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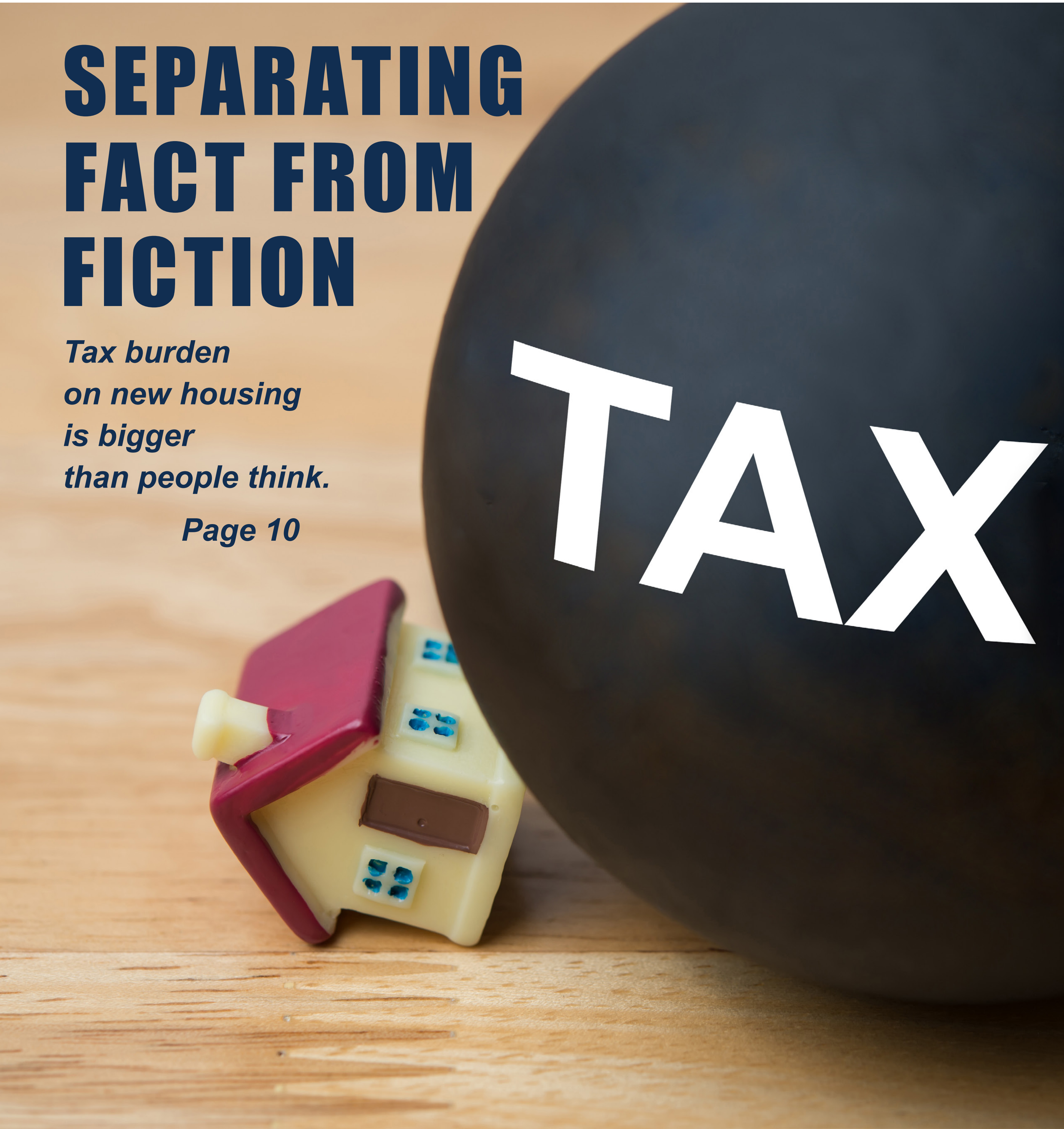

SEPARATING FACT FROM FICTION

Tax burden on new housing is bigger than people think.

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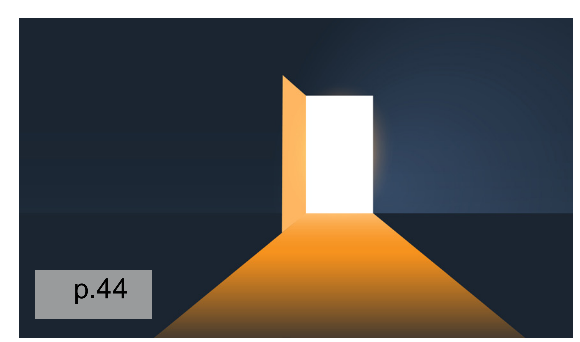
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Columns

News

Builder Briefs

RESCON attends Build Canada announcement in Ottawa

RESCON president Richard Lyall was in Ottawa recently for the announcement of the Build Canada Homes agency by Prime Minister Mark Carney. Afterwards, Lyall advised that the prime minister is laser-focused on housing affordability issues and congratulated Ana Bailao on her appointment as the agency's CEO.

"Fixing a systemic national problem of this scale decades in the making is not a small task," Lyall stated. "Activating government land and dedicating resources to producing housing and modernizing the supply is laudable. We must pull together to win."

Click here to view the statement.

Click here to read the announcement.

Housing minister tours Etobicoke plant with RESCON

H+ME Technology and RESCON were pleased to host Municipal Affairs and Housing Minister Rob Flack for a Sept. 3 tour of the company's manufacturing plant in Etobicoke and a meeting to discuss the challenges facing the residential construction sector.

REFORMS ARE URGENTLY NEEDED TO REDUCE THE COST OF HOUSING

Richard Lyall
President

A good first step would be eliminating both the federal and provincial sales taxes on new homes.

RESCON just had its busiest media week on record, with the release of our first quarterly Housing Report Card where 22 of 34 municipalities received an F.

That was followed by our fifth annual virtual housing summit which had repeat record attendance and terrific presentations, especially by Alberta Municipal Affairs Minister Dan Williams and Ontario Municipal Affairs and Housing Minister Rob Flack.

This year, Alberta is currently producing the same amount of housing as Ontario yet it has one-third the population. Why? Housing supply is Alberta's number one priority and housing is not taxed like it is in Ontario.

Alberta Municipal Affairs Minister Dan Williams told the summit that the main responsibility for housing lies at the provincial level and, ultimately, if municipalities don't act, the province can and must step in.

If Ontario and Canada are serious about solving the housing crisis, the only viable pathway is to reduce the cost of construction. That means tackling the stack of taxes and fees that add tens or even hundreds of thousands of dollars to the price of a new home.

A good first step would be eliminating both the federal and provincial sales taxes on new homes, a policy that would directly lower costs and level the playing field (resale homes are not subject to the tax).

The feds have already announced a break for first-time buyers, who account for about 35 per cent of the market. They are cutting the five-per-cent federal sales tax for first-time buyers retroactive to May 27.

A good start if reciprocated by the province.

Municipalities also need to revisit their development charges (DCs), while provinces must examine how their own policies affect affordability.

The feds recently announced more measures are coming to reset DCs at a level that doesn't dump the costs of development-related infrastructure on first-time buyers and renters. Ontario's Bill 17 also includes significant changes to discipline DCs and push the cost to closing.

Without bold action to reduce costs, the math of new construction simply does not work. Across Ontario, too many municipalities are getting a failing grade on housing. To get shovels back in the ground, we must lower the costs of building. Only then can we hope to provide the

homes Ontario families so desperately need. To lower the costs requires action by both the feds and province.

The feds have their work cut out for them.

Interim parliamentary budget officer Jason Jacques warned in an interview with CTV Question Period recently that the country's fiscal outlook has Canada "at the precipice."

He said when factoring in the deficit, and the fact Canada's need to restructure its economy in the face of certain geopolitical issues - for example U.S. President Donald Trump's tariff regime - there "isn't a lot of fiscal space the government has to actually work with."

When asked how much room to manoeuvre the government has for supports for particularly hard-hit sectors of the economy, Jacques described it as a "narrow path."

Bottom line?

All things considered, reforms are urgently needed to reduce the cost of housing, but it must happen faster in Ontario - where the biggest housing crisis exists anywhere in Canada.

We must stop the bleeding of talent, the skilled trades and housing project teams who are leaving our province. And we must do it now.

"If Ontario and Canada are serious about solving the housing crisis, the only viable pathway is to reduce the cost of construction.

NOW IS THE RIGHT TIME TO START PLANNING FOR WINTER SAFETY

Andrew Pariser
Vice President

Constructors and employers have extensive obligations under the Occupational Health and Safety Act.

Many Canadians remember the phrase, “Change your clocks, change your batteries.” It was a simple reminder from firefighters that your smoke detector can’t save your life if it isn’t working.

In construction we need to start associating the “fall back” clock change with preparation for winter construction safety. In some parts of Ontario, it will snow this month. In other parts, the snow will come eventually and that means now is the time to get ready for winter as it will bring new hazards to construction sites in Ontario. Waiting until the snow falls is not a recipe for success.

Winter hazards

Each season in Ontario brings new hazards and new challenges to on-site safety. The good news is that a lot of resources already exist. As a result, I advise taking advantage of them so you can focus your time and energy on identifying the hazards your workforce faces and create an implementation plan that incorporates your unique operating environment.

Existing resources

My favourite safety resources include the Infrastructure Health and Safety Association (IHSA) and Ministry of Labour, Immigration, Training and Skills Development (MITSD) web pages.

The IHSA is an excellent resource for practical and implementable tools including, but not limited to, toolbox talks, hazard alerts and other safety resources. The IHSA has a toolbox talk here that highlights common winter hazards, including cold stress, frostbite, slips and trips, and carbon monoxide. These hazards are predictable and need to be addressed before the snow falls and temperatures dip. Solutions include safety policies, education, and eliminating or mitigating on-site hazards.

For example, all employers and constructors should have policies and procedures related to winter weather and work surfaces. Some questions that need to be answered include:

- How are you and your workers going to ensure winter heat is provided?
- Will the heat source create a hazard? (CO for example)
- If a hazard is created, how can it be eliminated or mitigated?
- How is this policy going to be communicated to the workforce?
- How will propane training and other winter health and safety training be delivered?
- How are you checking for qualifications, certificates and tickets?
- Have toolbox talks been held?
- Has the importance of a debris-free site and impacts of snow, ice and construction debris been considered?

The MLITSD website provides additional resources for implementation as well as information on hazards, MLITSD policies, legislation, regulations, and areas of focus. In order to comply, employers must first know what their obligations are.

Where to go from here

The first step in construction health and safety is to commit to continuous improvement. At its core a Continuous Improvement Model (CIM) involves creating a plan, implementing, and evaluating the outcome. This approach - repeated - is proven to improve health and safety outcomes, as well as build a culture of safety. What you do every day, week, month and year matters.

With winter safety, the first step is to identify the hazards that impact your site. Once they are identified you can work to eliminate or mitigate those hazards, relying on policy, education, training, implementation and enforcement.

If you are a RESCON member, give us a call. In addition to the resources shared above, RESCON has a very active health and safety committee and collection of resources designed to meet members where they are and provide them additional resources to meet the challenges they face.

Constructors and employers have extensive obligations under the Occupational Health and Safety Act and RESCON is here to help you understand those requirements and comply. We can also offer practical implementation tips and ensure you are kept up to date with industry-leading best practices as well as updates from the government and our other safety partners.

RESCON IS FIGHTING FOR CHANGES TO REVIVE THE HOUSING MARKET

Grant Cameron
Senior Director of Public Affairs

Taxes, fees, red tape and inaction at the municipal level continue to weigh on the residential construction industry.

Rocky Balboa, the great fictional character created by screen legend Sylvester Stallone, said it best.

“It ain’t about how hard you hit. It’s about how hard you can get hit and keep moving forward,” he explained in one of the flicks. “That’s how winning is done.”

He was right, of course.

That's precisely the predicament the residential construction industry finds itself in these days - in the ring, slugging it out in hopes of a comeback.

RESCON hasn’t been pulling punches in the effort to convince governments to make policy changes that will revive the new housing market.

Recently, we released a report card on the state of housing starts and sales across 34 municipalities in the Greater Golden Horseshoe (GGH) region of Ontario.

To say the situation is bleak would be an understatement.

From plummeting pre-construction sales and stalled ground-oriented homes to the looming loss of 21,000 jobs, the comprehensive report notes that housing affordability is worse than ever.

