by Mayor Alty, for example, Yellowknife has really led the charge in this area, by:

- Overhauling zoning by-laws to remove barriers to density and certain dwelling types;
- Allowing multi-unit dwellings in all residential areas;
- Reducing minimum parking requirements to unlock more space to build housing;
- Increasing the number of units allowed per lot (now up to six from one); and
- Making land donations (Habitat for Humanity, the Territorial Government) for affordable housing.

The City of Yellowknife began introducing these major changes in 2020. Since that time, numerous municipalities across Canada have been making similar changes to their planning systems. Municipal representatives from Edmonton, Victoria and Kitchener shared how they are changing the way they are building housing to create complete communities.

The City of Edmonton shared that despite identifying a gap and need for more supportive housing, units still weren't getting built. This was due to a combination of NIMBY attitudes, zoning, and the complexity of projects that required stacking funding from many different sources.

To increase units, the city:

- Made supportive housing permitted in all zones;
- Simplified the process and reduced opportunities for NIMBY opposition, and;
- Removed single dwelling zoning and parking minimums (the first city in Canada to do this).

The City of Victoria recognized that the land use approvals process is a major pain point for affordable housing development. Approvals were also identified as an opportunity and area of municipal influence. To ensure that approvals aren't a barrier, the city has permitted city-wide missing middle housing. This includes housing with up to 6 units permitted as-of-right and corner townhouses up to 12 units. The city is in the process of looking at how to enable 4-6 storey purpose-built rentals city-wide.

The City of Kitchener launched its (2023) "Growing Together" strategic plan. This plan includes a focus on transit-oriented development to unlock more housing in the core. It will help to avoid the need for zoning by-Law and Official Plan amendments to allow greater density with no parking minimums in the core. Additional features include:

- A staged approach to reflect market demand around each LRT stop;
- A rental replacement by-law; and
- Enabling four units as-of-right across the city.

The wave of change and rapid upzoning shared throughout the conference has been furthered by the Housing Accelerator Fund³ (**HAF**). As revealed by Minister Fraser, the HAF has exceeded all expectations and 179 agreements had been completed at the time that the Conference was underway. These agreements will help fast-track 750,000 homes in the next decade. The Fund has since received a major top-up as part of the Federal Government's **new** Housing Plan⁴.

³ <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/housing-accelerator-fund>

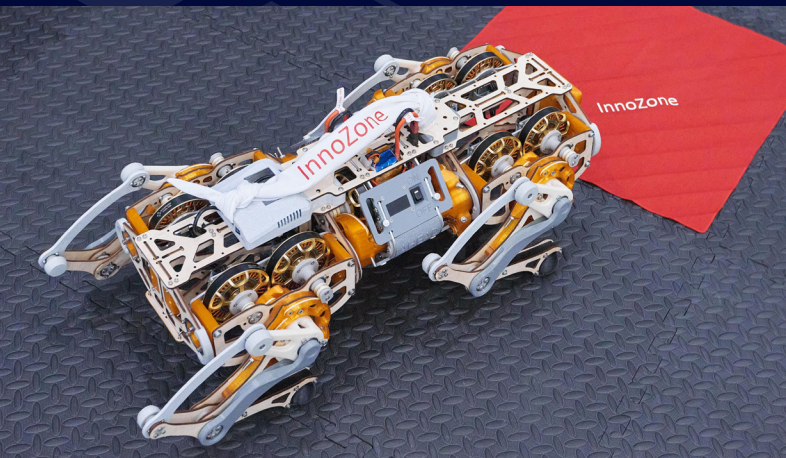
⁴ <https://housing-infrastructure.canada.ca/housing-logement/housing-plan-logement-eng.html>

Artificial intelligence and software applications

Artificial intelligence and software applications within municipal planning processes were also identified as solutions to build housing faster. In *“Beyond the hype: The role of data, digital, and AI in accelerating housing solution,”* for example, the City of Kelowna’s use of AI in permitting and approval processes was commended for shortening timelines.

