RESIDENTIAL
BUILDER

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WE MUST ALL BE ROWING IN THE SAME DIRECTION

PAGE 32

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25 North Rivermede Road
Unit 13
Vaughan, Ont.
L4K 5V4

1-905-760-7777
1-866-531-1608

media@rescon.com

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Published under the direction of:

Richard Lyall
RESCON President
lyall@rescon.com

Grant Cameron
RESCON senior director of public affairs
cameron@rescon.com

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25 North Rivermede Rd.
Unit 13
Vaughan, Ontario
L4K 5V4
+1 905-760-7777

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News

Builder Briefs

2026 WSIB premium rates see average decrease of 6%

The Workplace Safety and Insurance Board has announced the 2026 premium rates.

Residential builders fall under G1 which will see an average decrease of six per cent. However, please remember that your rate is a combination of your individual experience and the industry average. The larger your company, the more predictability you have and the more your experience impacts your rate.

Click here for the full update and rate information.

Defibrillators to be mandatory on large construction sites

Regulations coming into effect Jan. 1, 2026, will require constructors in Ontario to have automated external defibrillators (AEDs), also known as Mikeys, readily available on their worksites if they employ 20 or more workers on a project that will last three months or longer. Ontario will be the first jurisdiction in North America to make AEDs mandatory on construction sites.

Click here for a video of RESCON's recent webinar.

Make sure your site is prepared for winter weather

With winter approaching, now is a good time to review policies and procedures related to frigid and wet weather and work surfaces.

RESCON VP Andrew Pariser wrote a blog about some of the resources that are available for employers.

Click here for an IHSA toolbox talk that highlights common winter hazards, including cold stress, frostbite, slips and trips, and carbon monoxide.

Click here to read the blog by Pariser.

REAL CHANGE IS HAPPENING TO TACKLE THE HOUSING CRISIS

Richard Lyall
President

Kudos to governments at all levels that are making real change. It's time to redouble these efforts and get the job done.

Canada is Back! This was a very welcome comment in response to the surprise announcement that GDP had grown 2.6 per cent, rather than the forecasted 0.5 per cent.

More good news is reflected in the fact that serious housing reform progress is now underway.

Don't get this potentially premature glee wrong, though. We have some tough sledding ahead.

But let's look at the bright side on what's been done and what's left to do.

The optimist will say that with any crisis there is great opportunity if the response is correct - and yes, timely. Even though we've been arguably slow to respond to eliminating the root causes of the housing crisis, real change is happening.

Ontario has introduced what would be under "normal circumstances" groundbreaking legislation to fix the moribund planning system which has been choking housing supply with red tape. Several noteworthy municipalities are introducing significant digital improvements in approvals.

The feds and others have cut sales taxes on rental projects and for first-time home buyers. Great things are happening on infrastructure albeit with some cost overruns.

But better to be driving ahead rather than continue to acquiesce to the forces of systemic inertia, excuses, and malaise.

We have released our second housing report card that looks at new home starts and sales across municipalities in the Greater Toronto Area (GTA) and Greater Golden Horseshoe (GGH).

Another report, which demonstrates that expanding the sales tax cuts on new housing makes sense, will be released soon and follows up on earlier groundbreaking analysis done for RESCON that showed taxes, fees and levies on new housing now accounts for 36 per cent of the cost of a new home.

A major report on DCs is also coming down the pipe in the new year that will show that the current DC regime is not the way to fund infrastructure.

Meanwhile, RESCON is also part of an industry-wide coalition that includes TRREB, FRPO, Habitat for Humanity and others that are advocating for reforms.

Let's face it, much of the current system merely dumped a massive bill on new home buyers and renters. Consequently, is it any surprise young families started leaving Ontario with some serious talent?

We must compete, especially with the U.S., and you can't do that if the single most important expense working people have is being crushed under red tape and taxes. This is now finally being recognized and acted on.

A housing cost-to-income ratio of 10:1 does not allow a jurisdiction to compete with others almost 50 per cent lower. And being almost dead last amongst developed countries in getting things done is not a recipe for success. Just compare Ontario with the Alberta and U.S. averages.

What's left?

We need to continue driving down government-imposed costs on new housing. That means removing the provincial sales tax on new housing for all buyers.

A report being released soon will demonstrate that makes economic sense and will generate net additional revenue.

We also need to have a consistent set of modernized performance-based development and building approvals across the province.

Why is it that some jurisdictions can get things done in days and weeks and others take months and years?

The costs associated with red tape affects industries, but they hammer consumers. Hence, is it any surprise that a third of kids stay at home until age 35 and don't have kids? No.

So, kudos to those who care about the cost of housing and wellbeing and are doing something about it.

Kudos to governments at all levels that are making real change. It's time to redouble these efforts and get the job done.

When the people who build homes can't afford them you've got a problem. It's even bigger when the homebuilding industry can't build to a market when that industry and the private sector has been producing 96 per cent of new housing.

In referring to the bureaucratic system that was failing the Soviet Union, Mikhail Gorbachev lamented that "it must be the system" rather than its people or resources.

Here in Ontario, our system also needs to change.

KEY SAFETY ISSUES TO KEEP FRONT-OF-MIND IN DECEMBER

Andrew Pariser
Vice President

If you see something, say something. Speaking up can and does make a difference.

Regular readers and health and safety professionals know that December has historically been a tough a month for construction.

In 2020, the construction industry lost eight workers in less than 31 days. In 2009, the Metron Christmas Eve accident occurred. Our thoughts and prayers go out to the workers involved and their families. We owe it to them and all workers who have died or experienced an injury to simply do better.

In this month's column, I want to call for a focus on health and safety and highlight some safety issues which should be front of mind.

Safety issues to discuss in December

Safety is all about communication. Here are three key safety issues to discuss with your workers, work-teams and colleagues.

First, let's take time to remember and to commit to do better. We all need to remember that construction is dangerous and, while we are blessed to have one of the best safety records in the world, we can still do better and must do better. In residential construction, investments in safety are at an all-time high, but safety systems, hazard assessments and safety plans require buy-in from senior management, site-supervisors, forepersons, health and safety reps (including the Joint Health and Safety Committee), and workers. We must work together all day every day and ensure health and safety is everyone's top priority.

Second, safety is more than just a hard hat, safety boots and fall protection equipment. While physical safety is important, so too is mental wellness and mental health. As outlined in our Seventh Annual Mental Health and Addictions Webinar, mental wellness is just as important as physical wellness, and it has been significantly impacted by COVID-19.

In addition, while the holidays can be a joyous time, it can also be a lonely and isolating time for those without family and strong emotional connections, or for anyone who has experienced a loss. While not often talked about in construction, the tragic outcome of suicide is a real issue. Construction teams are always negatively impacted when someone within the industry is a victim of suicide or if a member of the public uses or attempts to use a construction site to end their life.

Please remember that it is okay to not be okay. If you aren't okay, please ask for help. There are lots of resources available including at the Centre for Addiction and Mental Health website and Mental Health Commission of Canada, and via the 9-8-8 Suicide Crisis Helpline which provides support to Canadians via phone or text 24 hours a day. It works the same as 9-1-1, but is focused on suicide prevention and mental health.

Third, winter is here which means it is a good time to update your hazard assessments and either eliminate or mitigate any new hazard that is discovered. This includes snow and ice, extreme cold and other environmental factors like less daylight.

The winter statistically brings an increase in trips and slips, but with hazard assessment, and either the elimination or mitigation of the hazard, this does not have to be the case. Specifically, does your worksite have a plan for winter? Has the Joint Health and Safety Committee met recently? Are safety talks, resources and plans up-to-date and addressing the right issues? These easy steps can make all the difference.

2025 has been a tough and demanding year for everyone in construction, including on-site workers, health and safety professionals, and front-line supervisors. While enjoying the holiday season is important to prevent burnout, we must remember to consciously take the steps required to ensure everyone is working safely.

Finally, if you see something, say something. Speaking up can and does make a difference. So does checking in and asking a coworker if he or she is okay.

Happy Holidays and stay safe.

> **Let's take time to remember and to commit to do better. We all need to remember that construction is dangerous and, while we are blessed to have one of the best safety records in the workd, we can still do better.**

INDUSTRY STAKEHOLDERS WILL KEEP PUSHING FOR CHANGES

Grant Cameron
Senior Director of Public Affairs

They say the night is darkest before the dawn. The industry has been in darkness for some time now.

Over the years, plenty of sages, philosophers, wise men and self-help gurus have graced the pages of history with some very good words of wisdom related to the importance of not giving up - no matter the odds.

Here's a few.

- "The most certain way to succeed is always to try just one more time." - American inventor and businessman Thomas Edison
- "It always seems impossible until it's done." - activist and former South African president Nelson Mandela
- "The man who moves a mountain begins by carrying away small stones." - Chinese philosopher Confucious

I'm bringing up these declarations now because the advice seems quite timely in light of the current housing supply and affordability crisis.