Disturbingly, the analysis, done by the University of Ottawa’s Missing Middle Initiative, highlighted that 22 of the municipalities, including the City of Toronto, received an F, or failing grade.

Another five municipalities received a D, and the other seven received a C or higher.

In the first six months of this year, housing starts were down an average of 40 per cent in the 34 municipalities. Condo apartment starts over the first six months were down 54 per cent relative to 2021-24.

Starts for everything other than apartments were down 42 per cent, showing the weakness is not just confined to condos.

RESCON sent out a press release on the report and media attention was extensive, garnering coverage in The Toronto Sun, CTV News, Daily Commercial News, QP Briefing, On-Site, Canadian Contractor, CBC News, Canadian Mortgage Professional, and Ontario Construction News, to name a few. The Missing Middle Initiative also did an article and podcast and Mike Moffatt wrote an op-ed in The Toronto Star.

RESCON president Richard Lyall appeared on a number of TV and radio stations to talk about the report card, including Newstalk 1010, CP24, Barrie 360, 680 News, The Brian Crombie Hour, and more.

Housing summit

RESCON held its fifth annual housing summit on Sept. 24 to discuss the crisis and possible solutions.

Government leaders, economists, commentators, consultants and a wide array of stakeholders provided their thoughts and opinions on what it will take to get homes built faster.

Articles on the summit ran in Storeys and Daily Commercial News and I expect more in the coming days in various publications.

A prevailing theme from the summit?

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.

Exorbitant taxes and development charges on new homes as well as regulatory hurdles are pushing affordability out of reach and adding to the housing supply and affordability crisis, they said.

In other news

The slowing housing market and what to do about it were front and centre in numerous columns and articles.

In Canadian Forest Industries, we noted that the government housing targets are a pipe dream without more action, and in Storeys we explained that the residential construction industry is facing its darkest hour.

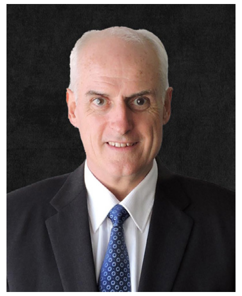
In Builder Bites, a column highlighted that the tax burden is a key reason for the decline and in Canadian Contractor the extent of the decline was explained.

In Canadian Real Estate Wealth, a column highlighted the steps the feds must take in the budget to spur housing.

In The Toronto Sun we delved into the extent of the problem and in On-Site looked at why it is critical that all governments align their activities.

In Daily Commercial News, a column set the record straight on how much fees and taxes impact the cost of a home.

The Toronto Sun reported on the troubling report released by RESCON and in a CBC article, RESCON president Richard Lyall pointed out that the sluggish market has resulted in layoffs.



POLITICIANS SHOULD BE WORRIED AS COST OF LIVING TAKES CENTRE STAGE

Michael Giles
Director of Government Relations

Canadians have adjusted to the new normal and cost of living is again the main issue for them so far.

There are few issues in the Canadian spectrum that affect every person living in the country. Even fewer still that can dramatically alter the political landscape. One of those that fits all the parameters of a "game-changing" political narrative is the cost of living.

U.S. political commentator James Carville famously said in 1992 that, "It's the economy stupid." This comment was made in the context of the U.S. 1992 presidential election that pitted incumbent Republican President George H. W. Bush against Democrat Bill Clinton.

Keep in mind that following the first Gulf War the previous year, Bush had approval ratings of 90 per cent.

As recession-weary Americans continued to wrestle with cost-of-living increases, and Democrats repeatedly laid responsibility at the feet of the Bush administration, his numbers began to tank. Clinton would go on to win the 1992 election with a popular vote of 43 to 37.5 per cent.

There was, of course, a third-party candidate that contributed to Bush's woes (H. Ross Perot). However, even with an additional candidate, few political observers concluded anything other than the economy being the issue that toppled Bush.

The Brookings Institute notes that in U.S. presidential elections that, "In the postwar period, incumbent presidents have run for re-election 10 times, winning seven and losing three. The winners all had strong job markets going for them. Dwight Eisenhower in 1956, Lyndon Johnson in 1964, Bill Clinton in 1996 and George W. Bush in 2004 all ran with both full employment and low inflation, and all won easily."

Likewise, a number of Canadian elections follow the same path, such as Ontario in 1990 and federally in 1984 when the incumbents were decimated. In the Ontario case, then Liberal Premier David Peterson entered the race with 58 per cent support, only to suffer a devastating loss in the election to the NDP's Bob Rae.

Which brings us to Canada's contemporary political landscape.

In April, Prime Minister Mark Carney pulled off one of the biggest electoral comebacks in history. Bringing the Liberals from the political crypt back to life as a re-elected government, albeit in a minority parliament.

We all know that polling was showing for months, including during the federal election, that U.S. President Donald Trump was one big concern for Canadians. Not anymore. Canadians have adjusted to the new normal and cost of living is again the main issue for them by far.

An Abacus poll released not long ago shows that 61 per cent of Canadians now list cost of living as their number one concern. This poll from Abacus showed a change in voter preference too, with the Conservatives now leading the Liberals 41 to 39 per cent.

Of course, how that would play out in actual seats is unclear.

Fifty-eight per cent of Canadians are expecting (demanding?) more spending on housing in the forthcoming federal budget being delivered Nov. 4.

In terms of which party is best suited to deal with cost-of-living issues, the Conservatives now best the Liberals 39 to 27 per cent.

Specifically on housing affordability, the numbers are Conservatives 36 to Liberal's 27 per cent.

Fortunately for the Liberals, Carney still bests Conservative Leader Pierre Poilievre 48 to 30 per cent as best leader.

So, what does this all mean?

When voters are so deeply worried about cost of living, and polling seems all over the place, politicians should be worried. I used to say to people in Ottawa, when the people aren't sleeping well, politicians should be awake all night.

In terms of near-term political realities, with a worsening economy, voters more worried than ever about cost of living, trade issues and a dire housing market, governments will need to show they can help average Canadians with cost-of-living issues or political change could come hard and fast.

First down the driveway will likely be municipal candidates a year from now.

> **"An Abacus poll released not long ago shows that 61 per cent of Canadians now list cost of living as their number one concern.**

WHY IT'S IMPORTANT TO GET THE HOUSING SECTOR BACK ON TRACK

Paul De Berardis
VP, Building Standards & Engineering

Recently, RESCON and the Missing Middle Initiative released the first of a four-part quarterly report titled the GTA and GGH Housing Report Card: Starts, Sales, and Employment.

At a high level, the report looked at 34 municipalities and identified new housing starts, new housing sales and the impact the housing activity numbers have on employment in the industry. As you can imagine, housing activity is down pretty much all across the board, whether it's low-rise homes, high-rise condos or even purpose-built rental apartments.

Although the report graded each municipality like a report card, the findings were not intended to be a dig at municipalities, but rather an eye-opening reality check that shows just how severe the current housing downturn is in much of Ontario.

Individuals not looking for a home or who are not employed in the housing industry might think, "Well, who cares, this does not affect me." But upon closer examination, the housing sector is so broad and all-encompassing that the slowdown is being felt in many different ways.

From direct employees working for developer/builder firms to the many professionals like planners, lawyers, architects, engineers and construction workers who build new housing, the slowdown in the industry has already impacted employment levels. But things don't just stop there. The knock-on effect is incomprehensible on municipal planning and building department staff, building material manufacturers and suppliers, and all the supporting spinoff business like moving companies, furniture retailers, home goods sales, etc.

From the regulatory perspective, given how new-home taxation works, whether it be HST, land transfer tax or development charges, each level of government - federal, provincial and municipal - is losing out on billions of dollars in tax revenue each year as new housing activity dwindles.

The broad real estate sector is one of the main contributors to the Gross Domestic Product, signalling challenges to our financial health and likelihood of broad economic recession for both Ontario and Canada. Given that Ontario typically makes up nearly half of our country's housing activity, our province's housing sector has broader implications than just provincially.

Data in our recent housing report indicates that the current regulatory environment imposed by all levels of government no longer allows for the economically viable development of new housing that homebuying consumers can afford.

Now that we've gotten all the bad news out of the way, there are some positive changes emerging.

Federally, the first-time homebuyer GST rebate took effect in May, which allows an individual to recover up to $50,000 of the GST (or the federal five-per-cent part of the HST) paid in respect of a new home purchased from a builder. While this hasn't had a significant impact on new housing sales yet, there have been growing calls from multiple stakeholders and government opposition parties to expand this federal initiative to include all new homes, not just for first-time homebuyers, as well as for Ontario to match the provincial eight-per-cent portion of this HST rebate. This is something RESCON has been vocally advocating for and will continue to do so.

While we await any provincial HST-rebate decisions for Ontario, the province is still working on implementing its most recent housing legislation, Bill 17 - the Protect Ontario by Building Faster and Smarter Act, 2025.

What I am most hopeful for are the reforms to the Development Charges Act, more specifically, enabling development charges (DCs) to be payable at building occupancy versus at building permit issuance as currently prescribed.

The purpose of this interest-free deferral would allow much later payments of DCs, preserving funds for builders during the capital-intensive construction phase of a project. The other impactful aspect of Bill 17 relates to streamlining and standardizing the DC framework. More specifically, this seeks to provide greater certainty to what constitutes eligible capital costs as well as prescribing a methodology for calculating "benefit to existing" which currently municipalities prescribe at their own discretion for allocating capital resource between the existing resident tax base versus future homeowners through DCs.

While seemingly small, every incremental change improves affordability and can bring a sidelined housing project back to life. We are expecting some of these outstanding Bill 17 changes to take effect sometime soon.

Certain municipalities have already taken brave steps and voluntarily reduced their development charges on new housing to spur activity, whereas the DC reforms under Bill 17 will seek to make DCs more financially palatable for all Ontario municipalities.

The Ministry of Municipal Affairs and Housing has been conducting various technical advisory tables and consultations on the proposed Bill 17 amendments and RESCON has actively been involved in these discussions on behalf of our members.

TAX BURDEN

SEPARATING FACT FROM FICTION

Clarifying just how much fees and taxes impact the cost of a new home.

By Richard Lyall
for Daily Commercial News
Sept. 19, 2025

Today, in an era of sweeping and readily abundant disinformation, it is often difficult, impossible sometimes, to separate fact from fiction, truth from falsehood, and reality from illusion.

Disturbingly, a recent survey by Liaison Strategies revealed the residential construction industry is not immune. There appears to be a disconnect between what people believe and is actually happening.

For starters, the survey shows that Ontarians are divided on main contributors to the cost of buying a home.

Only 10 per cent believe that government fees and taxes are what most affects the cost of a home. But the fact of the matter is that the tax burden accounts for a big piece of the pie.

A report by the Canadian Centre for Economic Analysis found that taxes, fees and levies including development charges account for roughly 36 per cent of the purchase price of a new home, which is a substantial load, especially when it is amortized over the life of a mortgage.

While questions in the survey were not specific to new housing builds, the results highlight a clear gap between what policymakers emphasize and what the public believes is driving costs.

The survey also indicates that 42 per cent of Ontarians believe housing construction has remained about the same compared to five years ago, while 33 per cent said that it has increased somewhat. However, starts in Ontario are down, especially in Toronto, compared to five years ago.

But enough of the statistics.

The crux of the matter is that the tax burden on new housing is much higher than most people think it is.

Presently, the new homebuilding sector is contending with the most challenging environment ever experienced.

A literal perfect storm of stifling taxation, rising material costs, unpredictable market forces, labour costs, stubbornly high interest rates, cumbersome planning approvals processes and overly restrictive regulatory policies has created an environment where it is difficult for builders to build homes that people can afford.

The fix?

We must reduce the excessive tax burden on new housing. Taxes, fees and levies are so exorbitant, and regulatory processes so restrictive and bureaucratic in nature, that they have stalled the housing sector at a time when homebuilding is most needed by Canadians across this country.

Like food and security, housing is a basic economic need for most people.

It is also a vital building block for broader prosperity and well-being.

Various levels of government must be aligned in the effort to reduce taxation on new housing and adopt fiscal policies that promote rather than hinder production of housing.

> **"The crux of the matter is that the tax burden on new housing is much higher than most people think it is.**

We tax housing like alcohol and tobacco, so-called sin taxes, but it's not rational considering the crisis.

In May, the federal government approved reducing the federal share of sales taxes on new housing up to $1 million for first-time buyers and reducing the sales tax for first-time buyers on a sliding scale for homes purchased between $1 and $1.5 million.

At first, the Ford government indicated Ontario would follow suit, but so far, the province has not taken any action.