Similarly, in the *“How municipalities are changing the way we build housing”* session, the City of Kitchener’s use of Bluebeam construction software was highlighted. By enabling staff to comment on and mark up drawings in real time, the software improved collaborations between departments and reduced approval timelines significantly.

Inside the InnoZone



Ahead.io’s robot construction dog (STELLA)



Viewing the Montgomery Sisam Architects exhibit



Municipal Info Hub



Rohe Homes

Role for data and research

“If we understand it, we can address it”

Dr. Alina Turner, Helpseeker

A key theme running throughout the conference and the InnoZone was the need for data-driven solutions. This dialogue took expression in several main ways. First was the role of *data collection as an indicator of priorities*. As revealed in the “Data Driven Solutions for Homelessness” session, it’s possible to track every single cow in Alberta, but not homelessness. Numerous organizations and strategies within and outside government now exist to help address data gaps on homelessness. These include:

- A new data framework from Housing, Infrastructure and Communities (HIC), to improve the quality and availability of data to reduce homelessness;
- Working at local levels to help get data into the hands of decision makers, such as creating dashboards of shelter occupancy rates; and
- Using innovative technologies to solve problems, such as social service search engines and artificial intelligence.

Second was the role of data and evidence to help determine how to best respond to housing challenges. Canadian and international speakers all highlighted the role of evidence to provide insights on the right solutions to leverage.

- For example, Dominique Blom (HUD) discussed the success of leveraging the research and data generated by the HUD research team to inform their policy decisions. She also shared how having access to CMHC’s housing market reports helped to better understand our shared Canadian and American challenges and potential approaches to solutions.
- In her keynote speech, Mayor Alty shared the analysis that helped guide Yellowknife’s strategy to lobby for surplus federal lands and funding. This included a close analysis of the population demographic shifts they had projected. Other municipalities unlocked housing development through research on municipal zoning barriers, land use restrictions and transit needs. The platforms and publicly available research and data will be key today and in the future as housing development is accelerated to keep up with the pace of demand and population growth.

A third dialogue around data was the need for new approaches and ways of thinking to inform solutions. In the “Data Driven Solutions for Homelessness” session, for example, the need for a *systems approach to data driven solutions* was emphasized. There were two main components to this approach. One is understanding and tracking all the related experiences associated with homelessness. Examples include child sexual abuse, addiction and human trafficking. A second is acknowledging that qualitative data counts as data and should be prioritized equally to numerical data.

Inside the InnoZone

Municipalities, communities, and housing providers can now leverage a range of tools, data platforms, and research hubs to deliver on their housing commitments. The following is a brief example of some of the platforms that are now available to support various collaborations in housing development:

Housing Assessment Resource Tools (HART)⁵, UBC: addresses the absence of shared, replicable, comparable, and equity-focused data to set meaningful housing targets and measure progress.

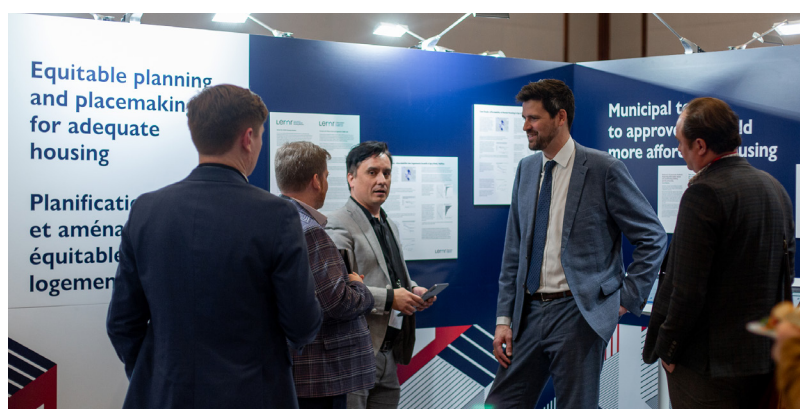
The Low-end of Market Rental (LEMR) Housing Monitor⁶ is a free online tool that presents the location and characteristics of low-end of market rental housing, changes in this rental stock over time and housing-related trends such as development and eviction. It covers the Calgary, Greater Toronto Area, Greater Montreal Area, Metro Vancouver Area, Halifax, and Winnipeg regions.