I am hopeful that those who uttered the phrases are correct - and that some semblance of normalcy will return to the housing market.

One thing I can say for certain, though, is that those in the residential construction industry will not stop trying. They will keep pushing for legislative and other changes that will spur more construction.

They say the night is darkest before the dawn. The industry has been in darkness for some time now.

Lately, we have seen glimmers of hope, though. The federal and provincial governments have reduced the sales taxes on new homes for first-time buyers. The Ontario government also passed Bill 17 which will create conditions for building housing by deferring development charges until occupancy.

Meanwhile, Bill 60 has also passed third and final reading and the provincial government is looking to hold municipalities accountable for their collection and use of development charge funds.

However, there are still plenty of outstanding issues.

For example, how about removing the sales taxes on the purchase of new homes for all buyers - not just first-timers? That would move the needle.

Over the past month, RESCON has written extensively about the continued tax burden on housing.

In a column in The Toronto Sun, we called on both levels of government to drive much-needed reductions to development charges and noted in a column in Senso Magazine why tax relief must be extended to all new homebuyers. In Canadian Contractor, we said in a column that we cannot sit on our hands and in a column in Daily Commercial News we explained why more action is needed.

In a Builder Bites column, we pointed out how much development charges add to the cost of new housing and in a Canadian Forest Industries column called on governments to work in unison on the problems.

While housing sales taxes were a focus, they weren't the only item on the agenda over the past month.

In early November, RESCON hosted a Women in Construction Webinar. I wrote one article here and a second here for Daily Commercial News. We also hosted a webinar on Automated External Defibrillators and I wrote articles here and here for Daily Commercial News. Another article was in Ontario Construction News.

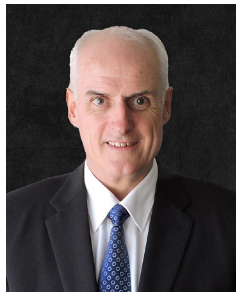
Also in early November, the feds released a long-awaited federal budget. We sent out a press release, noting we were pleased that it solidified pledges and programs that were announced earlier to spur new housing construction.

We also sent out a press release on the latest housing report card released by RESCON. The analysis revealed that in the first nine months of this year, housing starts were down 34 per cent in the 34 municipalities that were studied.

There were plenty of other articles and media coverage on the issues near and dear to RESCON members - too many to mention in this column. I have summarized some more of them on the media report section on Page 36.

I expect that the rest of the year will likely remain busy on the communications front. Stay tuned.

> **Lately we have seen some glimmers of hope. The federal and provincial governments have reduced the sales taxes on new homes for first-time buyers.**



PEOPLE CHOOSING TO LEAVE GTA RATHER THAN ENDURE THE STRUGGLES

Michael Giles
Director of Government Relations

In a recent Best Cities to Live index, Toronto fell from 15th to 17th spot ... the ranking position is going the wrong way.

A recent poll by Environics Analytics for CTV News reports that last year 35,000 households left the Greater Toronto Area.

That's not 35,000 people, it's 35,000 households, so based on an average household size of three people, that's more than 100,000 people deciding to relocate.

In discussions with friends about challenges facing people in the GTA, particularly the young, one thing I always point out is that people have a choice if day-to-day living is too challenging. They can leave.

The importance of these numbers is that so many of these people who are choosing to leave are young people.

They are future workers and taxpayers that are making the decision that the GTA is just not the best place for them to realize their career goals, dreams of home ownership and the desire to live comfortable lives.

Statistically, young people tend to be the bigger risk-takers and therefore the demographic from which societies find their entrepreneurs.

So, when you have this group of people leaving it really is a warning bell.

We simply cannot afford to lose this future generation of GTA residents to other places.

So, why are people choosing to leave the GTA, often referred to as one of the best places in the world in which to live?

Because increasingly, this is simply not how they, or people from around the world, see this region of the country anymore.

In a recent Best Cities to Live index, Toronto fell from 15th to 17th spot.

I know it's not bad to be in the top 20, which is how some observers in the GTA framed this ranking, but the ranking position is going the wrong way.

While it's important to note that the region dropped two places in just one year, it's worse when you go back to 2010 and find that CNBC had Toronto in the number four spot among the world's cities. Again, we're going the wrong way.

What is driving the frustration to levels that see people deciding to leave?

First and foremost, it just costs too much to live in the GTA, particularly if you're young and just starting out. With respect to housing, we've all heard the seemingly endless stories of young people struggling to either rent or buy a first home.

The cost-to-income ratio for them is just too divergent to be able to afford to live on their own.

We've all heard of the increasing phenomenon of young people having to remain living at home with parents due to costs of living.

Statistically, we're looking at about one-third of 18-24-year-olds still living at home.

Second, the cost of living aside from housing is also increasing all the time.

Take a walk into your local grocery store and you'll see it. In my local store I pass by the prepared foods section. I take note of the packaged sandwiches which in three years have gone from $4.50 or so to $7.50.

Impose that increase across all grocery products and you can see why people find it hard to afford to buy the food they need.

As for congestion, the endless hours people spend in congestion, often the result of poor municipal transportation planning and road closures, increases frustration and reduces quality of life.

On public safety, people simply don't feel as safe as they used to across the GTA.

If you don't feel safe on our streets, where do you go from there?

I could go on, but suffice to say governments, and indeed all of us, simply need to do a better job than we've been doing.

We can't remain prosperous for long when our youngest and best and brightest come to the conclusion that it's better to pack up and leave than endure endless struggles just to have a good life in our cities.

> **"Take a walk into your local grocery store and you'll see it. In my local store I pass by the prepared foods section. I take note of the packaged sandwiches which in three years have gone from $4.50 or so to $7.50.**

DEVELOPMENT CHARGES CAN NOW BE PAID CLOSER TO OCCUPANCY

Paul De Berardis
VP, Building Standards & Engineering

This deferral is intended to enhance a builder's cash flow during the capital-intensive construction phase.

Last month, some much-needed relief was granted to the ailing residential building sector. The persistent run-up in municipal development charge (DC) rates has made it extremely challenging to deliver new housing that buyers can reasonably afford.

To exacerbate matters further, not only do DC rates limit the financial viability of a project, but the time at which DC fees were collected was less than ideal.

Previously, DC payments were due upon issuance of a building permit, long before funds from a purchaser flowed through to a builder upon closing.

As of Nov. 3, 2025, under Bill 17, the Protect Ontario by Building Faster and Smarter Act, the provincial government enacted changes to the Development Charges Act and corresponding changes to Ontario's Building Code.

To reduce financing burdens, payment of DCs can now be made much closer to occupancy, being the earlier of the date an occupancy permit is issued or the date a property is first occupied.

This deferral is intended to enhance a builder's cash flow during the capital-intensive construction phase, by eliminating the need to finance these large payments at the building permit stage.

In addition to delaying the date at which the DC payment is due, the authority for municipalities to charge interest on any legislated DC deferral amounts has been removed.

Under the new legislation, an occupancy permit will now only be issued once the deferred DCs have been paid.

Although the municipal and regional DC components are captured by the deferred DC payment legislation, there are other outstanding payments which are still due at the building permitting stage unfortunately.

More specifically, the payment of educational development charges, park land dedication and community benefits charges are still due during upon building permit issuance.

A Frequently Asked Question guide has been prepared by the Ontario Large Municipalities Chief Building Officials and Ontario Building Officials Association to assist industry with any more questions.

While industry appreciates the intent and goal of Bill 17 to defer DC payments to a later process, there exist organizational differences in the closing process associated with a ground-oriented freehold-type unit versus a high-rise condominium, so the deferred DC process may benefit from some additional tweaks for condos.

For a condo application, DCs are due when the first unit in the building is occupied, meaning at the beginning of the interim occupancy period.

There may be a simpler solution to facilitate the deferred development payment, and we will continue to raise this issue with the Ministry of Municipal Affairs and Housing. A simpler process would entail a direct-to-consumer DC payment which would be administered and paid through the transfer of title process by the purchaser's lawyer upon the real estate property transaction closing.

Under this concept, the DC funds would flow directly from the new home buyer to the municipality upon closing, providing more fee transparency to consumers as opposed to the current process where the DCs are generally built into the purchase price of a new home.

This process is already utilized for the payment of municipal (Toronto) and/or provincial land transfer taxes which is currently administered as a separate direct-to-consumer charge on the day of closing through the purchaser's lawyer.

We look forward to continued engagement with the province on addressing systemic challenges facing the new home building industry and finding solutions for our members.

> **"There may be a simpler solution to facilitate the deferred development payment, and we will continue to raise this issue with the Ministry of Municipal Affairs and Housing. A simpler process would entail a direct-to-consumer DC payment.**

REPORT CARD

HOUSING SITUATION COULD GET WORSE

The analysis reveals that housing starts in the first nine months of 2025 are down substantially.