If both the feds and Ontario removed the sales taxes on new housing, it would reduce the price of a $1-million home for first-time buyers, for example, by $130,000.

RESCON would like both the federal and provincial governments to take it a step further, rebating the sales taxes to all new home buyers, not just first-time buyers, for a prescribed period of time. Development charges also must be reduced as the contribute significantly to the tax burden.

All this could be done tomorrow. These taxes have become exorbitant. The residential construction industry is at a standstill and laying off workers. Sales have tanked and starts are dismal.

The impact on the economy will be substantial. Reports suggest that if significant public sector action is not taken to support the industry and reverse the ever-increasing job losses, Ontario will likely see a reduction in GDP by as much as 1.5 to 2.5 per cent in the coming months.

Presently, the housing targets set by both the federal and provincial governments are a pipe dream.

The Parliamentary Budget Officer reported recently that, under the baseline outlook, 2.5 million housing units will be added to Canada's housing stock by 2035 - equivalent to 227,000 net new units completed annually over 2025 to 2035. However, the officer estimated an additional 690,000 additional units are needed over that time period, or another 65,000 annually.

In Toronto, the situation is particularly bad. The city is on pace for its lowest annual housing starts since 1996, according to a new report from the Canada Mortgage and Housing Corporation. Condo pre-construction sales in Toronto are at their lowest level since 2009 while rental apartment starts have decreased eight per cent compared to the same time period in 2024.

The seriousness of the housing crisis requires quick, decisive, concrete action to reduce the tax burden on new housing.

The potential economic consequences of doing nothing could be serious.

SUMMIT SUMMARY

RESCON event featured interesting presentations

On Sept. 24, RESCON hosted its fifth annual Housing Summit, bringing together a high-level group of panelists, including Alberta Municipal Affairs Minister Dan Williams, Ontario Municipal Affairs and Housing Minister Rob Flack, and Prof. Ian Lee of Carleton University.

The event featured a number of consistent themes. Primary among them was the recognition that we are in the midst of the most impactful and dire housing affordability and supply crisis ever experienced.

It was noted by several panelists that Ontarians simply can not afford to purchase the homes they need. This is particularly true of first-time homebuyers. A variety of factors, notably public policies, have made it almost financially impossible for homebuilders to construct homes affordably and that consumers can afford to purchase.

Following is a brief summary of some of the presentations:

Minister Williams of Alberta outlined how his province has taken decisive action to compel municipalities to implement changes that eliminated overly burdensome regulatory protocols and excessive fees which stifled homebuilding. He outlined how Alberta is on track to construct as many homes this year as Ontario, which has three times the population. The minister stressed the constitutional reality that provinces ultimately set the rules that municipalities must follow and that Alberta has been decisive in using this authority to ensure that homes are built faster and more affordably.

Minister Rob Flack of Ontario outlined his government's efforts to implement significant changes to regulations governing what municipalities require from homebuilders, with the aim of reducing red tape and timelines. His signature legislation, Bill 17, will have finalized regulations this fall. He also committed to more efforts in the coming months to address the factors that impede homebuilding.

Marlon Bray of Clark Construction Management presented a dynamic and concerning portrait of what is actually happening with respect to homebuilding in Ontario. It was a dire picture which outlined the need to live in reality with respect to what is happening in the housing market, including exorbitant taxes, fees and levies, outdated and counter-productive regulatory processes and unresponsive governments, particularly those at the municipal level. Marlon called for a massive re-do of how housing policy and taxation is implemented in Ontario and Canada more broadly.

Ted Tsiakopoulos of CMHC and Jason Mercer of TRREB presented insightful and detailed statistical data with respect to the housing market across Canada, in Ontario and in the Greater Toronto Hamilton Area. This important data provided a much-needed snapshot of what is actually happening in the market.

Carl Haas of the University of Waterloo discussed the very salient topic of pre-fab/modular housing. At a time when the federal government, and other levels, are pursuing a significant increase in this innovative housing model Carl's insights were invaluable for Summit attendees.

Dan Mader of Loyalist Public Affairs presented a compelling and interesting picture of what is happening politically across the country, in Ontario and at the municipal level. The detailed information and commentary provided attendees with a sound picture of what the political landscape looks like right now and what is likely coming in the months ahead.

Tony Irwin of FRPO, Corey Pacht of Fitzrovia and Tobias Oriwol of Tricon engaged attendees with a significant discussion on the unique pressures facing the rental housing market. It included a review of some policies that have assisted the sector and other measures that should be extended or are needed in the years ahead.

Ian Lee of Carleton University presented insights strongly supported by extensive data. He noted that Canada does not have a housing crisis, the big cities in the country actually are the problem. His discussion with RESCON VP Andrew Pariser touched on major issues such as restricting municipal growth with green areas and municipal policies that impede new home construction by design rather than by inadvertence. He noted the need to make significant changes to how municipalities deal with housing.

RESCON president Richard Lyall and Dr. Mike Moffat of the Missing Middle Initiative discussed a recently released report that assigned grades to 34 Ontario municipalities, of which 22 received an F. The discussion focused on how the grades were assigned, using strong data and identifying the issues contributing to the dire situation in the housing sector.

A special thank you goes out to our event sponsors, LiUNA Local 183 and Enbridge, and our presenting sponsors, Toronto Regional Real Estate Board, the Federation of Rental Housing Providers of Ontario and EBS Global.

As a thank you to our speakers, RESCON has donated to the Multidisciplinary Urban Capstone Project at the University of Toronto School of Cities, to help purchase personal protective equipment for women in construction.

Click here to listen to/watch a video of the summit

HOUSING SUMMIT 5.0

HURDLES REMAIN

'NOT A CHANCE IN HELL WE ARE BUILDING 1.5M HOMES,' EXPERT TELLS SUMMIT

By Grant Cameron
for Daily Commercial News
Sept. 29, 2025

Hurdles that stymied new home construction years ago, such as the heavy tax burden, red tape and outdated regulatory protocols, are still in place for the most part, attendees at a housing summit hosted by the Residential Construction Council of Ontario (RESCON) were told recently.

"Many of the things that impacted housing years ago are enduring and remain unresolved," Richard Lyall, president of the organization of builders, said in opening remarks at the five-hour event.

"If we are to realize meaningful ways to deal with the housing crisis, these issues must finally be effectively addressed - and they can be."

The summit, an online event, was held Sept. 24. More than 900 people registered. They heard a roster of prominent construction industry experts, professionals and stakeholders discuss fixes to the housing supply crisis. Municipal Affairs and Housing Minister Rob Flack spoke at the event.

The lineup of speakers discussed the nature of the housing crisis and what is happening, how the residential construction industry got to this point and what solutions need to be implemented.

Lyall said that RESCON engages regularly with other associations, unions and a variety of stakeholders and, while some of the industry's challenges such as taxes, fees and levies and slow approvals have received attention from decision-makers, problems remain and others - such as habitually slow approvals processes, outdated regulatory protocols inconsistent with municipal regulations, and ever-increasing building costs - continue to plague the industry.

"It is of absolute importance that we recognize that having a safe, secure affordable place to live is the foundation upon which other success in life is based," he told the audience. "It is the core of well-being.

"It's hard to be a good employee and student or a fully participating member of the community if you don't have a decent place to live or have one at all."

Marlon Bray, executive vice president of Clark Construction Management, said there will be few housing starts between 2025-27 which will lead to a housing drought between 2028-30.

Condo sales in the GTA are near zero this year on the heels of a dismal year in 2024. Apartments under construction in the GTA are down roughly 50 per cent from the number in 2022.

"It's a war on math," he said, noting that the costs of building a home are often more than the revenue from a sale.

The provincial government's promise to build 1.5 million homes between 2023 and 2031, he added, doesn't make sense and will fall far short of the target.

"There's not a chance in hell we are building 1.5 million homes. It basically defies any form of logic. It's a made-up number that is meaningless."

The problem, according to Bray, is the tax burden on new housing including development charges (DCs).


Richard Lyall


Rob Flack


Marlon Bray

Ontario is "ground-zero" of the housing crisis and a decline in residential construction will have a massive impact on jobs, he said, resulting in young people and skilled trades leaving the industry.

He figures there is a risk of losing almost 41,000 construction jobs in Ontario, which would result in a $10-billion economic hit.

Housing Minister Flack told the summit that the market is at a standstill in large part because of the economic uncertainty caused by events south of the border.

That has caused buyers to hit the "pause button" and people who were thinking about upgrading, renovating or buying a new home are holding off for the right market conditions, he said.

Flack said that government is focused on trying to lower the costs to build and reducing the time it takes to get a building permit, as "it takes too long and costs too much to get housing built today."

Bill 17, which passed earlier this year, creates the conditions for building housing by deferring DCs until occupancy and eliminating them on long-term care homes, he said.

"It's not the B-all and end-all but I think it's good because it improves cash flow for the builders because they do not have to pay up-front DCs so they can get shovels in the ground faster."

The government also made changes to the Ontario Building Code and, to ensure it is effective, made it clear to municipalities that they should not have their own iterations of the code. Of Ontario's 444 municipalities, too many require too many studies which prohibits getting shovels in the ground - compared to jurisdictions like B.C. or the U.S., where it takes weeks or months to get a building permit, said Flack. "It can take years in Ontario and that has to change."

The minister said it is not the government's role to be in the business of building new homes. Rather, its responsibility is to create the environment for builders to do their jobs.

"I think there's people there in the industry that do a really good job. Our job, primarily, is to create the conditions for people to succeed."

According to Lyall, there is some good news.

In the last major housing crisis in the early 1990s, there wasn't the same level of taxes and red tape.

"These things can be fixed," he said. "It's important that we have the resolve to bring about these changes finally."

MEASURING CONSTRUCTION PRODUCTIVITY

By Grant Cameron
for Daily Commercial News
Oct. 1, 2025

The perception that productivity of the Canadian construction industry isn't up to snuff might not be true, says a professor in the civil and engineering department at the University of Waterloo.

Carl Haas, a University Research Chair at the school, told a housing summit hosted by the Residential Construction Council of Ontario (RESCON) that the view of the industry has been skewed by the fact that the tax burden and cost of construction materials have risen substantially.

That narrative has led people to think that the industry is lagging, he says, despite the fact that companies are investing substantial amounts in equipment and technology to make a difference.

"Depending on how you look at it, construction productivity is actually improving in many ways and technology is making a positive difference in that regard," he said in a presentation at the summit. "We have to challenge the productivity stagnation narrative. I'm just not sure it's actually the case."

The summit featured a roster of prominent construction industry experts, professionals and stakeholders discussing fixes to the housing supply crisis. Haas, who specializes in construction productivity, modularization, supply chain management and digitalization in the built environment, focused on how automation and robotics can be used to improve productivity.

He says it is challenging to measure true productivity in the construction industry as many measurements fail to take into account the value associated with the fact buildings erected today have a longer useful life and are more energy efficient compared to structures built years ago.

He also argues that if the high cost of construction materials was taken out of the equation, productivity would improve.

Figures he presented showed that, over the past 70 years, the Construction Price Indicator in the U.S. has increased at a much higher rate than the inflation index for the economy as a whole which, over a period of time, makes it appear that construction industry productivity has declined.

To get a more accurate picture of productivity, he suggested removing the costs for labour, materials and overhead from the equation.


Carl Haas

> **"Depending on how you look at it, construction productivity is actually improving in many ways and technology is making a positive difference in that regard.**

The fact that structures are now designed to last and be useful for longer periods of time also adds to the productivity levels of the industry, he says.

"If you buy a home or building, the biggest cost is energy, and that cost is also declining because we're making them more efficient to heat and to cool and to light."

Taxes, fees and levies on new homes, which account for 36 per cent of the purchase price of a new home in Ontario - 16-per-cent higher than in 2021, also add to negative perceptions, he says.

"It looks like the price of a new home, which is what we're measuring in that price index, has really been increasing because of taxes and fees. That may be a little bit unfair because there's nothing that construction is doing to create that problem."

Upon closer inspection, Hass suggests that the construction industry has actually improved productivity over the last several decades.

Robotics and automation, meanwhile, are having a profound impact on the construction industry, with one of the most notable advancements being the prefabrication of housing and buildings, he says.

A survey by KPMG indicated that 90 per cent of respondents – up from 86 per cent in 2023 -- agree that better tools – such as artificial intelligence, analytics, Building Information Modelling and digital twins – can boost efficiency and labour effectiveness in the construction industry.