The Canada Housing Survey (CHS)⁷ is a biennial survey that started in 2018, in partnership with Statistics Canada. It collects information from Canadian households on their homes, communities, housing needs and housing experiences. Results of Cycle 3 will be released in early summer 2024.

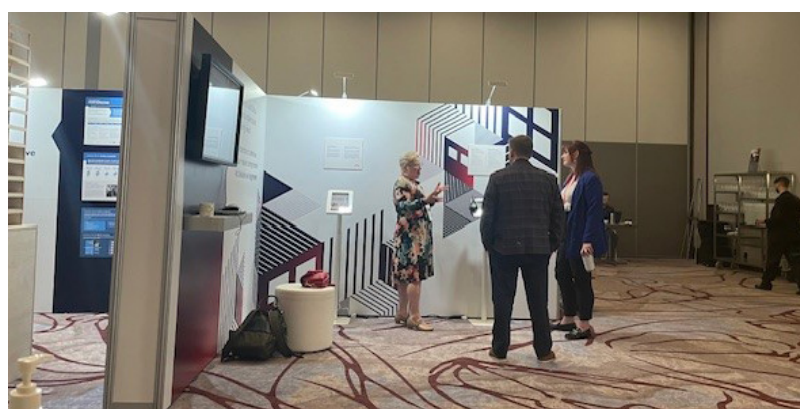
The Canadian Housing Evidence Collaborative (CHEC)⁸ is the independent research, knowledge mobilization and capacity-building hub of the CMHC-funded Collaborative Housing Research Network.



The HART Team at the InnoZone



Minister Fraser connects with the LEMR team at the InnoZone



The CHEC Team at the InnoZone

⁵ <https://hart.ubc.ca/>

⁶ <https://lemr.ca/>

⁷ <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/surveys/canadian-housing-survey>

⁸ <https://chec-ccrl.ca/about-chec/>

The 2023 Housing Research Awards

There continues to be large gaps in our collective knowledge on the housing challenges being faced across the country. As a result, CMHC is pleased to see more and more impactful research taking place in Canada, and to profile these research successes through the Housing Research Awards program supported under the National Housing Strategy.

The plenary ceremony provided the chance to honour the people behind the 2023 award recipient research projects and get to know a bit about their approach, their results, and the current and future impact on Canadians. Each project highlighted at the ceremony has made important contributions to our collective understanding of housing challenges and potential solutions.

Recipients celebrated at the ceremony included:

Gold Roof Award for Knowledge to Action: **Practical Applications of a Women-Centred Approach to Housing Design** (BC Society of Transition Houses)

Gold Roof Award for Housing Research Excellence: **Housing Assessment Resource Tools (HART) Project** (University of British Columbia)

CMHC President's Medal for Outstanding Housing Research: **ReHousing the Yellowbelt: Rezoning Single Family Homes as Multiplex Housing** (University of Toronto).



Housing Research Award Recipients, from left to right: Stéphane Poulin (CMHC), Michael Piper (University of Toronto), Alexandra Flynn (University of British Columbia), Ghazaleh Akbarnejad (BC Society of Transition Houses), Michel Tremblay (CMHC).

Who builds

“When we work together, we can identify the solutions that will actually end the national housing crisis.”

The Honourable Sean Fraser

Role of partnerships and a “whole of community” approach

Throughout the conference, there was a consistent and strong message conveyed to participants: all levels of government, the private and not-for-profit sectors, Indigenous communities, youth and equity-denied populations need to all work together to address the current housing crisis. Solutions are all about partnerships and collaboration, and there is a critical need to understand what really drives all partners. These foundations help create a system where everyone benefits from potential solutions.