> **"The decline in housing starts is resulting in significant job losses. The analysis estimates that the reduction in housing starts over the first nine months of this year translated into 35,377 fewer person-years of employment, compared to the same period in the previous three years.**

Dec. 1, 2025, Vaughan, Ont. – Given current and anticipated conditions, the already-dire state of new home starts and sales across municipalities in the Greater Toronto Area (GTA) and Greater Golden Horseshoe (GGH) is going to get worse before it gets better, according to a comprehensive new report done for the Residential Construction Council of Ontario (RESCON).

The analysis reveals that housing starts in the first nine months of 2025 are down substantially from the same period in the previous three years, while industry job losses continue to grow.

"The findings of this report are alarming but confirm what the residential construction industry and our builders have been experiencing and saying for some time now," says RESCON president Richard Lyall. "We are staring into the abyss. The new home market has tanked. It is a particularly dark time for those who work in residential construction. There have been significant job losses across the board. Projects are being shelved, and this will have a significant trickle-down effect on Ontario's economy. We must act quicky to stem the bleeding."

The report was done by the Missing Middle Initiative at the University of Ottawa. The assessment is based on data obtained from Canada Mortgage and Housing Corporation and Altus Group.

It is the second report that has been commissioned by RESCON that examines the state of the housing crisis. The first was an analysis released in September that looked at the first six months of 2025. The new report looks at the first nine months of this year. In both reports, researchers examined 34 municipalities across nine separate metro areas in the GTA and GGH and assessed the state of housing sales and construction, and the effects on industry employment.

The recent analysis shows that housing starts were down 34 per cent in the municipalities over the first three quarters of 2025, relative to the January-to-September periods in 2021-24. Condo apartment starts were down 51 per cent in 2025 relative to the same earlier time periods. On the positive side, purpose-built rental starts were up 42 per cent over the same periods.

The new report also graded the municipalities in five categories related to housing starts and sales. Of the 34 municipalities, 17 received an F, nine received a D, and eight other municipalities received a C or higher. Although average grades have improved slightly from the earlier report when 22 received an F, researchers anticipate average grades to fall in future reports.

The decline in housing starts is resulting in significant job losses. The analysis estimates that the reduction in housing starts over the first nine months of this year translates into 35,377 fewer person-years of employment, compared to the same period in the previous three years.

"The person-years of employment in the industry are down which shows the effect that the lack of housing starts and sales is having on the industry and the economy," says Mike Moffatt, an economist and founder of the Missing Middle Initiative. "The negative trend in employment has continued and there is significantly less work in the residential construction sector."

The research comes at a particularly important time. Both the federal and Ontario governments have committed to significantly raising housing starts but their targets seem out of reach.

The tax burden is a big part of the problem. Taxes, fees and levies account for 36 per cent of the cost of a new home. So, on a $1-million home, $360,000 of the price tag is due to taxes. RESCON has called on the federal and provincial governments to eliminate the sales taxes on all new homes - in addition to the steps they have taken to eliminate the taxes for first-time buyers.

"This report is an eye-opener, as it notes we are trending in the wrong direction and the situation could get even worse," says Lyall. "Builders need to be able to build homes that people can afford. Steps must be taken to get the industry back on track. Our economy depends on it."

Click here to read the report.

RESCON is the province's leading association of residential builders committed to providing leadership and fostering innovation in the industry.

The Missing Middle Initiative produces research, a Substack newsletter and thought pieces, videos and a podcast on the barriers preventing young Canadians and new families from entering the middle class.

AED WEBINAR

CONTRACTORS ADVISED TO REVIEW PROJECTS

By Grant Cameron
for Daily Commercial News
Nov. 11, 2025

Constructors in Ontario are being advised to review current and upcoming projects to determine if they need automated external defibrillators (AEDs) on their worksites as of Jan. 1.

That ‘s when regulations come into effect that require the devices to be readily available on construction sites when projects last three months or longer and employ 20 or more workers, a recent webinar on AEDs sponsored by the Residential Construction Council of Ontario was told.

Bill 30, officially known as the Working for Workers Seven Act, 2025, is currently in second reading in the Ontario Legislature and is expected to become law in the province by the end of the year.

If passed, Ontario would be the first jurisdiction in North America to make AEDs mandatory on construction sites. An AED is a small device that analyzes a person’s heart rhythm and delivers an electrical shock, if necessary, to restore a normal rhythm during a sudden cardiac arrest.

Carrie Briley, director of workplace health and safety services at the Workplace Safety and Insurance Board (WSIB), explained that the legislation will permit the Ontario agency to offset costs for one AED per construction project. The average cost of an AED is around $2,300.

The legislation will also require constructors to always have a trained first aider on site when work is underway.

“The reimbursement program will be limited to the initial cost of the AED,” said Briley. “The ongoing maintenance and operator training costs would not be covered under the reimbursement program.”

While reimbursement will be limited to one AED per qualifying construction site, there is no limit to the number of reimbursements a constructor who may have multiple sites can receive. The program will not cover ongoing costs to maintain the devices, or operator training.

Briley said authorities want to make AEDs more accessible on construction sites because they save lives.

“We’re supporting safer workplaces and stronger communities. In addition, WSIB is modernizing our services, including first-aid training to better align with other Canadian jurisdictions.”


Carrie Briley


Angela Powell

Angela Powell, who leads the workplace safety and insurance practice at Sherrard Kuzz LLP, said mandating AEDs in a construction setting is due to the fact that workers in the industry are at higher risk due to the physical nature of the work.

“It’s really critical to treat a heart attack or a cardiac event as quickly as possible, Using an AED in combination with CPR in the first few minutes of a cardiac arrest can increase the chance of survival by 50 per cent.”

The Ministry of Labour tracks data found that more than 15 per cent of inspection reports associated with the words cardiac or heart attack have been in the construction sector. In addition, the Heart and Stroke Foundation notes that 60,000 cardiac arrests occur outside of a hospital every year in Canada and the survival rate of those incidents is typically one out of 10.

“So, it really is critical to have this important tool available on a work site, and it can really save lives at the end of the day,” said Powell.

She suggested that owners review their ongoing projects and project the timelines and team size to determine if they need to bring a defibrillator on site to meet the new requirements on Jan. 1. If a project starts in December and goes past Jan. 1, it will have to abide by the new rules.

“It’s really important to take a look at the projects you’re going to have ongoing as we get to the end of the year and look at whether they’re going to be three months or longer and whether they’re going to have 20 or more workers on the work site.”

In addition to a defibrillator, there are other rules that must be followed such as ensuring that the AED is stored in a suitable place that protects it from dust and moisture. If outdoors, the device must be protected from extreme temperatures, moisture and direct sunlight.

The AED must unobstructed and in a location with easy access and labelled with prescribed signage.

“I would suggest that you proactively keep that in mind when you’re deciding where to locate the device just to ensure that it’s not in a location where it could be easily blocked by a large truck, construction equipment and otherwise,” said Powell.

AEDs must also be maintained, tested and inspect on a quarterly basis by a competent worker who is familiar with the Occupational Health and Safety Act and regulations that apply to the work.

Powell said using an AED does not expose an individual to any potential liability for negligence as the Ontario Good Samaritan Act protects individuals when they provide voluntary emergency first aid services to someone in distress.

While some people are afraid to use the devices, Powell said they are safe and medical training is not required to operate one.

“The device itself is actually programmed to automatically detect abnormal or regular heart rhythms,” she said. “ They are really meant for a member of the public to be able to assist an individual who’s suffering a catastrophic heart event before medical personnel arrive.”

EVERY SECOND COUNTS

Experts reiterate the importance of having AEDs on Ontario worksites

By Grant Cameron
for Daily Commercial News
Nov. 7, 2025

Having an automated external defibrillator (AED) on hand at a construction site could be the difference between life and death if an incident occurs.

That was the stark and explicit warning from medical and industry professionals who spoke at a webinar on the topic recently.

"When we look at construction work, all of its characteristics, the environment that it's worked in, sometimes emergency services are not immediately accessible," said Ontario Chief Prevention Officer Dr. Joel Moody. "Having an automatic external defibrillator can save lives and it does.

"We know about hard hats, we know about your harnesses, we know about your safety boots, but let's also know about an AED."

The webinar, titled AEDs (Mikeys) on Construction Sites, was hosted by the Residential Construction Council of Ontario and sponsored by Sherrard Kuzz LLP and The Mikey Network.

The aim of the network is to ensure that construction sites have defibrillators. The AEDs are dubbed Mikeys after Mike Salem, a partner in Heathwood Homes and Herity, who died of cardiac arrest in 2002.

As of Jan. 1, AEDs will be required on Ontario construction sites when projects last three months or longer and employ 20 or more workers. The province is the first jurisdiction in North America to make AEDs mandatory.

A WSIB program will help offset the cost for eligible constructors.

As a physician, Moody said he's been in situations a patient is in cardiac arrest and the only way to save the individual is to get the heart started again quickly, which is what a portable AED does. Specifically, the device analyzes a persons' heart rhythm and delivers an electrical shock, if necessary, to restore a normal rhythm during a sudden cardiac arrest.