Ontario has had some successes in innovation, says Haas, with the Element 5 mass timber production line in St. Thomas and a couple of precast concrete plants that produce products for residential buildings.

Robotic masonry is also making some inroads, he says, while 3D printing is catching on and seems to have a lot of potential and the pace of change with humanoid robots is massive as they could be used in future in construction to fetch materials and work with the trades on sites.

He noted that, over the years, technology has had a major impact on construction. For example, in the 1950s, productivity was improved 400 per cent in a short period of time when hydraulic power was introduced for heavy equipment, and in the 2000s innovations such as GPS receivers on blades of earthmoving equipment improved productivity by about 50 per cent.

Haas and his team recently did a report for the National Research Council that delved deeper into the background of productivity in construction to better understand the roles automation and robotics play in productivity gains, and what needs to be done to increase their adoption.

The report noted that productivity in Canada's construction industry must be improved sustainably to address urgent threats to the nation's well being.

"Automation and robotics play a key role in construction productivity gains," the authors wrote. "Prioritizing resource allocation requires a construction automation and robotics R&D roadmap that focuses on higher technology readiness levels. Just as the threat is urgent, the solutions must be addressed urgently."

INDUSTRY GETS CANDID ABOUT HOUSING

By Teagan Sliz
Storeys
Sept. 25, 2025

Yesterday afternoon, over a dozen real estate and development experts were featured at the Residential Construction Council of Ontario's (RESCON) fifth annual Housing Summit, and talked candidly about the housing crisis and how to get residential construction back on track.

This year's summit was aptly named "Embracing Transformation — Building Homes Faster" and was sponsored by LiUNA Local 183, Enbridge, Federation of Rental-housing Providers of Ontario, Toronto Regional Real Estate Board (TTREB), and EBS Global.

Leading a wide array of discussions included big names like Ontario Minister of Municipal Affairs and Housing Rob Flack, TRREB's Chief Information Officer Jason Mercer, and they tackled everything from automation and robotics in construction to policy changes needed to support more rental housing development.

The conference comes as Ontario is on track for its lowest annual housing starts since 1996, according to Canada Mortgage and Housing Corporation — a worrying trend that will result in massive job losses, a sizeable hit to the Ontario economy, and an unsustainable supply demand imbalance that will only make housing more unattainable for everyday Canadians.

"We, at RESCON, started this housing summit five years ago to track change. Many of the things that impacted housing five years ago are enduring and remain unresolved," said RESCON President Richard Lyall in his opening remarks. "Beyond the statistics, and above the compelling narratives, and outside of the ongoing message, is the most important part of all, and that's people. We're talking about young people who are losing the hope that they will ever be able to afford a home. We're talking about people who are increasingly unable to afford to live in the municipalities where they work. And we're talking about people who shouldn't have to decide between eating and paying their rent or their mortgage."

Following discussions about innovative construction techniques and an overview of the current political situation, Marlon Bray, Executive Vice President of Clark Construction Management, delivered a comedic — though blunt — assessment of Ontario's housing crisis. He delved into the province's looming housing supply shortage, or "drought," and how it will create an "affordability disaster" that decimates housing-related jobs, and forces more people out of expensive markets.

"We're about to face a massive challenge," he said. "Right now, if you think we don't have enough homes, fast forward two or three years, and it's going to be an absolute catastrophe."

Bray went on to identify several causes behind the current, and impending, situation including unnecessary "sin taxes" and fees on new homes, such as development charges and HST, which he likens to taxes governments put on cigarettes and alcohol.

"Believe it or not, [cigarettes and alcohol] are actually really good for you. They must be, because if they weren't bad for you, we wouldn't tax houses the same," says Bray. "We either have a tax distribution problem or homes are bad for you."

According to a December 2024 study from RESCON, taxes make up 36% of the price of an Ontario home, as these costs are passed along to end-users. That means $360,000 of a $1-million home is made up of these taxes and fees.

Later in the afternoon, TRREB's Jason Mercer led a discussion on how economic uncertainty — think headwinds like tariffs, a decline in GDP and rise in unemployment, and interest rates — is shaping the housing market,

"Even with affordability improving, from a monthly payment perspective, there's a lot of households that do remain on the sidelines," said Mercer. "Because, you know, they're not sure where they stand in terms of their job, in terms of their income, vis-a-vis what we're seeing largely south of the border."

Looking ahead, he said, lower interest rates, increased affordability, and improved consumer confidence, alongside adequate supply in the longer term, will be key in getting the market on its feet again. When that time comes, Mercer thinks there will be significant pent-up demand ready to enter the market.

"As people start to move off the sidelines and back into the market, it's realistic that we start to see an uptick in home sales.

And potentially, as we move through 2026, we could be seeing numbers approaching that 80,000 mark, which we haven't seen in a number of years."

Finishing off the day, RESCON's Lyall and Founding Director of the Missing Middle Initiative (MMI), Mike Moffat, teamed up to discuss a joint report recently released by the two organizations called Q2 2025 GTA and GGH Housing Report Card: Starts, Sales, and Employment.

The report uses data from CMHC and Altus Group to grade 34 municipalities across the Greater Golden Horseshoe region based on housing sales and construction over the first six months of the year, relative to the first six months of the previous four years.

According to their methodology, 22 municipalities received an F, five received a D, and the other seven municipalities received a C or higher.

"It's not exactly a stellar record given we keep having these repeated announcements, these media events, where checks are being handed out and all this stuff, and we're actually going in the wrong direction," said Lyall. "[...] But if we had the right alignment and will to change, we could do this."

FASTER APPROVALS NEEDED

Severe slump in housing starts poses risks to future supply.

By Mike Lewis
Ontario Construction News
Sept. 30, 2025

Speakers at the Residential Construction Council of Ontario's fifth annual online housing summit are pressing for urgent government action to stimulate infrastructure investment and new home construction as a severe slump in housing starts poses risks to future supply.

Economists, industry insiders, and political leaders emphasized the need to reduce bureaucratic hurdles and speed up building approval times. They said home development charges including taxes and fees must be brought down while provincial and federal investment in housing-related public infrastructure should increase.

Municipalities also need to step up zoning reforms and land allocations, summit participants heard.

Carl Haas, a research chair and professor at the University of Waterloo, added that technologies such as AI, human-robotics systems and offsite modular construction can reduce costs and improve productivity in Ontario's construction sector to ramp up supply of affordable housing.

And Rob Flack, the province's Minister of Municipal Affairs and Housing, told the RESCON-hosted Housing Summit 5.0 that another factor has contributed to the slowdown in Ontario home sales and new construction — U.S. president Donald Trump. "The uncertainty because of Trump down below has really caused uncertainty not just in the housing market but in our economy," he told the summit, adding that people who were thinking of upgrading or renovating or buying a new home have hit the pause button as a result.

There is also a perception among consumers that house prices could fall further and that cuts in taxes on new homes may be on the horizon, said Mike Moffatt, an economist and founder of the University of Ottawa's Missing Middle Initiative.

"There is a lack of urgency because they think incentives are coming."

Canada Mortgage and Housing Corp. senior economist Ted Tsiakopoulos added that the move away from free global trade that began over a decade ago has hit construction supply chains while helping to make economic stagflation a real threat for developed economies.

"There are some mega-trends here that could keep inflation elevated – a more disrupted world politically and commercially via trade wars. I'm not sure I have faith in the U.S. dollar as I have in the past."

Tsiakopoulos said he expects trade frictions and disruptions will persist, making inflation "quite sticky" and keeping upward pressure on mortgage rates and the cost of capital for builders.

He noted, however that U.S tariffs on Canadian goods used in construction have been pulled back since April while interest rates and the prices of some U.S.-sourced building materials have moderated.

"Ultimately, nobody knows. There is very little certainty in this kind of environment," Tsiakopoulos said, suggesting that Canada needs a new business model to diversify trade and boost transatlantic flows with Europe.

The summit, under the title Embracing Transformation: Building Homes Faster and sponsored by organizations including the Toronto Real Estate Board and LiUNA Local 183, followed release of a report that gave most municipalities in the Greater Golden Horseshoe, including the City of Toronto, a failing grade when it comes to meeting their housing targets.

It said housing starts are plummeting in both high rise and ground level construction and not just in the downtown Toronto condominium market.

In Toronto, starts in the first six months of 2025 were down 58 per cent and sales declined 91 per cent compared to the same period between 2021-24, causing employment to fall by an estimated 10,209 jobs, the report said.

In the first of what are planned to be quarterly reports prepared for RESCON and based on sources including CMHC data, the initial report found that housing starts were down 40 per cent in the 34 municipalities analysed.

Summit participants noted that the oversupply of inventory in the resale market will eventually be absorbed as mortgage rates decline and Ontario's population grows, with August sales in Ottawa already at a five year high.

There is also promise in modern technologies that are being used to improve building efficiency, although challenges remain.

Low-rise modular homes constructed offsite have contributed to the increase in affordable housing supply across various global jurisdictions, but Haas noted that investors in this region seek higher levels of certainty before committing capital to the development of prefabrication factories.

He said robotics can make building safer and more efficient with some pilot projects showing how robots can be used as on site as assistants to do "grunt work," while allowing skilled tradespeople to perform higher-end planning tasks.

Also, artificial intelligence can handle scheduling and other administrative tasks in the building sector but warned that AI-generated data should be closely monitored due to potential liabilities if, for instance, construction blueprints are inaccurate.

Dan Williams, Alberta's Minister of Municipal Affairs, told the Sept. 24 summit that the province, which is building three times the number of homes per capita compared to Ontario in part due to lower taxes and charges, has no problem with federal policies to promote modular home construction.

"I'm happy to see market needs dictate," he said, suggesting that government regulations can interfere with the ability of builders to adopt the fastest and lowest-cost methods to deliver housing.

"This is one of those ones were (government) getting out of the way is probably more effective."

HOUSING REPORT CARD

WARNING:
THE SITUATION COULD GET WORSE

The findings of the report are troubling and should set off the alarm bells for policymakers across all three levels of government.

By Martin Slofstra
The Toronto Sun
Sept. 22, 2025

Most municipalities in the Greater Golden Horseshoe, including the City of Toronto, have been given a failing grade in a comprehensive new report done by the University of Ottawa's Missing Middle Initiative for the Residential Construction Council of Ontario (RESCON).

Disturbingly, of the 34 municipalities that were graded, 22 received an F, another five received a D, and the other seven municipalities received a C or higher. Brantford had an A-plus and Milton an A.

Municipalities were graded in five categories: three related to housing starts (ground-oriented, condo and rental), and two related to sales (ground-oriented and condo.)

Ajax, Aurora, Barrie, Brampton, Caledon, Cambridge, Clarington, East Gwillimbury, Georgina, Guelph, Halton Hills, Hamilton, Innisfil, Newmarket, Oakville, Oshawa, Peterborough, Toronto, Vaughan, Waterloo, Whitby and Whitchurch-Stoufville were all given an F.

Burlington and Richmond Hill both received a B; St. Catharines, New Tecumseh and Pickering received a C; and, Kitchener, Markham, Mississauga, Niagara Falls and Welland received a D.

"The findings of this report are troubling and should set off the alarm bells for policymakers across all three levels of government," explains RESCON president Richard Lyall. "Housing projects have been shelved and the industry has hit a wall. The outlook is bleak, and we are trending in the wrong direction. We need governments to take concrete action to lower the tax burden and modernize the process to kick-start the industry. Our economy will be in dire straits if we do not act quickly."

The assessment is based on data obtained from Canada Mortgage and Housing Corporation and Altus Group. Researchers did a deep dive on housing starts, sales and industry employment across municipalities in the Greater Toronto Area and Greater Golden Horseshoe region over the first six months of 2025, relative to the same time period in the previous four years (2021-25).

In the first six months of this year, housing starts were down an average of 40 per cent in the 34 municipalities. Condo apartment starts over the first six months were down 54 per cent relative to 2021-24 while purpose-built rental starts were up eight per cent. Starts for everything other than apartments were down 42 per cent, showing the weakness is not just confined to condos.

In the City of Toronto, starts in the first six months of 2025 were down 58 per cent and sales declined 91 per cent compared to the same period between 2021-24, causing employment to fall by an estimated 10,209 jobs.

According to RESCON, the research comes at a particularly important time, as housing unit sales and starts have all but ground to a halt. Pre-construction sales, which are considered a prime indicator of the market's health, are down 89 per cent for condominiums and down 70 per cent for ground-oriented homes, a clear indication that Ontario's housing situation will get worse before it gets better, and that market weakness is not isolated to the condo market.