In his opening plenary, Minister Fraser observed that everyone at the conference was oriented towards solutions, and that these solutions will only be achieved because of collective work, collaboration and innovation. He noted that the extensive expertise and potential solutions necessary are already at the event, and that they need to be shared and scaled to be most impactful.

The importance of partnerships and doing this work together was echoed in the keynote speech by Dominique Blom of HUD. This includes collaborations with their counterparts in Canada. As shared in her keynote, ongoing exchanges with Canada’s Minister of Housing, Statistics Canada, CMHC, and the Department of Housing, Infrastructure and Communities Canada (HICC) have been critical to HUD’s work. Given our shared challenges, collaborations will help realize our shared goals around building more housing, eliminating homelessness and creating equitable and complete communities.

There were many examples shared where solutions focused on community inclusion strategies. In the session on *"Building an equitable future,"* Cheryll Case discussed strategies she has used in some of her urban planning projects. One project involved testing human rights concepts for planning a community. To do this work, she originally engaged with a community through several established approaches:

- Consultation meetings;
- Showing up at not-for-profit offices; and
- Cold calls with residents to invite people to share their stories and experiences.

What was interesting to learn about was the participant response to the summary of these engagements. The community came back and said that while the ideas were interesting, they wanted to have the pen in their hands and draw for themselves what their community would look like with a human rights approach. This led to a new approach and community mapping exercise with 140 residents over a four-month period. Through this process, it was clear that there was widespread support for more density and co-ops. By changing the engagement strategy and giving community the "lead pen," new opportunities and solutions emerged.

The need to build culturally appropriate homes has led to unique partnership opportunities in urban spaces between not-for-profit and private corporations. Alex Miller (Big Block) and Bill Dupre (Central Urban Métis Federation, Inc.) partnered together to deliver two large affordable housing developments with integrated cultural design and transportation for Métis Elders. Such partnerships often take time to build, as discussed by Melanee McAulay (Sacajwea) and Jeff Neven (Indwell) who together have delivered student housing for urban Indigenous students, as well as affordable housing units for families in downtown Hamilton, Ontario.

Role of private sector investment

“Government programs don’t provide enough money or have enough money to please everyone. ... there is not enough money on the government table to build housing.”

Tracee Smith, Keewaywin Capital

It was recognized that the housing problem is trillions of dollars in scale and there is a critical need to attract private investment to help tackle it. However, it was also recognized that there is sometimes hesitation with investors because they often don’t fully understand the specific landscapes in which they are considering investing in. As a result, much of the private investment available to support solutions is in a wait-and-see mode, observing the outcomes of pilot programs and other local initiatives. Several sessions during the conference focused on how to overcome that wait-and-see mindset.

In the *"Building, acquiring and preserving: Putting our money to work"* session, participants learned about three new initiatives to improve access to capital. First was the Community Housing Transformation Centre’s Plancher Fund in Quebec. By relying on dormant capital and pooling assets from across the not-for-profit and community housing sector, the Fund is a vehicle that private investors and institutions can then invest in. It can issue loans and make investments to support housing.

A second pilot initiative is led by Tracee Smith of Keewaywin Capital Inc. in partnership with CMHC. It is a private-credit fund that provides opportunities to help Indigenous people build and maintain housing on-and-off reserve and offers investors a return on their investment.

The McConnell Foundation shared that while 20% of its current portfolio is in impact investments (such as affordable housing), it is transitioning to 100%. This is charting a course for more investments in housing in Quebec and across Canada. The Foundation will amplify its support for construction and renovation projects and is willing to take a lower rate on investment.

These new financing instruments and investment models are anchored in partnerships and collaborations.

Not-for-profit sector

The important role of the not-for-profit sector in the identification and development of housing solutions was emphasized. Not-for-profit organizations, however, are largely focused on mission and vision, and primary programming. Often these organizations require the benefit of partnerships to participate in innovative housing solutions. For example, they don't have an acquisition department that understands sophisticated financial modelling. That said, there were several examples outlined during the conference that discussed success stories of these partnerships.