"When a cardiac arrest happens or arrhythmia, every second counts," said Moody. "Without that immediate intervention, survival rates drop by more than 10 per cent every minute. We know that CPR isn't enough sometimes. And it's only that AED that can restore that normal heart rhythm."

Dr. Joel Moody

Eva Naumovski

Chuck Resnick

> **"When every second counts, these measures improve the chances of workers surviving a cardiac event.**

By law, constructors and employers are responsible for preventing accidents and fatalities so having an AED on site and people who are trained is part of what they should be doing, said Moody.

Eva Naumovski, co-chair of The Mikey Network and director of sales and marketing at Herity, said it takes, on average, 10 minutes for an ambulance to respond in an emergency.

"That doesn't sound like a long time, but for every minute your body isn't pumping blood, you lose 10 per cent of your brain function. That means 100 per cent of your brain function is probably gone by the time the ambulance arrives. It's really important to have that machine on site."

An AED can help in such situations because it sends an electrical shock that restores a normal heart rhythm, said Naumovski.

"When you're having a cardiac arrest, instead of your heart pumping, your heart literally starts to shake in your body and it quivers. The shock from this machine, from a Mikey, resets this pulse and this muscle to go back into this pumping motion and get that blood circulating again, and getting your body all the oxygen and all the blood flow that it requires."

Chuck Resnick, president of The Mikey Network and executive vice president and director of marketing at Koala Insulation Canada, told the webinar that the AEDs should be located in areas that are accessible and employees on a jobsite need to be trained in how to use the equipment.

"Don't place it in someone's office or the construction office where in an emergency somebody has to go and rummage through and find it.

"Place it where there's plenty of traffic in the office, in an open area where the cabinet can be affixed to the wall in plain sight."

Resnick recommends that the device be kept indoors as extreme cold could cause it to malfunction. He also says training several staff how to use an AED is vital.

"People get ill, people go on vacation, but I think you owe it to your staff to the degree to which you're able to get everybody involved from the standpoint of understanding the benefits of having it there, how to use it, and effectively you have to market it to your people so that they know what it's all about.

"The more you communicate, the better off everybody's going to be."

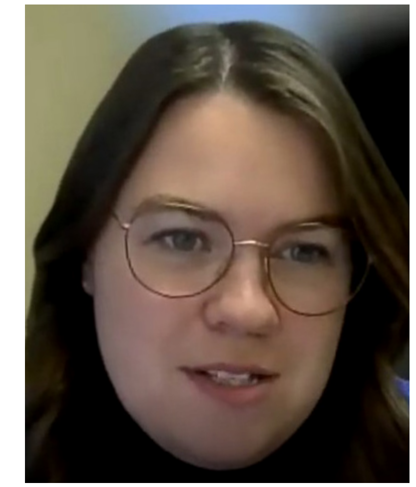
Emergency Preparedness and Response Minister Jill Dunlop told the audience in a taped message that emergency preparedness is everyone's responsibility as using an AED within three to five minutes of an incident on a worksite can double or even triple the survival rate of an individual.

"When every second counts, these measures improve the chances of workers surviving a cardiac event, support a culture of preparedness in our province, and help businesses manage costs.

"In the face of economic uncertainty, our government will do whatever it takes to protect our province's greatest competitive advantage, our highly skilled, worldclass workforce."

MAJOR BARRIER

Women struggle to find employer sponsors for pre-apprenticeships



Shaily Allison

Emily Arrowsmith

By Grant Cameron
for Daily Commercial News
Nov. 6, 2025

Women are eager to get into skilled trades careers in construction but after completing their pre-apprenticeship program finding an employer to sponsor them can sometimes be difficult.

"They cannot find anyone who is willing to take them on as a Level 1 apprentice," Emily Arrowsmith, director of research and programs at the Canadian Apprenticeship Forum, told a recent Women in Construction webinar hosted by the Residential Construction Council of Ontario.

"We know that's a challenge across Canada. That means if you can't get registered you can't start your journey as an apprentice."

Arrowsmith was part of a panel with Shaily Allison, manager of marketing and engagement at BuildForce Canada, and Lisa Pryce, assistant director of the LIUNA Local 183 Training Centre. The event was hosted in partnership with the Ontario Residential Council of Construction Associations.

Arrowsmith told the audience she's been interviewing women in the GTA who've completed pre-apprenticeship programs and found there isn't a supply problem as women want to get into the trades. The number one problem appears to be that they can't find an employer sponsor.

The other problem is that bullying and harassment are still an issue for women on construction jobsites.

"Women apprentices are more likely to report mental health challenges than men and they're more likely to report having depression and anxiety and being on some kind of prescription for their depression and anxiety," said Arrowsmith, "and it does relate to how they're treated at the workplace."

Figures show recruitment of women in the skilled trades has risen across both Ontario and Canada, especially among young women, and they now represent about five per cent of all onsite tradespeople in Ontario.

However, the stats also show retention is a major issue.

Arrowsmith said the stats show men still dominate the apprenticeship training system in Canada, with 89 per cent of new apprentices being men and 11 per cent women. In Ontario, 88 per cent of those enrolled in apprenticeships were men while 12 per cent were women.

As for completions, the stats show that, historically, fewer women than men complete their training programs.

"This is concerning because it means that these women apprentices are not making it through the program," said Arrowsmith.

"They're discontinuing their program, and it means they're not getting their Red Seal. It's the key to accessing permanent, full-time employment."

Allison of BuildForce Canada said retention of women in the trades has become a major challenge.

"We know that women often cite barriers on the jobsite like mentorship, poor jobsite culture, inadequate facilities and PPE, and the challenge of balancing caregiving with often rigid sitework and commuting. To build a truly sustainable workforce we need to retain those women, we need to improve site culture and support, and we need to leverage new opportunities."

Allison noted there has been modest but steady growth in the number of women in the industry, especially the residential construction sector, over the past decade or so, and now approximately 13 per cent of the 1.3 million people that work in the industry nationwide are women.

In 2023 and 2024, there were 77,000 to 80,000 women working in Ontario's construction industry – or 13 per cent of the provincial workforce – the same as the national percentage, she said.

Twenty-six per cent of those women work onsite in skilled trades roles, which amounts to about 20,000 women – so 74 per cent of women working in the construction industry are working in off-site roles in administration, estimating, HR and project management, Allison explained.

For several years, the percentage of women working in the industry onsite hovered around three to four per cent – but in 2023 it jumped up to five per cent.

Women have a higher representation in the residential sector where they make up nearly six per cent of workers and in new home construction the figure is closer to seven.

"The residential industry is really offering a key entry point for women to enter the industry and that's where we see a lot of women working," said Allison, noting women are more inclined to work in finishing trades like painting, drywalling and carpentry.

Pryce of LIUNA said retention of women in the industry is difficult due to several factors – one being that they often have children, which can make work life difficult.

However, Pryce has noticed more women at union meetings, which indicates they are playing a bigger role in the workforce.

LIUNA has been particularly active in recruiting women and does a lot of outreach, which includes working with the community, organizations and agencies.

"We know there's more opportunities out there," said Pryce. "We just need to keep pushing that agenda, keep recruiting, show women that their presence is valued."

There's still a way to go, but Pryce said the situation is improving.

"Even though it's not where we want it, it's still getting better. It's on the uptick as opposed to declining."

PROGRESS DOESN'T MEAN PARITY

By Grant Cameron
for Daily Commercial News
Nov. 4, 2025

Actions that have been taken to get more young women into skilled trades in construction have had success but there's still a lot more work to be done to boost the numbers to an appropriate level.

That was the prevailing message delivered recently by several speakers at the fifth annual Women in Construction webinar that was hosted by the Residential Construction Council of Ontario (RESCON) in partnership with the Ontario Residential Council of Construction Associations.

Government programs, marketing campaigns and events like career fairs have helped to boost the number of women enrolling in construction apprenticeship programs, something the industry should be proud of, an audience of industry representatives, stakeholders and organizations were told, but for the most part women are still underrepresented in the industry.

"The numbers tell a story we should all be proud of," explained Candice White, CEO and registrar at Skilled Trades Ontario (STO), who was also the keynote speaker at the two-hour event. "Women are entering the skilled trades in record numbers now. But let's be honest. Progress doesn't mean parity."

Indeed, the number of women working in skilled trades and other occupations in the construction industry has been steadily rising for the last seven years, thanks in large part to legislative changes that are making jobsites more welcoming to women and the fact funds are being pumped into training programs aimed at improving recruitment and retention of women.

However, latest figures show the industry is still mostly male-dominated. In Ontario, women represent roughly five per cent of construction apprentices. Meanwhile, historical data indicates women are more likely to drop out of apprenticeship training programs than men.

"In construction, especially, we still see too few women represented," said White.

The main reason?

It seems age-old stereotypes still plague the industry and, because of the limited number of women in construction, there are relatively few mentors for new recruits to interact with.