> **"Housing projects have been shelved and the industry has hit a wall. The outlook is bleak, and we are trending in the wrong direction. We need governments to take concrete action to lower the tax burden and modernize the process to kick-start the industry,.**

Industry employment has also taken a major hit. The reduction in housing starts in the municipalities over the first six months of the year, relative to 2021-24 averages, translates into 24,195 fewer person-years of employment.

"We are in the midst of the worst housing crisis in a generation," says Lyall. "While the situation is bad it could get worse if governments fail to reduce the tax burden on new housing."

And although the report is focused on municipalities, Lyall says you can extrapolate from it that both the province and the federal government deserve a failing grade.

If there is a silver lining, or any basis for optimism, he said in an interview, it's that we have "the levers" to get out of this crisis situation which include: first, taking the taxes, fees and levies out of new homes (which add an estimated 38 per cent to the price of a new home); second, eliminating the red tape which slows down the approval process; and third, the greater and expanded use of new technologies both in the home construction, and the land development and approval process.

"We have the technology here (in Canada) to do so," he is convinced, and based on his extensive travels, there's also a lot to be learned from how other countries are improving the way they plan for and build new homes, he adds.

HOW TO FIX THE PROBLEM

> **The housing start collapse is thus clearly not just a Toronto condo story. It's Hamilton townhomes, Oshawa single-detacheds and Kitchener duplexes. In the GTA and Golden Horseshoe areas, starts for ground-oriented homes fell 42 per cent in the first half of 2025 compared to the first-half average of 2021-24.**

By Mike Moffatt
for The Toronto Star
Sept. 28, 2025

Toronto's condo market has collapsed. It's now drawn headlines from across the country, including a recent report from the Canada Mortgage and Housing Corporation (CMHC) that compares the current downturn to the early 1990s.

But in a new report with the Residential Construction Council of Ontario (RESCON), we show that Ontario's housing crisis is much larger and deeper than what is happening in Toronto.

The Toronto condo decline is a problem, but it's not the problem. Across the Greater Toronto Area (GTA) and Greater Golden Horseshoe (GGH), construction activity is faltering in every corner and across every type of home.

Our team, led by researcher Jesse Helmer, analyzed housing sales and starts in 34 municipalities across nine metro areas in the GTA and GGH and graded them. The findings are stark: two-thirds of municipalities, 22 of 34, received a failing grade.

The housing start collapse is thus clearly not just a Toronto condo story. It's Hamilton townhomes, Oshawa single-detacheds and Kitchener duplexes. In the GTA and Golden Horseshoe areas, starts for ground-oriented homes fell 42 per cent in the first half of 2025 compared to the first-half average of 2021—24.

While the numbers for starts are bleak, the real trouble is in sales. Developers cannot start what they cannot sell, and sales volumes have collapsed. Pre-construction condo apartment sales are down 89 per cent and ground-oriented new homes are down 70 per cent.

Policymakers often use housing starts as their barometer of sector health, but starts are a lagging indicator; they only capture weakness after a downturn is already well underway. The CMHC only counts a unit as "started" when the foundation is in the ground, which can occur years after the initial sale. That means today's steep drop-off in sales is a warning of an even deeper decline in future starts.

This local crisis mirrors a national one. CMHC projects that housing starts across Canada will continue to fall through 2027, despite federal and provincial commitments to double housing construction. In other words, while governments set ambitious targets, the reality on the ground is actually moving in the opposite direction.

The implications of the crash go well beyond missing housing targets. Housing construction supports hundreds of thousands of jobs across Ontario, from framers to electricians to window manufacturers. Using standard industry multipliers, we estimate that the slowdown in housing starts has already reduced employment by 25,000 jobs in the first half of 2025. If the current pace continues, job losses will exceed 50,000 just by this year's end alone.

For context, when 15,000 auto sector jobs were at risk during the 2008 financial crisis, governments acted aggressively to protect them. Yet here we face triple that number of threatened housing jobs, with little acknowledgment from policymakers.

Meanwhile, despite the collapse in new housing sales, resale activity has ticked up. Homes are still being purchased, but they are existing ones. At present, it is nearly impossible to construct new housing at a cost lower than resale prices. Between high interest rates, development charges, municipal fees, and layers of federal and provincial taxes, new construction is priced out of reach. Buyers, understandably, are choosing cheaper resale options when they can find them.

If Ontario and Canada are serious about solving the housing crisis, the only viable pathway is to reduce the cost of construction. That means tackling the stack of taxes and fees that add tens or even hundreds of thousands of dollars to the price of a new home.

A good first step would be eliminating both the federal and provincial HST on new homes, a policy that would directly lower costs and level the playing field (resale homes are not subject to the tax.) Municipalities also need to revisit their development charges, while provinces must examine how their own policies affect affordability. Without bold action to reduce costs, the math of new construction simply does not work.

If governments treat Ontario's housing problem as a blip confined to Toronto's skyline, they will miss the bigger crisis, and the opportunity to fix it. Across the province, too many municipalities are getting a failing grade on housing. To get shovels back in the ground, we must lower the costs of building. Only then can we hope to provide the homes Ontario families so desperately need.

> ***While the numbers for starts are bleak, the real trouble is in sales. Developers cannot start what they cannot sell, and sales volumes have collapsed.***

TORONTO GETS A FAILING GRADE

By CBC News
Sept. 24, 2025

Housing construction is so behind in Toronto that a new report gives the city a failing grade for new home starts.

Housing starts are down in Toronto by 58 per cent and sales are lagging by 91 per cent, according to a report card by the Residential Construction Council of Ontario (RESCON), which analyzed 34 municipalities in the Greater Toronto Area and Greater Golden Horseshoe, and compared recent numbers to January-June averages from 2021 through 2024.

Toronto is one of 22 municipalities given an F, including Brampton, where housing starts have fallen by 50 per cent. Overall, housing starts have decreased by 40 per cent, the report found.

The data paints a bleak picture of Ontario's ongoing housing crisis, says Richard Lyall, CEO of RESCON.

"The housing situation is actually much worse than people think it is and it's going to be even worse going forward," he told CBC Toronto.

"We have crushed the next generation. I hate to say that," Lyall said. "My generation has failed."

Just over a month ago, updated numbers revealed the Ontario government had once again failed to meet its goal for housing starts in 2024, even after expanding ways to count them. Its goal is to build 1.5 million homes by 2031, and last year's target was 125,000 new homes. Instead, the province counted 94,753, which included long-term care beds and post-secondary dorms.

Meanwhile, the province's financial accountability officer flagged earlier this year that 2025's housing starts are also lagging.

In the first quarter of this year, construction began on 12,700 housing units, which financial accountability officer Jeffrey Novak said is the lowest level since 2009.

In a statement the provincial government said it has made it easier for municipalities and builders to deliver housing.

"We have eliminating [sic] the full 13 per cent HST on purpose-built rental housing, offered a 75 per cent rebate on the provincial portion of the HST for new homes priced up to $400,000 and delivered a record 14,000 new rental starts since the beginning of the year," said Alexandra Sanita, press secretary for the minister of municipal affairs and housing.

"This is in addition to the $1.6 billion we have invested through the Municipal Housing Infrastructure Program to unlock over 800,000 homes since 2024 and $1.2 billion through the Building Faster Fund."

By its calculations, RESCON says the residential construction industry in Toronto has lost about 10,209 jobs this year alone as a result of lagging starts.

"We're deeply concerned about this because we've got companies that are laying off crews and project teams right now in huge numbers," Lyall said.

"Systemically, we made a big effort to attract people into careers and construction, and those jobs aren't going to be there."

The workforce at the Labourers' International Union of North America (LiUNA) Local 183, one of the biggest construction unions in Ontario, has already tracked a reduction in hours of employment over the last six to eight months, said Jason Ottey, its director of government relations and communications.

"There's a vacuum forming" as pandemic-era projects get completed, Ottey said, noting that work has since slowed down dramatically.

"What we are seeing are too many people chasing too few projects," he said.

"We are all hoping that … there's a rebound in the housing market."

HOUSING PROJECTS SHELVED

By Chris Fox
CTV News
Sept. 22, 2025

The report says in the first half of the year, Toronto was roughly 67 per cent behind the housing target set for it by the provincial government.

That translates into a shortfall of nearly 10,000 units.

RESCON says the slower pace of construction likely meant 10,209 fewer construction jobs in the city, part of a wider loss of an estimated 24,195 jobs across the entire Greater Golden Horseshoe area.

"Housing projects have been shelved and the industry has hit a wall. The outlook is bleak, and we are trending in the wrong direction," Lyall said in the release. "We need governments to take concrete action to lower the tax burden and modernize the process to kick-start the industry. Our economy will be in dire straits if we do not act quickly."

Toronto was one of 22 municipalities to receive a grade of F from researchers while another five municipalities received a D.

Only seven of the 34 municipalities studied, received a grade of C or higher.

Milton and Brantford were the only municipalities to receive a grade of A or better.

The report says that while the construction of rental apartments (up eight per cent overall) appears to be "holding up better," the weakness in the industry "is not just confined to condos," with a 42 per cent across the board decrease in the other categories.

In the report, researchers point out that housing starts are a "lagging indicator" as the Canadian Mortgage and Housing Corporation (CMHC) only considers a project to be "started" when the building's foundation is fully complete.

That, combined with a slowdown in new home sales, means "things are going to get worse before they get better," researchers say.

"Across our 34 municipalities, pre-construction sales of condo apartments are down 89 per cent and pre-construction ground-oriented sales are down 70 per cent," the report states.

"This is a clear indication that Ontario's housing situation will get worse before it gets better, and that market weakness is not isolated to the condo market."

The numbers come on the heels of another CMHC report released earlier this month, which suggested Toronto was the "epicentre of weakness" for residential construction in the first half of the year.

That report warned that Toronto was on pace for its lowest annual housing starts total in 30 years.

"Both the federal and provincial governments have committed to doubling housing starts. Unfortunately, housing starts are falling, and new home sales show that further declines in starts are about to come. All three orders of government must act to address the housing crisis," Mike Moffatt, an economist and founder of the Missing Middle Initiative, said in a news release.

CRASH WARNING

To turn the situation around and support recovery, governments must embrace new policies that lower the tax burden and speed up approvals. The consequences of not doing so will be catastrophic.

By Richard Lyall
for Canadian Contractor
Sept. 11, 2025

Houston, we have a problem. The vernacular that was uttered by Apollo 13 commander Jim Lovell to Mission Control in Texas back in 1970 seems an apt description of the residential construction industry these days.

The wheels have all but fallen off new home starts and sales – both across Canada and in Ontario.

The CMHC figures we must build between 430,000 and 480,000 homes each year over the next decade to restore affordability to the market. However, we are nowhere near those numbers.

In 2023, 240,267 housing units were built in Canada and in 2024 we saw construction started on 245,360 units. In the decade between 2011 and 2021, the nation built an average of only 204,000 units a year.

The provincial government in Ontario, meanwhile, set a target of building 1.5 million homes between 2023 and 2031. However, forecasts show the province missing the goal by a wide margin – despite widening its definition of a home to include retirement home suites and student dorms.

The CMHC said in its latest report that housing starts in Ontario for the first seven months of 2025 fell around 25 per cent compared to the same time last year.

At the current pace, it's projected that Ontario could fall short by a staggering 708,000 units over the nine-year period.

Experts say the shortfall could cost Ontario 41,000 jobs and drain more than $6 billion a year in combined tax revenue from all levels of government.

Projections from the CMHC indicate that annual housing starts in Ontario could drop to the low-60,000 range until 2031 – far below the target of around 175,000.

Latest data from a tracker, meanwhile, shows 70 per cent of Ontario municipalities failed to meet their housing targets in 2024 – and the gap is expected to grow.

The tracker was established to gauge progress as part of the $1.2-billion Building Faster Fund that rewards municipalities that reach at least 80 per cent of their annual target with funding.

Bonus funding is available for municipalities that exceed their targets.

Thirty-five out of 50 large municipalities in Ontario fell short of their targets in 2024. In 2023, 31 out of 50 municipalities missed their targets.

Some of the notable cities that missed included Toronto, London, Barrie, Cambridge, Guelph, Hamilton, Mississauga and Ottawa.

Some of the prominent municipalities that exceeded their target included, Kingston, Sudbury, Kitchener, Niagara Falls, Oakville and Sarnia.

The residential construction industry is entering a massive correction and being weighed down by massive taxes, fees and levies on new housing, as well as the slow approvals and red tape.