In the panel discussion: *"Building Together"* with participants were presented with concrete examples of successfully formed impactful partnerships with private, public and government entities. One of many examples provided during the session was the development at Lebreton Flats in Ottawa, which involved federal lands that produced 608 units (40% affordable, some deeply affordable, some market rental, and 20% owned by multifaith). This was achieved through strong partnerships between developers, the not-for-profit sector and the city. We can't just continue to rely on traditional players to do traditional things. As added by panelist George Carras as a final takeaway to the audience, we need courage to try things in new ways in partnerships.

Indigenous housing development and finance

Replicable solutions

Opportunities and solutions related to housing supply for Indigenous communities and governments are locally specific.

Northern and remote geographies experience housing barriers like:

- Climate change catastrophes (e.g., wildfires and flooding);
- Longer winters limiting the building season;
- Lack of skilled workers;
- Lack of build-ready land; and
- Shipping and logistical challenges.

In urban regions the cost of land is expensive, and the land that is available may be contaminated. Not-for-profit organizations may not have the skilled capacity to develop housing in these regions.

Indigenous communities in remote locations have leveraged new construction processes and technologies to support local housing and economic development. Nisichawayasihk Cree Nation, Old Crow, and Temiskaming Cree Nation have utilized modular builds to train youth, impart pride in home ownership and develop a circular economy. Both Nisichawayasihk and Temiskaming maximized the factory environment to train youth and future homeowners on panel assembly. The homes were then installed in less than a week onsite and were ready for interior finishing. Old Crow has shipped panels and installed them rapidly during a short building window. Using modular builds allowed the community and homeowners the ability to tailor the design of the panels to local climate conditions and the needs of the community. The controlled factory environment promotes a safe space for building that's climate controlled, so panel assembly can take place during off-season periods and provide local employment.

"It's very convenient to have the factory right in the community... we can build an entire house in that building, and the doors open up and we can bring it out on a trailer."

Chief Angela Levasseur, Nisichawayasihk Cree Nation

Capacity development

Capacity development opportunities exist beyond the construction and housing development trades. Indigenous communities need Indigenous architects. Old Crow leverages a community consultation process to ensure that the designs are culturally appropriate. In urban settings, Sacawjea and the Central Urban Métis Federation Inc. have partnered with non-Indigenous development companies to transfer land and co-design housing and support programs. Yet, developing Indigenous architects will further economic development in remote and urban regions, and support culturally appropriate design that is welcoming and safe.

“...venture in and try to see if you can collaborate with another agency that's not Indigenous. You know? It didn't happen overnight for us too. It took a lot of time to build the trust.”

Melanee MacAuley, Mississaugas of the Credit FN Eagle Clan (Sacajawea)

“We need to train our own designers and architects. Most First Nations Communities children say they want...to be a teacher, a social worker, or a cop. Why? Because that's what they see. I would like them to go to school to become architects because they have that unique cultural knowledge that will help them build houses that are conducive to our way of life and our climate.”

Chief Angela Levasseur, Nisichawayasihk Cree Nation

“We need housing to build economic resilience.”

Shannin Metatawabin (NACCA)

Indigenous housing finance

The financing opportunities to address housing development need to be creative. Land security is unavailable on reserve, and the economies are slow with limited employment available. As a result, there are opportunities to develop creative processes to access credit and develop loan products that are “For Indigenous, By Indigenous.” Realigning federal government resources to target private home ownership is another linked opportunity. Finally, speakers highlighted an opportunity to reassess how risk is perceived for mortgage loans, especially given the restricted land title ownership that many Indigenous face because they live on reserve or have been financially excluded or defrauded of their traditional lands.

“...you can move at the speed of trust.”