"There are mentorship gaps and lingering stereotypes of what a typical tradesperson looks like," explained White. "That's why we need to intervene early to change perceptions, open doors and to make sure women cannot only enter skilled trades careers but stay and grow and lead them."

STO is taking "concrete action" to build a more inclusive skilled trades system that reflects the full talent of the province by modernizing the apprenticeship system, so it is easier to navigate, noted White. It is also streamlining processes and simplifying the pathways, while using data to understand where women are entering the system and where they're being lost.

"There are mentorship gaps and lingering stereotypes of what a typical tradesperson looks like. That's why we need to intervene early to change perceptions.

Through career fairs, the government is also helping young women "see themselves in these careers early on," she said.

White recently attended a couple of career fairs and found it refreshing to see young women on virtual welding equipment, using hammers and drills and doing so with smiles on their faces.

Last year alone, more than 30,000 students attended Level Up! skilled trades career fairs across Ontario, and nearly half of those were young women.

"It's been amazing to watch them try our VR tools and see their eyes light up as they imagine themselves in this work. Those moments matter because they're not just discovering the trades, they're meeting women – and women who are mentoring the next generation," said White.

The latest marketing campaigns, meanwhile, highlight real women thriving in their chosen trades.

"They're leaders, entrepreneurs and role models who are reshaping what leadership looks like," said White. "These stories remind us that leadership takes many, many forms and when women can see themselves in these roles they can imagine a future with no real limits – and that message is resonating."

Charmaine Williams, associate minister of women's social and economic opportunity, said in a taped message that although women still make up a fraction of Ontario's construction workforce and less than 30 per cent of workers in the overall skilled trades, the situation is changing.

"There has never been a better time for women to land and secure well-paying jobs in the building trades than right now."

The province has brought in new laws aimed at making construction workplaces more accessible and welcoming for women, she said, which includes mandated properly fitting PPE for women and diverse body types, clean washrooms and menstrual products on larger sites.

Ontario Labour, Immigration, Training and Skills Development Minister David Piccini said there is plenty of opportunity for women as Ontario will need more than 500,000 trades over the next decade.

"With one in three retiring, who's going to build the highways, roads and hospitals our province so desperately needs? That's why we're helping Ontario tradeswomen break down barriers and build our province – one project, one career, one success story at a time.

Through programs like the Skills Development Fund, the government is supporting mentorship training and opportunities so every woman can build a career for life," said Piccini.

UNPRECEDENTED TIMES

REQUIRE UNPRECEDENTED SOLUTIONS

Governments must enact policies to bring down the cost of construction, cut bureaucracy and red tape and speed up the approvals process.

By Richard Lyall
for Builder Bites
Nov. 10, 2025

More than 2,500 years ago, legendary Chinese philosopher and writer Lao Tzu said, "If you do not change direction, you end up where you are heading."

No truer words have been spoken. They still ring true, especially when it comes to issues affecting the residential construction industry.

We need to adjust the sails and chart a new course. The alarm bells have been ringing for some time now and following the same old blueprint will not get us to where we want and need to go.

Governments must enact policies to bring down the cost of construction, cut bureaucracy and red tape and speed up the approvals process. Taxes, fees and levies are crippling the industry. They add roughly 36 per cent to the cost of a new home, making them unaffordable for many.

A lot of the issues, such as exorbitant development charges (DCs) and regulatory hurdles, are the same issues that impacted housing years ago. They are enduring and remain unresolved. If we are to successfully deal with the crisis, they are the first issues that must be tackled.

Decisions by both the federal and provincial governments to eliminate the sales taxes on new housing up to $1 million for first-time buyers and decreasing it on a sliding scale for first-time buyers of homes purchased between $1 and $1.5 million were a good start. First-time buyers account for roughly 35 per cent of new home purchases so it will have a positive effect.

Cutting the federal and provincial sales taxes will shave 13 per cent off the cost of a new home for first-time buyers. On a $1-million new home, for example, buyers would save $130,000.

Initial reports indicate that the sales tax initiative is already working and is resulting in increased sales traffic at sales centres.

In light of the crisis, though, the sales tax cut should be applied to all buyers of new homes. We are hopeful the federal and provincial governments will consider such action going forward.

Sales of new housing have reached historic lows. The federal government has pledged to build 500,000 units in each of the next 10 years and the Ontario government has promised 1.5 million homes between 2023 and 2031. Unfortunately, we are nowhere near those lofty goals.

In Ontario, the final tally for housing starts in 2024 was well off what's needed to reach the target, even with various new categories being added by government such as university dorms. And housing starts for the first quarter of this year were at their lowest levels since 2009.

Urbanation reports that the new condo market in the Greater Toronto Hamilton Area is on track to record its worst year for sales in three and a half decades. New condo apartment sales in the region totaled 319 units in the third quarter of 2025, the lowest quarterly total since the third quarter of 1990.

Municipal Affairs and Housing Minister Rob Flack recently told a housing summit hosted by RESCON that the market is essentially at a standstill, largely because of the economic uncertainty caused by events south of the border which are causing buyers to hit the pause button.

All this will take a toll on our economy, as we heard at our housing summit that there is a risk of losing almost 100,000 construction jobs in Ontario, which would translate to a $10-billion economic hit.

Fixes for the problem are obvious. We must drive down levies like DCs and speed up the approvals system.

DCs are far too costly in most jurisdictions. Municipalities in Ontario currently have the highest DCs in the country, according to a report from the Missing Middle Initiative.

In Toronto, for instance, DCs for residential buildings were raised by 46 per cent in 2022. Presently, developers pay nearly $140,000 in municipal taxes on a single-family home. DCs for smaller units range from $60,000 for a bachelor apartment to more than $80,000 for a two-bedroom unit. Remember, these charges are passed on to homebuyers in the form of higher prices.

The Ontario government recently passed legislation that permits developers to defer DC payments to municipalities on new homes until occupancy, which provides some relief. Prior to the change, builders were required to pay DCs when a building permit was issued by the municipality.

Slow approvals, meanwhile, are also adding to the cost of housing. Ontario fares worse than other provinces. It takes a whopping 17.5 months to get a municipal plan amendment in Ontario, 19.6 to get a zoning bylaw amendment, and 31.2 months to get a plan of subdivision approved.

In Toronto, it can take more than two years to get a project approved, making it the second worst city in Canada for approvals - just ahead of last-place Hamilton.

We are in the midst of the worst housing crisis in a generation. Unprecedented times require extraordinary solutions.

Goals must be realigned to reduce reduce barriers to building and costs to homebuyers. Governments must collaborate with industry to further drive down the tax burden, modernize the fee structure applied to new housing, and streamline the approvals system.

While the present situation is bad, it could even get worse if we sit on our hands and don't do more fast.

BOTTOM OF THE NINTH

We appreciate the steps taken by the federal and Ontario governments to eliminate sales taxes for first-time buyers of new homes, but it will take more to get our industry building.

By Richard Lyall
for Senso Magazine
Nov. 10, 2025

To borrow an analogy from baseball, Ontario's residential construction industry is in the bottom of the ninth and in need of a home run.

The federal and provincial governments stepped up to the plate recently and provided some base hits by eliminating a combined 13 per cent in sales taxes on new housing for first-time buyers.

In light of the dire state of the industry, though, further tax relief for consumers will likely be needed. While we appreciate the steps taken by the two levels of government, it will take more to get our industry building again. A positive move would be for governments to remove the sales taxes for buyers of all new homes - not just for those who are first-time purchasers. This would spur building.

Also, the issue of exorbitant development charges (DCs) charged by municipalities needs to be tackled. That was one of the recommendations of the Ontario Housing Supply Task Force Report back in February 2022 - nearly four years ago. However, the problem has not been addressed.

Presently, 36 per cent of the cost of a new home is due to taxes, fees and levies. DCs make up a significant chunk of that amount.

The decision by the feds and province to eliminate the sales taxes on new housing up to $1 million and decreasing it on a sliding scale for first-time buyers of homes purchased between $1 and $1.5 million, will certainly help. First-time buyers account for 35 per cent of the new housing market.

Kudos to both senior levels of government and Municipal Affairs and Housing Minister Rob Flack and federal Housing and Infrastructure Minister Gregor Robertson for this aligned action.

Initial reports that I have received indicate that the sales tax initiative is helping. We'll be seeking more information from our members to get a more accurate assessment of the effects. According to provincial government figures based on projections, the rebate of the provincial portion of the HST for first-time homebuyers on newly built homes valued up to $1 million is projected to cost $35 million in 2025-26, $190 million in 2026-27, and $245 million in 2027-28.

However, the benefits far outweigh the costs. The ramifications of inaction would be severe and cripple our economy.

About 100,000 industry jobs are at stake if governments sit on their hands.

> **“A positive move would be for governments to remove the sales taxes for buyers of all new homes - not just for those who are first-time purchasers. This would spur building.**

In the spring budget, the province expected to see 71,800 homes built this year, but it is now projecting the figure will be closer to 64,300. Projections for the next few years are also low, with 70,200 new homes expected next year, 79,600 projected in 2027 and 83,700 expected in 2028.