The tax burden accounts for 36 per cent of the cost of a new home today, up from 24 per cent in 2012. The increase has crippled the market as the costs are ultimately passed on to the buyers.

Development charges (DCs) are the worst offender. They are the most regressive taxes ever created in the history of our country. The people they hurt most are the ones who can least afford housing.

To help spur the market, the federal government has scrapped the five-per-cent GST on new homes up to $1 million for first-time buyers retroactive to May 27 although the purchaser won't get the actual rebate until the fall when it goes through the legislative phase. The feds are also reducing the sales tax for first-time buyers on a sliding scale for homes purchased between $1 and $1.5 million.

We would like to see the provincial government step up to the plate and reciprocate by ditching the provincial sales taxes for first-time buyers of new homes.

To further spur housing construction, we also strongly feel that both levels of government should be looking at axing the sales taxes on all new homes – not just for those buying their first one.

Governments must also take aim at DCs.

They have become a runaway train and need to be rolled back. Future hikes should be geared to the rate of inflation.

In the City of Toronto, for example, DCs for single and semi-detached homes increased by 464 per cent between 2014 and 2024, whereas incomes only went up 29 per cent.

Thankfully, Ontario has brought in legislation which permits builders to defer development changes until occupancy as opposed to when a building permit is issued. This means they won't have to finance the charges while projects are being built. However, the charges are still too high.

There will be significant economic repercussions due to the housing meltdown. In Ontario, the construction industry contributes seven to eight per cent of Ontario's GDP, with the residential sector accounting for a big chunk of that.

To turn the situation around and support recovery, governments must embrace new policies that lower the tax burden and speed up approvals. The consequences of not doing so will be catastrophic.

STATE OF THE MARKET

AT THE PRECIPICE

The future of the housing industry and the economy depends on government action today.

STARING INTO THE ABYSS …

By Richard Lyall
for Builder Bites
Sept. 10, 2025

Behavioral economics teaches us that change happens when the pain of staying the same is greater than the pain of change.

I am hopeful that governments may be reaching that precipice on housing. With the residential construction industry at rock bottom, or very close to it, change is the only way to fix the sector.

I don't think that many people realize how bad the situation has become. We have the worst level of new home and condo sales in a generation.

We are now staring into the abyss. Industry layoffs have started. Employees and trades workers are losing their jobs. Tenders are being delayed or scaled back and developments have been shelved.

Housing starts and sales have plummeted. In Ontario, for example, housing starts in the first seven months of 2025 fell around 25 per cent compared to the same period last year, CMHC reports, and the number of housing starts in Ontario could drop to the low-60,000 range until 2031.

At the current pace, it's projected that Ontario could fall short by a staggering 708,000 units over the nine-year period.

The decline could cost Ontario 41,000 jobs and drain more than $6 billion a year in combined tax revenue from all levels of government, according to the experts.

To say the situation is bad would be the understatement of the year.

CMHC figures we need to build between 430,000 and 480,000 homes each year over the next decade to restore affordability to the market. However, in 2024, we saw construction started on only 245,360 units.

The feds have set a target of building 500,000 homes a year for the next decade, and the province set a goal of building 1.5 million homes between 2023 and 2031. Fat chance of that happening.

In Toronto, which is the country's largest real estate market, the decline has been the most pronounced. In the first quarter of this year, preconstruction condo sales were lower than in the same period in 1995, research firm Urbanaton Inc. reports. Other regions were also down.

Research by Altus Group economic strategist Peter Norman indicates that if the situation continues more than 100,000 jobs in the Canadian homebuilding industry could be eliminated.

The housing market downturn is proving financially disastrous for cities like Toronto. A decrease in multi-unit and single-detached units drove starts In July down 69 per cent compared to the same month in 2024. That amounts to more than 100,000 jobs and billions of dollars in revenue.

A staff report in July indicated there was a substantial shortfall in anticipated Municipal Land Transfer Tax revenue in Toronto during the first few months of 2025.

Main reasons for the decline are the excessive taxes, fees and levies on new housing, as well as red tape and the sloth-like approvals process.

In Toronto, for example, people making incomes of over six-figures are being shut out of the market by sky-high housing costs.

A report done by CivicAction recently looked at a hypothetical 200-unit apartment which would cost nearly $130 million to build, or about $630,000 per unit. The organization found the developer would need to charge average rents of more than $3,800 to break even – between $1,700 and $2,800 per month beyond what those earning $85,000 or less can afford.

Those earning a salary of $75,000 would not be able to save enough money to purchase an average Toronto home, the report notes.

To fix the problem, governments must address the tax burden on new housing. It is crippling the market. The fees presently account for 36 per cent of the cost of buying a new home or condo.

The feds have moved to scrap the five-per-cent GST on new homes up to $1 million for first-time buyers and reduce the sales tax for first-time buyers on a sliding scale for homes purchased between $1 and $1.5 million. In Ontario, we need the provincial government to follow suit and eliminate their eight-per-cent portion of the HST for first-time buyers.

Further, to show they are serious about the crisis, we need both levels of government to take it a step further and eliminate the sales taxes on all new homes – not just for first-time purchasers.

Development charges (DCs) also need to be cut. Between 2014 and 2024, Toronto hiked DCs for single and semi-detached homes by 464 per cent, whereas salaries in Ontario only went up 29 per cent.

The development approvals process also must be tweaked.

A report by Altus Group found that Ontario municipalities take an average of 23 months to review site plan applications – far beyond the provincial mandate of 60 days.

Difficult to believe, but it takes nearly 250 days to get a construction permit in Canada, double the time it takes in the U.S. Sadly, we rank 34th out of 35 OECD countries – slower than every country except Slovakia.

The future of the residential construction industry – and our economic future – depends on the action we take today.

The next several months are critical in determining how well we rise after the fall.

CO-OPERATION & COLLABORATION

Governments must act in unison to tackle the housing crisis.

By *Richard Lyall*
for Canadian Real Estate Wealth
Sept. 22, 2025

A car runs more smoothly when the wheels are in perfect alignment. In other words, teamwork through co-operation and collaboration are the key to success.

Our various levels of government should be adopting that approach to tackle the housing supply and affordability crisis. Political leaders must align their actions if they hope to make headway.

They should start by addressing the tax burden, which has been identified as one of the biggest impediments to affordability of new housing.

Presently, taxes, fees and levies - including development charges - account for a whopping 36 per cent of the cost of new housing.

Let me put that in perspective. On a new home costing $1 million, the tax burden therefore accounts for $360,000 of the price tag.

Yet, governments are not aligned on the fix.

The federal government has approved reducing the federal share of sales taxes, or GST, on new housing up to $1 million for first-time buyers and a partial rebate for first-time buyers of homes up to $1.5 million. However, the province has not followed suit with the HST due to concerns about cost.

RESCON, like others, would like to see the tax burden removed altogether on all new home buyers - not just first-timers.

Tax relief is key

Austin Thompson, an analyst at the Fraser Institute, stated in an article in The Globe & Mail that a broader GST rebate would cost more but deliver better results than the billions the government plans to spend on other housing-related programs, and is a lower-risk alternative.

He argues that tax relief is a better way to increase housing affordability than expensive spending programs.

As it stands, the proposed federal GST rebate will cost a projected $390 million per year. If the feds expanded the rebate to include all new homes under $1.3 million, it would cost $2 billion.

Admittedly, it is a hefty figure but would make housing more affordable and boost the new housing market. If the province also did the same with the HST, the results would be significant.

If we don't see substantial action to kick-start the new housing market, layoffs in the residential construction industry will continue to climb. Already, many companies have laid off both office workers and sales professionals as well as the skilled trades who build the projects. Tenders have been delayed or scaled back or dismissed altogether. Many projects have been shelved.

Meanwhile, tradespeople, nurses, teachers and emergency responders are leaving our cities as they can no longer afford to live where they work, causing Ontario to lose billions in GDP annually.

And then there is the bureaucracy and red tape which also stymies new housing and adds to costs.

Red tape must be reduced

WOWA, a personal finance website that compiles Canadian housing market data, notes that Toronto ranks third on a list of the 25 least affordable cities in North America. Vancouver is number one. The Canadian cities are worse than San Diego, San Francisco, and New York City.

Company CEO and founder Hanif Bayat wrote in the Globe & Mail that over the past decades, cities like Toronto and Vancouver have imposed restrictive zoning and red tape that chokes supply.

The most practical fix, he suggested, is to ease zoning rules and cut red tape so builders can respond quickly to demand.

New home sales are grim. That fact has become increasingly clear. Decisive action is needed.

Toronto is presently on pace for its lowest annual housing starts in 30 years, the CMHC reports.

The city's homebuilding activity in the first half of 2025 was the lowest on a per-capita basis since 1996, driven in large part by a 60-per-cent year-over-year decrease in condo starts.

Sales continue to slide

The residential construction industry has hit a wall. We have the worst new home and condo sales in a generation.

Both the federal and provincial governments have committed to doubling housing starts, but the numbers aren't adding up. New homes sales continue to decline.

The decline in new home building will take its toll on the economy. In fact, cracks are already showing.

A staff report to Toronto's executive committee indicated that the downturn in real estate transactions, and reduced sales activity, has resulted in a substantial shortfall in Municipal Land Transfer Tax revenue during the first few months of this year. If the rest of the year plays out as expected, funds from the levy are expected to fall $70-million short of original expectations for 2025.

These types of numbers should be an eye-opener and spur governments to align their policies to support Ontario's homebuilding industry.

All three levels of government must act in unison to address the housing crisis.

Failure is not an option.

STATE OF THE MARKET

DARKEST HOUR

With the residential construction sector facing its worst period in many decades, we must focus on fixes and get the ball rolling on solutions to the housing supply and affordability crisis.

By Richard Lyall
for Storeys
Sept. 8, 2025

Ancient Greek philosopher and polymath Aristotle once professed that, “It is during our darkest moments that we must focus to see the light.”

It is sage advice and words that Ontario’s residential construction industry - and various levels of government - should take to heart.

With the sector facing its worst period in many decades, we must focus on fixes and get the ball rolling on solutions to the housing supply and affordability crisis.

The industry has been battered by a perfect storm of stifling taxation, rising material costs, unpredictable market forces like tariffs, and myriad other issues that have stymied starts and sales.

The challenges have been years in the making and are the result of many factors. At the core of the issue, though, is the long-evolving process of restrictive government policies, and excessive taxes, fees, levies and lengthy regulatory processes that have stalled the housing sector.

At a time when we need new housing the most, these forces have combined to make homes unaffordable. The housing cost to income ratio in Canada was 4:1 two decades ago but is now 7:1 nationally and 9:1 in Ontario.

Toronto consistently ranks among the least affordable cities in North America. Meanwhile, people are leaving Ontario to seek more affordable housing elsewhere.

Housing starts and sales have declined dramatically. In the GTHA, home sales are now down 71 per cent for single-family homes and condominium sales have plummeted by 90 per cent.

Starts are down 29 per cent year-over-year across many Ontario municipalities and 58 per cent in Toronto.

Layoffs have started and industry job losses are already in the tens of thousands. Reports suggest that if significant public sector action is not taken to support the industry and reverse the ever-increasing job losses, Ontario will likely see a reduction in GDP by as much as 1.5 to 2.5 per cent in the coming months directly related to the situation affecting the residential housing sector.

Fixing the problem won’t be easy but we need to start by cutting the tax burden on new housing. A big issue is the inability of different levels of government to align their actions. This must change. All levels of government must work together if we are to successfully tackle the problem.

Commendably, the feds are scrapping the five-per-cent GST on new homes up to $1 million for first-time buyers and reducing the sales tax for first-time buyers on a sliding scale for homes purchased between $1 and $1.5 million. The move is retroactive to May. We are hopeful that Ontario will follow suit so that the full HST can be rebated to all first-time new home buyers.

RESCON and others have been making the point that the Ontario government is not collecting the revenue now due to the decline in homebuilding, so there is no logic to not aligning with the feds.

But it shouldn’t stop there. We are also calling on both governments to extend the rebates to all purchasers of new homes up to $1.5 million for a prescribed period of time.

Presently, the tax burden on new housing accounts for roughly 36 per cent of the purchase price of a new home.

Removing even part of that burden would help matters.

Like taxes, development charges also need to be lowered. They are an unfair, regressive tax on consumers and only add to the price tag of a new home.

Governments must reverse taxation and fiscal policies that have undermined the ability of homebuilders to construct residential projects and the ability of consumers to buy or rent homes.

The planning and development approvals processes also must be streamlined. Canada is second last in approval timelines among Organization of Economic and Development nations.