Alex Miller (Big Block)

Capacity development opportunities also exist in the financial sector. Indigenous Financial Institutions and Aboriginal Capital Corporations are rapidly expanding their networks, and there is a new opportunity to introduce additional flexibility to the First Nations Market Housing Fund. The added flexibility, in partnership with Yānoncchia, can unleash the potential for Indigenous home ownership and allow access to credit and loan solutions that are guaranteed by Indigenous financial institutions. Other “For Indigenous, By Indigenous” solutions that have been leveraged include:

- The ground lease created for the Senakwe project (80% loan to value).
- The popular and successful First Time Home Purchase Program offered by the Manitoba Métis Federation has created financial resilience that has trickled back into the Canadian economy.

Supporting this growing ecosystem will require additional knowledge and training of Indigenous underwriters, asset managers and insurers. Historically, Indigenous communities have benefitted from mentoring and developing Indigenous scholars in key domains. For example, Indigenous legal experts have successfully negotiated land claims. The same development is needed now to ensure that youth are trained and represent Indigenous perspectives in the financial industry.

“We are excellent stewards of land; we need to become stewards of capital.”

Fred di Blasio (Longhouse Capital Partners)

Inside the InnoZone



Community Led Designs for Specialized Housing in the North (Nishnawbe Aski Nation)



Yanonhchia' Indigenous housing finance initiative

YÄNONHCHIA'



Vuntut Gwitchin Government (VGG) building supply warehouse and modular assembly facility



Pewapun Construction Ltd in Nelson House, Manitoba

Including youth

Youth and student-focused organizations are not always front-and-centre when thinking about housing solutions. Yet, in the closing plenary of the conference, members of the Prime Minister's Youth Council made clear the importance of youth in housing today. One organization in particular—the Student Union of the University of Toronto—was praised for generating affordable housing change.

Several recommendations to support young people in having their housing needs met were shared:

- Funding more student housing;
- Holding neighbours to account and addressing NIMBYism's role in preventing different housing types from being built;
- Engaging students to get their ideas into action;
- Bringing together funding from government and student associations to build not-for-profit housing;
- Having a youth representative on a Board; and
- Supporting and funding innovative solutions (like 3D printing).

Inside the InnoZone:

Including equity-denied communities

A consistent message across many plenaries and concurrent sessions during the conference was the need to include to all impacted partners and residents from the outset of projects to provide input and direction from those for whom groups are trying to impact.

Creating more inclusive communities is essential. It's not just about physical infrastructure; it's about involving more people in the process and integrating lived experiences into policy and development and program design. Ensuring these voices are heard across all stages of the process is crucial. While the concept of community engagement was present throughout many of the conference sessions, there were specific sessions dedicated to presenting success stories. For example, in the plenary *"Building an equitable future: Innovations in housing for inclusive communities,"* Ray Williams, Chair of the Black Opportunity Fund, a community-led charitable organization, outlined their approach to continued engagement from the community. In their programs and initiatives, they work to ensure they are hearing the critical input needed from Black Canadians, and then readjusting their activities accordingly.



Kensington Market Community Land Trust

Closing remarks

“We're in a housing crisis and we have to act like it.”

Mayor Alty, City of Yellowknife

“We are at a time where it's inappropriate to not find solutions for housing or to play a role, even if small.”

Chris Guérette, Saskatchewan Realtors Associations

CMHC's 2024 National Housing Conference was focused on solutions. As shared in this report, the solutions discussed at this event focused on different aspects of what, who and how we build.

The ultimate theme running through our event was the sense of obligation to act. Whether coming from members of government, home builders, service providers, resident groups, researchers, associations, innovators or others in the housing system – the strongest message we heard was about the urgent need to take action. This message was echoed outside the event, through a public demonstration advocating for more non-market and affordable housing.

There are many ways that we can take action to solve the housing crisis. While numerous solutions shared at the conference were large in scale, a companion message we heard was the value of all contributions – big and small. We hope that the solutions shared in this report and at the event inspire you in the work that you do.

The value of having a national housing conference is much more than the content. Events such as these are incredible opportunities to build, grow and renew relationships. It is through these relationships that we can take up the call to action and solve the housing crisis.