The industry is in significant decline and more must be done to reduce the cost of new housing. Eliminating or significantly cutting taxes and fees like DCs are the most effective way to do that.

Today in Toronto, for example, developers pay nearly $140,000 in municipal taxes on a single-family home. DCs for smaller units range from $60,000 for a bachelor apartment to more than $80,000 for a two-bedroom unit. The charges are passed on to the homebuyer in the form of higher prices.

We are in the most severe housing crisis in the developed world, and it is that way because of excessive consumer taxation and bureaucratic red tape.

The cost of housing relative to incomes in half a generation has become horribly distorted as taxes have gone through the roof.

In its fall housing supply report, the Canada Mortgage and Housing Corporation indicated that building activity plunged 44 per cent in the first half of this year, compared to the same six-month period in 2024. On a population-adjusted basis, starts are at the lowest level since 1996.

Urbanation, a Toronto-based provider of real estate analytics, reported that unsold inventory across all stages of development was at a record high in the GTA in the second quarter of 2025, with presales for three projects being launched and four condo projects being cancelled.

We are nowhere near producing the 500,000 homes a year over the next decade that the feds say is needed, nor the 1.5 million homes the Ontario government says need to be built by 2031.

A report card produced recently for RESCON indicated that 22 of 34 municipalities in the Greater Golden Horseshoe Area got a failing grade when it comes to meeting their housing targets.

What happens with tariffs and trade relations with the U.S. will affect our industry. So, we must really come out swinging against the tax burden and support development charge cuts for all buyers.

BEYOND POLICY

How AI and tech are removing barriers to multiplex and ADU development.

> **With modern, AI-enabled workflows, we can make it possible for more people, more builders and more municipalities to say 'yes' to gentle density and get homes built.**

By Arash Shahi
CEO
LandLogic

Ontario was supposed to be awash in multiplexes and accessory dwelling units (ADUs) by now - a wave of sixplexes, laneway suites and garden units to fuel gentle density, affordability and local investment. Yet despite all the excitement, the pace of actual building just hasn't matched the hype.

Sure, policy changes have made it technically possible to add more units to more lots, but everything from old-school paperwork to local politics, and even the mysterious maze of heritage overlays, still drags progress way down.

So why is it taking so long? It starts at the curb: even figuring out whether your property qualifies can feel like navigating a labyrinth of maps and shifting bylaw requirements. And even if your property does qualify, the fun really begins with permit paperwork, planning reviews, neighbour objections, bedroom caps, and the Ontario Building Code. The result? More units promised, far fewer delivered.

There's growing consensus from Toronto's multiplex study groups and advocacy reports: we don't just need more policy tweaks. Ontario requires a total culture shift in how multiplex and ADU projects are planned, reviewed, and approved.

Enter AI: Practical tools for cutting through complexity

The problem isn't just policy. It's the systems wrapped around it.

Every multiplex or ADU hinges on knowing what's allowed on a specific lot, and that information is scattered across bylaws, zoning overlays, maps, PDFs, and municipal portals. AI becomes powerful when it can structure all that complexity and return clear answers instantly.

Instead of weeks of uncertainty, AI-driven analysis can screen hundreds of properties at once, flag lots that are eligible for multiplexes or ADUs, and surface constraints that might derail a project later. This removes a huge amount of guesswork, especially for small builders and homeowners who don't have in-house planning expertise.

Municipal permitting is also shifting online. Digital systems can now flag missing documents, identify compliance gaps, and catch basic errors long before a human review, reducing delays that routinely stall multiplex and ADU projects.

For homeowners and builders, AI-powered platforms can walk them through Ontario's rules, generate checklists, map out constraints, and produce readiness reports.

The result is fewer dead ends, fewer surprises, and a smoother path from interest to submission.

LandLogic is tackling the missing middle head-on with AI solutions to make multiplex feasibility way simpler and much faster to figure out.

Instead of spending hours trying to piece together property eligibility, users can just type in an address and an AI-generated report instantly lays out whether the lot qualifies and if there are any key constraints.

These types of tools give clarity right away, and take so much stress out of the process, giving everyday builders and families a real shot at bringing multiplex projects to life. These data-driven models help turn the missing middle from a policy idea into something people can actually act on.

Real estate is catching up

Other sectors have already lived this transformation. Health care uses AI to triage patients in minutes. Finance uses it to analyze risk in real time. Insurance uses it to process claims that once took weeks.

Real estate, by comparison, is still catching up. And the slow uptake in multiplex and ADU is evidence of that. But the momentum is shifting. According to the latest PwC report, AI in the property sector is moving from experimental pilots to full-scale operational platforms, and the impact is already clear: faster compliance checks, stronger administrative workflows, and dramatically reduced bottlenecks.

The big picture: Tech for the missing middle

For RESCON members and Ontario's builders, the push for multiplexes and ADUs is a day-to-day reality. The barriers slowing these projects down are the same ones everyone feels: unclear eligibility, unpredictable reviews, inconsistent data, and permitting processes that were never designed for small, fast, distributed infill.

That's why AI and digital infrastructure matter. When zoning, planning, and regulatory data are standardized and machine-readable, the entire process shifts.

Builders can see in seconds which lots are viable.

Planners get cleaner submissions and fewer cycles of back-and-forth.

Municipal staff can focus on decision-making instead of chasing paperwork.

The result is simple but powerful: multiplex and ADU projects that used to stall for months can start moving in days.

As Ontario works toward its housing targets, industry leaders and government partners are increasingly recognizing that technology is a scalable path to delivering the missing middle at the speed communities need.

With modern, AI-enabled workflows, we can make it possible for more people, more builders, and more municipalities to say "yes" to gentle density and get homes built.

REDUCTIONS WILL HELP

> Eliminating the sales taxes for first-time new home buyers is a welcome move that will help the struggling market, but further action is needed.

By Richard Lyall
for The Toronto Sun
Nov. 7, 2025

As mariners know, you can't change the direction of the wind, but you can adjust your sails to reach your destination. With Ontario mired in a housing supply crisis, it is time to trim the canvas.

While governments might not be able to control the price of materials like lumber, concrete and steel that are critical to building, they can reduce the tax burden and excessive fees on new homes.

The mixed bag of taxes, fees and levies have crippled the residential construction industry. They add significantly to the cost of building and account for a whopping 36 per cent of the purchase price of a new home.

As a result, homes have become unaffordable for working families. Many are leaving the province in search of accommodations elsewhere.

Recently, both the Ontario and federal governments have taken some positive steps to right the wrongs.

The Ford government has now finally announced it is eliminating the sales tax on new housing up to $1 million for first-time buyers and decreasing it on a sliding scale for first-time buyers of homes purchased between $1 and $1.5 million. This mirrors what the feds have done and will help those who are priced out of the market. First-time buyers account for roughly 35 per cent of new home purchases so it will have a positive effect. Some of these people are the very ones who build the homes. Given the changes thus far, combined with interest rate decreases, it is a good time to buy for first timers.

The aligned moves by the province and feds are welcome and will reduce the cost of a $1 million new home by $130,000 for first-time buyers.

The timing of this action is critical as the outlook for the residential construction industry is grim just now and forecasts indicate the weakness is expected to continue for some time yet.

Which indicates that further action is warranted.

RESCON has also suggested that both levels of government drive much-needed reductions development charges (DCs).

Toronto city council voted recently to freeze a planned hike to DCs in light of the dismal number of housing starts. However, they are still too high. In 2022, for example, council raised DCs for residential buildings by 46 per cent.

Presently, developers pay nearly $140,000 in municipal taxes on a single-family home. This is passed on to homebuyers in the form of higher prices. DCs for smaller units range from $60,000 for a bachelor apartment to more than $80,000 for a two-bedroom unit. These are ludicrous numbers.

The Ontario government has passed legislation that permits developers to defer DC payments to municipalities on new homes until occupancy, which will help. Prior to the legislation, builders were required to pay DCs when a building permit was issued by the municipality.

Municipalities in Ontario currently have the highest DCs in the country, according to a report from the Missing Middle Initiative.

The cost of inaction is incalculable, as we have seen.

The Toronto and Hamilton-area condo market continues to be pummelled by poor market conditions. So far this year, 18 condo projects have been cancelled in the region, with 10 of those projects cancelled in the third quarter of 2025 alone, according to real estate firm Urbanation.

At a recent housing summit hosted by RESCON, we heard that there is a risk of losing almost 100,000 construction jobs in Ontario, which would result in a $10-billion economic hit to the province.

The situation is particularly bad in Toronto, with the city on pace for its lowest annual housing starts since 1996, according to a new report from the Canada Mortgage and Housing Corporation.

The GTA presently has some of the highest home prices relative to income in the world, with single-family home prices exceeding 11 times middle-class family incomes.

The residential construction industry is presently stuck in quicksand. Governments have set lofty new housing supply targets, but

CALL FOR CONCERTED ACTION

Although housing is a core economic need and central to our wellbeing, it has been badly mismanaged for decades.