Without a major overhaul of the system and taxes, the chances of reaching housing targets are slim. The feds have targeted 500,000 new housing units a year and Ontario has set a target of 1.5 homes between 2023 and 2031. Neither is in danger of being hit, according to latest figures.

Disturbingly, some don’t get it. A Liaison Strategies survey found 42 per cent of Ontarians believe housing construction has remained about the same compared to five years ago when, in actual fact, it has decreased substantially.

Only 10 per cent of those surveyed believe government fees and taxes are what most affects the cost of a home, although the reality is that the tax burden accounts for more than a third of the price of a new home.

The seriousness of the housing crisis can’t be understated. We learned from the 1990s downturn that governments cannot just stand idly by and do nothing, or it will take a long time to right the ship.

Like food, housing is a basic economic need for most people, a fact that is often overlooked. Fiddling around the edges will not solve the problem.

We need bold, decisive action concrete and effective policies and funding to move the needle and encourage more new home building.

STATE OF THE MARKET

PRECARIOUS POSITION

The time has come for various levels of goverment to take serious steps to fix the problem.

By Richard Lyall
for On-Site
Sept. 15, 2025

They say patience is a virtue, and that good things come to those who wait. Ontario's residential construction industry has been waiting long enough. It is in a precarious position, and the time has come for the various levels of government to take serious steps to fix the problem.

The industry has been battered by a perfect storm of stifling taxation, rising material costs, unpredictable market forces like tariffs, and myriad other issues that have stymied starts and sales.

The fixes to the housing supply and affordability issue are painfully obvious - reduce the tax burden on new housing, cut red tape, speed up development approvals and modernize the approvals system.

Yet, there has been limited action.

Various levels of government must align their activities and walk the talk. Sales taxes on new residential construction must be cut or there won't be much of an industry left in 12 months. This will have disastrous consequences for our economy - the ripple effects are already being felt.

The federal government has moved to scrap the five-per-cent GST on new homes up to $1 million for first-time buyers and reduce the sales tax for first-time buyers on a sliding scale for homes purchased between $1 and $1.5 million. The long-overdue move is retroactive to May.

The province must now follow suit so that the full HST of 13 per cent is rebated to all first-time new home buyers.

The Missing Middle Initiative housing think tank figures that a matching federal and provincial sales tax rebate could cut around $100,000 off the price of new homes.

Additionally, RESCON is calling on both governments to extend the rebates to all purchasers of new homes up to $1.5 million for a prescribed period of time.

There are good reasons for this. The tax burden on new housing accounts for roughly 36 per cent of the purchase price, a substantial load, especially when it is amortized over the life of a mortgage.

Development charges must also be lowered as they are simply too high and contribute significantly to the tax burden.

This is not to say there haven't been some positive developments. As a result of action by the province via Bill 17, builders can defer development charges until occupancy as opposed to when a permit is issued. However, the market has come to a virtual standstill. Buyers have hit the pause button.

Unless governments make serious moves , there is little chance of the federal government reaching its target of building 500,000 homes a year or Ontario building 1.5 million between 2023 and 2031.

Latest, CMHC figures indicate we must build up to 480,000 homes each year over the next decade nationally to restore affordability to the market. In 2024, 245,360 housing units were built. In Ontario, housing starts for the first seven months of this year fell 25 per cent compared to the same time last year. Ontario could fall short of its target by 708,000 units over the nine-year period.

We are trending in the wrong direction. Condo starts and sales have all but dropped off a cliff. The Toronto and Hamilton new condo market has gone from bad to terrible as inventory swells

Layoffs have started. Employment in construction fell by 21,000 jobs nationally in July, in large part due to the housing decline.

Many people do not realize just how bad the situation has become as they don't listen to builders. As a result, we are hitting a wall and have the worst new home and condo sales in a generation.

In the City of Toronto, housing prices have risen so high that households making over six figures are struggling to put a roof over their heads. Tradespeople who build housing cannot live where they work.

According to a report by CivicAction, the high cost of housing is the product of several disconnected parts of the system working at cross purposes.

The bigger problem is the bureaucracy, delays associated with planning approvals and development charges along with the expense tied to community opposition to projects which can add substantially to unit costs.

Without a major supply boost, median home prices in Toronto could climb to $1.8 from $1.4 million by 2032, according to research from Concordia University and private equity firm Equiton.

Interestingly, the report also found that a 10-per-cent reduction in approval times would give a three-per-cent boost to supply.

The economic consequences of plunging starts will be significant.

The City of Toronto, for example, is already facing tens of millions of dollars in losses due to fewer real estate transactions. A recent report shows anticipated Municipal Land Transfer Tax revenue declined during the first few months of this year, as fewer homes are changing hands.

Funds collected are expected to come in roughly $70 million less than anticipated by year's end.

The warning lights have been flashing for some time. To turn the ship around, governments at all levels must be in alignment. Failure to produce a co-ordinated response will only lead to disaster.

STATE OF THE MARKET

SLOWING MARKET HAS TRIGGERED JOB LOSSES

Governments at all levels need to take immediate action in Ontario.

By Shawn Jeffords
CBC News
Sept. 3, 2025

Ontario's sluggish home construction market is beginning to trigger job losses in the trades and hurt the province's economy, a group representing builders warns, even as the province moves to refine its housing policy and bolster its incentive programs to spur development.

The Residential Construction Council of Ontario, which represents residential builders, says it is beginning to see the impact of slow housing starts, as layoffs begin to take hold. Richard Lyall, who is CEO of RESCON, said the pipeline of projects has begun to dry up and builders are struggling to make the finances work and get shovels in the ground.

"We're in the process of laying off thousands of people right now," he said. "So, a year from now, give or take, those people that are working on all those high-rise projects that are getting finished are going to be unemployed, which is terrible."

Last month, a report from the Financial Accountability Office of Ontario said unemployment across the province has jumped to 7.8 per cent — the highest rate since late 2012, excluding the pandemic. The province lost 38,000 jobs between April and June.

The bulk of that — over 29,000 jobs — were lost in manufacturing due to U.S. President Donald Trump's tariffs.

Tariffs on steel and aluminum have also hurt home construction, contributing to an increase in the cost of materials.

> **"We're in the process of laying off thousands of people right now. So, a year from now, give or take, those people that are working at all those high-rise projects that are getting finished are going to be unemployed, which is terrible.**

Layoffs will impact workers in the trade and planning teams: RESCON CEO

Lyall said it's not just construction workers, but also the project management and planning teams behind them.

"We're talking about tens of thousands people that are going to be unemployed, and it's already started," he said.

Ontario's housing starts have been slowing for months, with Municipal Affairs Minister Rob Flack acknowledging last week that building has come to a "standstill."

The province missed its goal of building 125,000 new homes, hitting about 75 per cent of that mark — over 94,000 — in 2024.

That puts Ontario off track when it comes to reaching the Ford government's pledge of building 1.5 million homes by 2031.

In the face of those softening numbers, the province has introduced new policies to change zoning rules around transit, defer payment of development charges and said it is open to changing a billion-dollar-incentive fund that rewards municipalities for building housing.

Premier Doug Ford said Tuesday that his government is trying to "create the environment" for builders to get shovels in the ground.

But he said there are things out of the province's control, like interest rates which can prevent builders from moving ahead with projects.

"The Bank of Canada, they have to lower the interest rates," he said. "And you know, they can't just keep saying no, no, no, no."

Ontario urged to cut taxes and fees to spur development

Lyall said the province could cut taxes, fees and charges that are under its control, including HST for first time homebuyers.

"The feds did that, made it effective May 27, but it's been stalled at the province of Ontario," he said. "That has hurt the summer market, and it's going to continue hurting the fall market."

Housing advocate Mark Richardson said the province could do more to address the slowing market and job losses by investing in "missing middle" projects to get housing build and keep people working.

He points to a mass timber project being built in Etobicoke near Mimico GO Station as an example of a 60 rental apartments near transit that Ontario should emulate.

Many elements of the building are prefabricated off-site and delivered to be assembled on location. And as builders struggle to secure financing for large projects, smaller developments like this one could be the way forward, he said.

It could also open the door for companies that build the prefabricated materials to set up shop in the province, creating manufacturing jobs, he said.

"These kinds of smaller infill projects, we can make hundreds of them," said Richardson, HousingNowTO's technical lead.

He also urged the province to also get more involved in matching capital grants for builders like the City of Toronto and federal government.

"We actually need to see the province of Ontario putting their hands in their pockets," he said.

Karen Chapple, director of the School of Cities at the University of Toronto, said the province is in an unusual position where demand for rentals and housing has slumped, which has seen affordability improve. But that's going on while housing starts have stalled, which means that if more stock isn't built it will create a tight housing market in a few years.

"Prices are going to go back up, and we're going to lose all this wonderful affordability that we have, so that's really the dilemma we face," she said.

Chapple said addressing the changing housing environment will take alignment from all three levels of government, and active intervention from each.

They can also seize the moment to help address rising unemployment from the slowed housing market, she said.

"Let's have a big initiative to help subsidize labour, as well as build that (housing) pipeline back up, before we start losing our labour talent," she said.

SERIOUS STEPS MUST BE TAKEN

By Richard Lyall
for Canadian Real Estate Wealth
Sept. 12, 2025

The residential construction industry is facing its most challenging environment ever due to a perfect storm of stifling taxation, rising material costs, unpredictable market forces like tariffs, and myriad other issues.

Cumbersome planning approvals processes and restrictive regulatory policies are also delaying new home construction and significantly adding to the cost, so much so that building has stalled because it's near impossible for working folks to afford a home close to where they work.

The challenges facing the residential sector – and consumers – have been years in the making. The core of the problem is the long-evolving process of government policies, taxes, fees and levies and regulatory processes that are so restrictive and bureaucratic in nature that they have effectively stalled the housing sector at a time when homebuilding is most needed.

The federal government has a budget coming up soon and can correct course by taking steps to drive financial initiatives and housing policy that will work to implement solutions to the crisis.

The feds are in a unique position to influence both provincial governments and municipalities and encourage them to eliminate impediments and adopt solutions to getting homes built.

Sales and starts are falling

Swift action is necessary. Sales and starts have fallen off a cliff and job losses in the industry are mounting.

We need to build between 430,000 and 480,000 homes each year over the next decade across Canada to restore affordability to the market but are falling short. Only 245,360 units were started in 2024. Between 2011 and 2021, an average of 204,000 units were built annually.

> **"The federal government has a budget coming up soon and can correct course by taking steps to drive financial incentives and housing policy that will work to implement solutions to the crisis.**

Twenty years ago, the housing cost to income ratio in Canada was 4:1. It is now 7:1 and over 9:1 in Ontario.

Reports indicate that if significant public sector action is not taken to support the industry and reverse the ever-increasing job losses, Ontario will likely see a reduction in GDP by as much as 1.5 to 2.5 per cent.

Taxes must be reduced

To reverse this trend, the feds must first tackle the excessive taxation on new housing as it accounts for 36 per cent of the cost of a new home. The government can extend its reach into provincial and municipal jurisdictions to reduce their taxation levels and improve approval processes.

For example, the feds took a positive step by scrapping the GST on new homes up to $1 million for first-time buyers and reducing the sales tax for first-time buyers on a sliding scale for homes purchased between $1 and $1.5 million. The rebate should now be extended to all new home sales.

The feds must also collaborate with the Ontario government to ensure that the provincial HST be rebated to all first-time homebuyers with the aim of a full expansion to all new home purchasers.

Municipal development charges should be reduced to 2015 levels. The federal government can facilitate that happening by ensuring municipalities have proper funding for infrastructure.

Other measures needed

To encourage faster construction of new homes, the feds should also, as reflected in proposals for Build Canada Homes, extensively support offsite and innovative homebuilders.

Digitization of the planning approvals process is also necessary as lag times still present considerable challenges. Our timelines are among the slowest in the world. It is not unusual for homebuilders to experience multi-year delays before getting shovels in the ground on projects.

The feds also need to further adopt current and emerging technologies associated with PropTech and ConTech, as they have the potential to significantly move the needle on new housing.

A slew of other measures is also recommended, such as restoring the Multiple Unit Residential Building Program and Limited Dividend Company Model, and lowering the stress test threshold to permit more new home buyers to qualify for financing.

Some of the restrictions on foreign buyers also need to be lifted and the government needs to engage more fully with private market homebuilders, especially where the housing crisis is most acute.

Homebuilders across the country know how to build homes. The upcoming federal budget is an opportunity to work with the industry to reach the housing goals. It's in everybody's best interest.