With this in mind, we invite you to use this report to reach out to the contributors, build them into your network, and join us in that call to action.

For further reading, please consult [Canada's Housing Plan](#)⁹, and stay tuned for details of the next national housing conference.

⁹ <https://housing-infrastructure.canada.ca/housing-logement/housing-plan-logement-eng.html>

Appendix A: InnoZone Exhibitors

[AECO Innovation Lab Inc.](#)¹⁰

[Ahead.io](#)¹¹

[Architecture Sans Frontières Québec](#)¹²

[Assembly Corp](#)¹³

[Cahdco](#)¹⁴

[Canadian Housing Evidence Collaborative \(CHEC\)](#)¹⁵

[Canadian Urban Institute](#)¹⁶

[City of Kelowna](#)¹⁷

[CMHC Housing Research](#)¹⁸

[Community Housing Transformation Centre](#)¹⁹

[Construct 360](#)²⁰

[HelpSeeker](#)²¹

[Kensington Market Community Land Trust](#)²²

[Kindred Works](#)²³

[Low End of Market Rental Housing Monitor \(LEMR\)](#)²⁴

[Montgomery Sisam Architects Inc.](#)²⁵

[Nishnawbe Aski Nation](#)²⁶

¹⁰ <https://www.aecoinnovationlab.com/>

¹¹ <https://ahead.io/index.html>

¹² <https://www.asf-quebec.org/en/dwellings-flooding/>

¹³ <https://assemblycorp.ca/project/60-bowden-street-north-riverdale/>

¹⁴ <https://www.cahdco.org/toolbox-by-cahdco/>

¹⁵ <https://chec-ccri.ca/>

¹⁶ <https://canurb.org/publications/charting-the-path-to-office-conversions-in-canadian-cities/>

¹⁷ <https://www.kelowna.ca/homes-building/building-permits-inspections/apply-building-permit>

¹⁸ <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research>

¹⁹ <https://centre.support/the-plancher-fund/>

²⁰ <https://www.construct360.ca/>

²¹ <https://www.helpseeker.org/>

²² <https://kmclt.ca/>

²³ <https://kindredworks.ca/>

²⁴ <https://lemr.ca/>

²⁵ <https://www.montgomerysisam.com/>

²⁶ <https://www.nan.ca/>

Pewapun Construction Ltd.²⁷

Ratio.City²⁸

Rohe Homes²⁹

SHED (Strategic, Healthy, Ecological Design Ltd.)³⁰

Sparrow Living³¹

Tr'ondëk Hwëch'in Government³²

Tapestry Community Capital³³

University of British Columbia, Housing Assessment Resource Tools (HART)³⁴

University of British Columbia, The Kit of Parts Platform System (KOPPS)³⁵

UTILE³⁶

Village Urbain et Sid Lee Architecture³⁷

Vivre En Ville³⁸

Vuntut Gwitchin Government³⁹

WoodGreen Community Services⁴⁰

ZS2 Technologies Lmt.⁴¹

²⁷ <https://www.ncncree.com/pewapun-construction-ltd/>

²⁸ <https://www.ratio.city/>

²⁹ <https://www.rohehomes.com/>

³⁰ <https://www.shedlightly.com/>

³¹ <https://sparrowshare.com/>

³² <https://www.trondek.ca/our-programs-services/housing-infrastructure/>

³³ <https://tapestrycapital.ca/>

³⁴ <https://hart.ubc.ca/>

³⁵ <https://cidlab.ok.ubc.ca/kit-of-parts-platform-system-kopps-to-provide-affordable-sustainable-and-resilient-housing-in-canada/>

³⁶ <https://www.utile.org/>

³⁷ <https://villageurbain.org/cohabitat>

³⁸ <https://vivreenville.org/>

³⁹ <https://www.vgfn.ca/>

⁴⁰ <https://www.woodgreen.org/>

⁴¹ https://zs2technologies.com/?utm_campaign=gmb