By Richard Lyall
for Canadian Contractor
Nov. 17, 2025

Governments have never been particularly good at lowering taxes, tackling inefficiencies and fixing underperforming operations. However, in light of the housing crisis we're facing, that's exactly what's needed.

At a recent housing summit hosted by RESCON, one thing became abundantly clear. Taxes, fees and levies, red tape and runaway bureaucracy, are killing the residential construction industry.

Although housing is a core economic need and central to our well-being, it has been badly mismanaged for decades. There has been a lack of aligned action, informed analysis and policy.

We are now at the point where bold, concerted action must be taken. Governments need to align and work in unison to solve the problem. The hill is daunting, but it is one that must be climbed.

The statistics are startling. The industry has stalled. People and families are leaving provinces like Ontario and heading to Alberta or the U.S. because they can't afford housing price tags.

The cost of materials and labour, along with tariffs, have played a large part in driving up costs for residential building. In fact, the cost of constructing a residential building in Canada has increased 58 per cent since 2020 and could rise even further, thanks to the U.S. tariffs, according to projections in briefing materials prepared for federal Housing Minister Gregor Robertson.

Meanwhile, the tax burden on new housing is weighing down the industry. Taxes, fees and levies, including development charges (DCs) have risen substantially.

> **"There has been a lack of aligned action, informed analysis and policy. We are now at the point where bold, concerted action must be taken. Governments need to align and work in unison to solve the problem. The hill is daunting but it is one that must be climbed.**

Presently, 36 per cent of the cost of a new home is attributable to the tax burden and DCs. And lengthy approvals processes only add significantly more to the cost of building a new home. DCs increased by a staggering 592 per cent in Toronto between 2011 and 2023.

The result?

Individuals and families can't afford the cost of a new home. And builders just aren't building them.

The residential construction industry In Ontario, and specifically Toronto, is stagnant. According to CMHC, housing starts in Toronto through 2027 are expected to be well below what's needed to restore affordability to the market. This means there will be less economic activity, more outmigration, more homelessness and, importantly, less tax revenue for governments unless there is further change.

Beyond the statistics, though, it is critical to remember that it is people who are affected. We're talking about young people who are losing the hope of ever owning a home, who are increasingly unable to live near where they work, and must choose between eating or paying a mortgage.

At RESCON, we engage with a variety of other groups and associations, unions and stakeholders. It seems we are still facing the same problems that we did years ago - namely the tax burden on housing, cumbersome approvals systems, and the ever-increasing costs of building.

Governments are starting to notice. Recently, for example, both the provincial and federal governments committed to eliminating the sales taxes on new housing up to $1 million for first-time buyers and decreasing it on a sliding scale for first-time buyers of homes purchased between $1 and $1.5 million.

This is an important first step for federal Housing and Infrastructure Minister Gregor Robertson and Ontario Municipal Affairs and Housing Minister Rob Flack as first-time buyers account for 35 per cent of the new housing market. The next step should be to cut the sales taxes on new homes for all buyers - not just first-timers. Eventually lowering the tax burden for all buyers of new housing would move the needle significantly.

The economic impact of sitting on our hands will be devastating. At our housing summit, speakers noted that relatively few housing starts are expected in Ontario between 2025 and 2027, especially when it comes to condos, which will lead to a housing drought between 2028 and 2030.

The impact could be the loss of almost 100,000 construction jobs, which would result in a $10-billion economic hit to the province.

At the present rate, Ontario's ambitious plan to build 1.5 million homes between 2023 and 2031 doesn't add up. The feds, meanwhile, are targeting 500,000 homes a year for the next decade.

Further bold action is clearly needed. We now have some measurable efforts to reduce the tax burden further and cut excessive bureaucracy.

CALL TO ACTION

WE NEED A CLEAR ROADMAP TO TACKLE THE CRISIS

By Richard Lyall
for Canadian Forest Industries
Nov. 11, 2025

Driving faster down the wrong road will not get you to your destination quicker. To successfully complete your journey, you must have a dependable map and clear sense of direction.

So it is with our housing supply and affordability crisis. To hit our housing targets, we need a clear blueprint that speeds up the approvals process and reduces the tax burden on new homes.

Certain elements of the market are subject to international market forces and beyond our control - like the price of materials such as lumber, concrete and steel which are critical to building - but other elements such as taxes, fees and levies and red tape are within our wheelhouse.

At a recent housing summit hosted by RESCON, prominent construction industry experts, professionals and stakeholders noted that the tax burden and bureaucracy are killing the market.

Taxes, fees and levies now account for a whopping 36 per cent of the purchase price of a new home. Development charges (DCs) are just as exorbitant.

New homes are virtually unaffordable for average working families. In Ontario, for example, many individuals and families are heading to Alberta and south of the border where prices are lower.

Presently, the only way to kick-start the new housing market is to bring down the cost of building a home. The stack of taxes, fees and levies can add hundreds of thousands to the price tag.

RESCON has called on senior levels of government to immediately begin working in unison and take the steps that are necessary to lower the tax burden so new home costs can be reduced.

There have been some positive moves lately. For example, both the provincial and federal government have committed to eliminating the sales taxes on new housing up to $1 million for first-time buyers and decreasing it on a sliding scale for first-time buyers of homes purchased between $1 and $1.5 million.

This is an important first step, as first-time buyers account for 35 per cent of the new housing market.

But the industry decline is significant and more must be done. To reduce costs to consumers, DCs also need to come down.

In Toronto, for example, developers pay nearly $140,000 in municipal taxes on a single-family home. DCs for smaller units range from $60,000 for a bachelor apartment to more than $80,000 for a two-bedroom unit. The charges are then passed on to the homebuyer in the form of higher prices.

Councillors at the City of Toronto recently voted to freeze a planned hike to DCs due to the bleak housing situation. But the freeze is on the heels of a 43-per-cent increase so it is hard to take seriously.

The Ontario government has also passed legislation that permits developers to defer DC payments to municipalities on new homes until occupancy. Prior to the change, builders were required to pay DCs upon a building permit being issued by the municipality.

The other problem is the length of time it takes to get approvals for housing. When it comes to estimated approval times by municipality, Ontario fares worse than other provinces in all categories. For example, it takes 17.5 months to get a municipal plan amendment in Ontario, 19.6 to get a zoning bylaw amendment, and 31.2 months to get a plan of subdivision approved.

In Toronto, it can take more than two years to get a project approved, making it the second worst city in Canada for approvals - just ahead of last-place Hamilton. Who is served by this incompetence?

Failing to take care of these problems will have significant economic consequences. The residential construction industry risks losing almost 100,000 construction jobs in Ontario alone, which would result in a $10-billion economic hit.

Perhaps it is time for Ontario to borrow a page from the playbook of Alberta - and it looks like Municipal Affairs and Housing Minister Rob Flack is doing just that.

At our housing summit, Alberta Municipal Affairs Minister Dan Williams explained that housing has been made a priority as it is critical to the economic well-being of the province. The mindset of government is to eliminate burdensome regulatory protocols and excessive taxes and fees on housing.

Alberta has been decisive in using its authority to ensure that homes are built faster and more affordably. And, if municipalities don't act, the province steps in.

The proof is in the pudding. Alberta leads all provinces in new housing starts, with nearly 28,000 homes underway in the first half of 2025 - a more than 30-per-cent increase over last year's record pace. Alberta has one-third the population of Ontario but is building the same amount of housing.

Meanwhile, the residential construction industry in Ontario is suffering, with more job losses on the horizon. We need to further lower the tax burden and ensure speedier and less cumbersome approvals.

WE MUST BE ROWING IN THE SAME DIRECTION

> **It was refreshing to see both the feds and province take co-ordinated action to lower the sales taxes for first-time buyers. The co-operation needs to continue and, in fact, be expanded to tackle the exorbitant tax burden, sloth-like approvals system, and regulatory hurdles.**

By Richard Lyall
for Daily Commercial News
Nov. 21, 2025

In the rowing world, as in many other sports, teamwork is essential for a crew to achieve success. After all, no member of a rowing squad is praised for the individuality of his or her effort.

Success is only possible if every person on the team pulls together and gives their best.

Our governments must treat the current housing supply and affordability crisis the same way. All three levels must work together to create conditions that will spur more residential construction activity. That means cutting the hefty costs associated with building new homes.

Governments must take the knife to taxes, fees and levies, including development charges (DCs), that are crippling the industry. The approvals process also needs to be less complicated and speedier.

There have been some positive moves. Both the federal and Ontario governments are taking steps to eliminate the sales taxes for first-time buyers of new housing up to $1 million and are decreasing it on a sliding scale for first-time buyers of new homes between $1 and $1.5 million.

This was a good start, as first-time buyers account for roughly 35 per cent of new home purchases. We are seeing indications that the action has resulted in more traffic at sales centres.

First-time buyers have been particularly hard hit. The housing-cost-to-income ratio has moved beyond historic averages in recent years, and the initiative will help them tremendously.

The federal Department of Finance expects the first-time buyer sales tax rebate to apply to 47,000 newly built homes annually.

Cutting the federal and provincial sales taxes will shave 13 per cent off the cost of a new home for first-time buyers. On a $1-million new home, for example, buyers would save $130,000.

However, it's not enough.

Presently, the tax burden adds roughly 36 per cent to the cost of a new home, making them unaffordable for many.

For starters, the 13-per cent in sales taxes should be removed for buyers of all new homes - not just first-time buyers. That would light a fire, kick-start homebuilding, create jobs and boost the economy.

At a recent housing summit hosted by RESCON, we learned of the substantial toll that the decline in homebuilding will have on our economy. There is a risk of losing almost 100,000 construction jobs in Ontario alone, which would translate into an economic hit of about $10 billion.

We are in the midst of the worse housing crisis in a generation.

Sales and starts have reached historic lows. The feds have pledged to build 500,000 new housing units a year for a decade while the province is still sticking to its pledge to build 1.5 million homes between 2023 and 2031. However, latest figures show we are nowhere near reaching those goals.

The new condo market in the Greater Toronto Hamilton Area is on track to record its worst year for sales in three and a half decades. New condo apartment sales in the region totaled 319 units in the third quarter of 2025, the lowest quarterly total since the third quarter of 1990.

The tally for housing starts in Ontario in 2024 was well off the number needed to hit the target. And that's with other types of housing such as nursing home units and student dorms added into the figures.

In addition to taxes, DCs add significant cost to buying a new home. The Missing Middle Initiative reports that municipalities in Ontario have the highest DCs in the country.

For example, DCs for residential buildings in Toronto were raised by 46 per cent in 2022. Presently, developers pay nearly $140,000 in municipal taxes on a single-family home. DCs for smaller units range from $60,000 for a bachelor apartment to more than $80,000 for a two-bedroom unit.

The Ontario government has passed legislation that permits developers to defer DC payments to municipalities on new homes until occupancy, which provides some relief. Prior to the change, builders were required to pay DCs when a building permit was issued by the municipality.

Slow approvals are also bogging down the system and adding to the cost of new housing because developers must cover financing costs.

Presently in Ontario, it takes 17.5 months to get a municipal plan amendment, 19.6 to get a zoning bylaw amendment, and 31.2 months to get a plan of subdivision approved.

The Ontario building approvals process needs to be modernized and digitized province-wide with standardized measurable performance standards.

To get a project approved in Toronto it can take more than two years. It is the second worst city in Canada for approvals. Only Hamilton is worse.

The alarm bells have been ringing for some time now and we can't follow the same old blueprint.

It was refreshing to see both the feds and the province take co-ordinated action to lower the sales taxes for first-time buyers.

That co-operation needs to continue and, in fact, be expanded to tackle the exorbitant tax burden, sloth-like approvals system, and regulatory hurdles.

Otherwise, we could be up the creek without a paddle.

RESCON PLEASED BUDGET REAFFIRMS PLEDGES

Nov. 4, 2025, Vaughan, Ont. – The Residential Construction Council of Ontario (RESCON) is pleased that Budget 2025 solidifies pledges and programs that the federal government announced earlier to spur new housing construction, especially the commitment to cut sales taxes.

"Eliminating the GST on new homes at or under $1 million and reducing it on those up to $1.5 million for first-time buyers is a step in the right direction because exorbitant taxes, fees and levies are crippling the residential construction industry," says RESCON president Richard Lyall. "First-time buyers represent a substantial segment of the market, and we are already seeing increased traffic at sales centres as a result of the move. It is a step in the right direction."

The province has promised to follow suit. Together, the cuts will shave 13 per cent off the cost of a new home for first-time buyers. On a $1-million new home, the savings amount to $130,000.

"The tax burden on new housing is one of the critical factors that are stymieing new construction and driving up costs," says Lyall. "Presently, the tax burden accounts for 36 per cent of the cost of a new home. The best way to improve housing affordability is to prioritize lowering costs via reducing the tax burden. Cutting the sales tax should help move the needle."

RESCON also looks forward to working with the federal government on the Build Canada Homes initiative. Collaboration with the private sector is key here in order to make the program successful, as our members know how to build homes quickly, sustainably and affordably.

The commitment by the feds to pump billions of dollars into infrastructure and create new pathways for careers in construction are also key to getting more new homes built.

"It is critical that we get this right as the housing situation in Ontario is grim just now," adds Lyall. "We are in the worst housing crisis in a generation, and bold action is necessary."

MEDIA REPORT

PRINT & ONLINE

The Weekly Voice

RESCON president Richard Lyall welcomed the move by the province to cut the sales taxes on new homes valued up to $1 million for first-time buyers. Click here for the article.

Daily Commercial News

RESCON said it was largely pleased with Budget 2025, adding it solidifies pledges and programs the federal government announced earlier to spur new housing construction, especially the commitment to cut sales taxes.

Click here for the article.

Ontario Construction News

RESCON welcomed housing-related measures in the federal budget, and elimination of the GST on new homes priced at or under $1 million for first-time buyers. Click here for the article.

Milton Today

The Ontario government's extension of the GST/HST exemption to the first $1 million on the purchase of a new home, or substantially renovated home, for first-time home buyers is a step in the right direction, RESCON president said in an article in Milton Today. Click here for the article.

Canadian Real Estate Wealth

RESCON president Richard Lyall commended Premier Doug Ford, Municipal Affairs and Housing Minister Rob Flack, and Finance Minister Peter Bethlenfalvy for cutting sales taxes for first-time new home buyers. Click here for the article.

Ontario Construction News

A recent RESCON webinar outlined how construction employers should prepare for legislation coming into effect Jan. 1 that mandates the use of AEDs on larger Ontario construction sites. Click here to read the article.

ReNew Canada

Taxes, fees, red tape and inaction at the municipal level continue to weigh on the residential construction industry and make it near impossible for builders to construct homes people can afford, Grant Cameron writes in ReNew Canada magazine. Click here to read the article.

PRESS RELEASES

Enhancements to the Home Renovation Savings Program are a welcome change. Click here for the press release.

The already-dire housing situation could get worse. Click here for the press release.

RCCAO REPORT

- On Nov. 20, RCCAO was proud to sponsor Minister Sarkaria's Empire Club Luncheon where he outlined his vision for Ontario's transit and transportation future, including advancing Highway 413, the Bradford Bypass and the Ontario Line.
- RCCAO was encouraged to see the creation of the Pothole Prevention Fund Program to support municipal road maintenance across Ontario.
- On Nov. 17, RCCAO executive director Nadia Todorova was happy to join Minister Piccini and LiUNA Local 183 on a tour of a bridge rehabilitation project in Toronto.
- Last month, the Government of Ontario introduced the Buy Ontario Act, which RCCAO welcomed.
- RCCAO executive director Nadia Todorova was delighted to attend the third annual Vaughan Chamber of Commerce Future of Manufacturing Sumit, which featured valuable and timely discussions on strengthening supply chains, diversifying markets and addressing interprovincial trade barriers.
- Continuing its leadership on underground utility locates, RCCAO remains engaged on Ontario One Call's Stakeholder Advisory Council. RCCAO will continue to advocate for improvements to the locates system and ensure that industry has a consistent and predictable locate delivery process.
- RCCAO welcomed the Government of Ontario's Fall Economic Statement, which continued the province's economic priorities to invest in critical infrastructure, housing and the skilled trades.
- RCCAO saw reason for optimism in the 2025 federal budget, which provided positive elements for Canada's construction sector, with policy reforms and funding offering the potential to boost Canada's infrastructure.
- In November, RCCAO and its members were honoured to commemorate Remembrance Day.
- RCCAO remains active on all of its communication channels – check out our newsletters online, and stay on top of infrastructure news on our LinkedIn and X/Twitter pages.

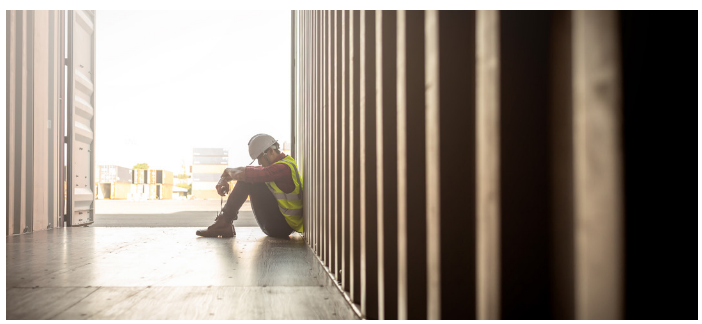
WEBINAR

Mental Health & Addictions in Construction

On Nov. 26, RESCON hosted its seventh annual Mental Health and Addictions in Construction Webinar that explored the industry's ongoing approach to the issues and how to access help.

Speakers and presenters shared their thoughts on the present state of mental health in the industry, what barriers still remain and how they can be overcome.

Click here to watch the webinar.



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