FACTORY PRODUCTION WILL HELP

But more significant structural reform is needed.

By Richard Lyall
for Canadian Forest Industries
Sept. 3, 2025

The Canadian government has pledged to build 500,000 new homes a year while the Ontario government has set a target of 1.5 million homes by 2031. But hitting those targets is a pipe dream.

The escalating costs of building new housing – driven in large part by out-of-control taxes, fees and levies – has made it nearly impossible for the industry to build homes people can afford.

To boost the chances of success, the feds are touting factory-built construction – whether it be modular, panelized or mass timber – to make up the shortfall. They have pledged $26 billion to industry builders via the Build Canada Homes agency which goes into operation this fall.

The funds will be used to help boost Canadian prefabricated and modular homebuilders and create sustained demand. The question is whether such an investment by the feds will make a difference.

The answer?

Yes, it will certainly help. However, considering the magnitude of our housing supply and affordability problem, more significant structural reform is needed. Offsite production of housing has its place, but there are other obstacles that must be overcome.

For starters, taxes, fees and levies, along with development charges are crippling the residential construction industry. The fees presently account for 36 per cent of the cost of buying a new home. To move the needle, there needs to be a significant drop in the tax burden on new housing.

Recently, the feds took a step forward by scrapping the five-per-cent GST on new homes up to $1 million for first-time buyers and reducing the sales tax for first-time buyers on a sliding scale for homes purchased between $1 and $1.5 million. The move is retroactive to May 27 although the purchaser won't get the actual rebate until the fall when it goes through the legislative phase.

In Ontario, the province needs to follow suit by eliminating the eight-per-cent HST for first-time buyers. Both governments also need to go further and axe the sales taxes on all new homes.

Governments must also take aim at the development approvals process. It's too slow. Permitting timelines take far too long in many municipalities. A report done by Altus Group for the Ontario Association of Architects found that municipalities in Ontario take an average of nearly two years to review site plan applications – far exceeding the provincially-mandated 60-day timeline.

Meanwhile, to secure a construction permit in Canada, it takes nearly 250 days, roughly double the timeline south of the border. We rank 34th out of 35 OECD countries – slower than every country except Slovakia.

These issues are critical and must be addressed in order to reach the federal and provincial targets.

The move to pump funds into a program to boost offsite construction is a step in the right direction.

Because modular and panelized units can be assembled in controlled factory settings, they have the potential to shorten construction timelines. That will speed up construction. Earlier research done by McKinsey & Company suggests that modular construction can reduce build times by as much as 50 per cent and lower costs by 20 per cent. Using wood for multi-unit residential building structures can also reduce the carbon footprint by more than 60 per cent.

Recently, RESCON staff and board members joined with federal Housing and Infrastructure Minister Gregor Robertson on a tour of the H+ME Technology manufacturing plant in Etobicoke. We got an up-close, first-hand look at how building materials such as floor and wall panels are engineered in a controlled environment for just-in-time delivery to the jobsite.

Factory-built housing is commonplace in countries like Sweden. The country built one million homes between 1965 and 1974. Today, more than 80 per cent of the country's single-family home construction market is prefabricated. However, I would caution that it is not a silver bullet for what ails Canada.

Offsite construction accounts for less than five per cent of residential construction. It will take years to increase such construction. Factories must be built based on markets and mandates that currently do not exist.

We still have a long way to go. To get the ball rolling on offsite construction, the industry needs big orders to justify companies launching or expanding factory-built housing plants. Companies also need to ensure they have a consistent flow of orders to ensure their investments pay off.

C.D. Howe Institute, one of Canada's most influential think-tanks, noted in a recent report that factory-built housing could allow workers to produce more within the same amount of work hours, but without a consistent flow of orders, large builders may struggle to maintain operations.

While factory-built housing likely will not replace conventional construction anytime soon, it is an important part of the solution to the housing crisis. Over time, as provincial and federal programs mature and manufacturers scale up, factory-built homes and mass timber options have the potential to evolve from niche solutions into a mainstream part of the Canadian housing system.

Offsite and factory-built housing can play a significant part in our recovery. But to emerge from the housing crisis, it is critical that we reduce the tax burden and cut red tape.

PRICED OUT

Hard working folks – nurses, teachers, emergency responders and tradespeople who form the economic and social backbone of our communities – are being priced out of the very communities they serve.

By Richard Lyall
for The Toronto Sun
Sept. 12, 2025

When individuals and households that make six-figure incomes can't afford to buy a home in the city where they work, it's a problem. Sadly, that's now the case in Greater Toronto and Hamilton Area (GTHA).

Hard working folks – nurses, teachers, emergency responders and tradespeople who form the economic and social backbone of our communities – are the invisible poor, according to a report from CivicAction, an organization that focuses on collaboration and ways to build better cities.

They're being priced out of the very communities they serve. And, says the organization, when you do the math, it works out to a stunning $7.5-billion annual GDP loss for the region.

For illustration purposes, authors looked at the building costs for a hypothetical 200-unit rental apartment building.

Currently, the project would cost $128.4 million to build, which translates to $627,800 per unit. The developer would need to charge average rents of over $3,800 to break even. That's between $1,700 and $2,800 per month beyond what those earning $85,000 or less can afford to pay.

About 550,000 residents left the GTHA between 2014 and 2024. The study indicated that the most negative and disruptive impacts of their long work commutes include depleted time and energy for family, mental health and well-being, and time and energy for outside work interests.

The study highlights that saving for the necessary downpayment of $100,000 to $200,000 today is a slap in the face for first-time buyers, especially when the amount is equal to the increase in new housing taxes in just over 10 years.

A staff report to councillors on Toronto's executive committee recently indicated that the downturn in real estate transactions, and the reduced sales activity, has resulted in a substantial shortfall in Municipal Land Transfer Tax revenue during the first few months of this year.

If the rest of the year plays out as anticipated, the money the city brings in from the levy is expected to fall $70-million short of original expectations for 2025.

Meanwhile, StatsCan is reporting that employment in construction fell by 21,000 jobs in July, in large part due to the housing decline.

Toronto's condo market, in particular, has suffered, with numerous projects being cancelled. Inventory has swelled to a record high and there are 60 months of supply on the market in the GTHA.

New condo apartment sales declined 10 per cent in the first quarter of this year, and were 69 per cent lower than the same period in 2024, breaking 10-year lows, according to a report released recently by real estate research firm Urbanation Inc.

Layoffs have already started, and tenders are being delayed or scaled back. Ontario has shed nearly 12,000 construction jobs over the last year, according to the Missing Middle Initiative.

But the situation could get worse. Peter Norman, economic strategist at Altus Group, says there are 536,300 jobs in the new construction sector in Canada, and based on the current state of preconstruction home sales, 105,000 to 170,000 jobs are at risk.

Job losses would cut across the board and include everybody involved in construction of a new home – framers, electricians, plumbers, site managers, engineers, suppliers and distributors. It would also include others like realtors and appraisers, inspectors and many more.

To compound matters, new research from Concordia University and private equity firm Equiton found that median home prices in Toronto could climb from $1.4 million in 2024 to $1.8 million in 2032 in today's dollars if the current pace of housing completions is maintained.

Alarmingly, data from a housing tracker which is part of the Building Faster Fund shows that 70 per cent of Ontario municipalities failed to meet their housing targets in 2024 – and the gap is expected to grow.

Thirty-five out of 50 large municipalities in Ontario fell short of their targets in 2024. In 2023, 31 out of 50 municipalities missed their targets. Notable cities that fell short included Toronto and Ottawa.

To right the ship, we must lower the tax burden on new housing, reduce red tape and speed up approval timelines. For years, RESCON has been requesting that governments take action.

Taxes on new homes today make up 36 of the purchase cost, up from 24 per cent in 2012. In some instances, they've been raised by up to 1,000 per cent in a decade.

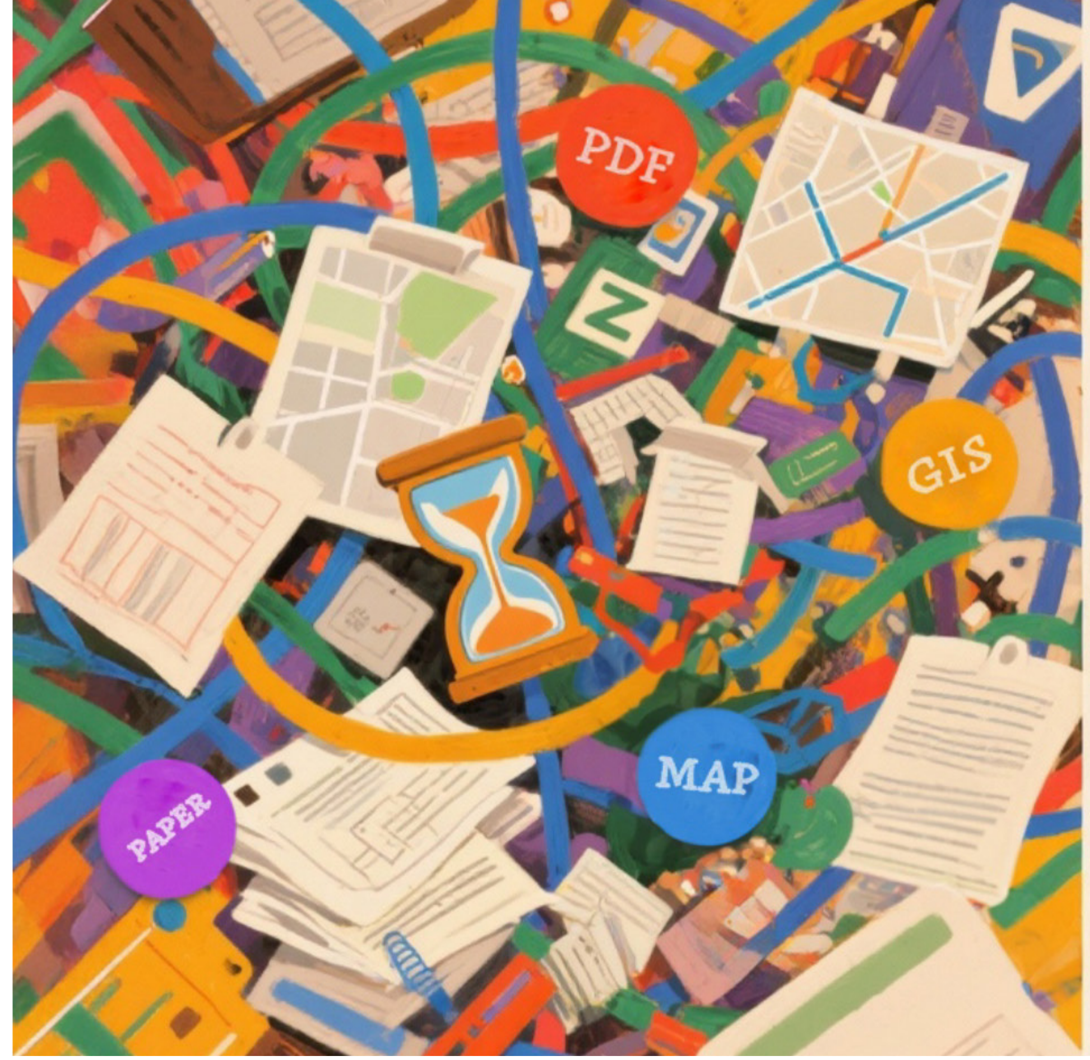
Development charges (DCs) also need to be cut. Between 2014 and 2024, Toronto hiked DCs for single and semi-detached homes by 464 per cent, whereas salaries in Ontario only went up 29 per cent.

The approvals process also must be tweaked. A report by Altus Group found that Ontario municipalities take an average of 23 months to review site plan applications. That is far too long. People must be able to afford to buy a new home in the city in which they work. It's the only way forward.

TECHNOLOGY

THE HIDDEN CRISIS

How fragmented zoning data is strangling Canada's housing supply.



By Arash Shahi
CEO of LandLogic

Ontario's most critical housing infrastructure isn't made of concrete or steel. It's made of data. And it's completely broken.

While policymakers debate affordability measures and housing targets, a fundamental bottleneck remains largely invisible: the chaotic, fragmented state of zoning information across Canadian municipalities. For professionals who need zoning data daily, navigating this patchwork has become a costly nightmare that adds months to projects and drives up housing costs. Ontario, with its ambitious housing targets, is the sharpest case study. But this fragmentation exists in every province - making this a Canada-wide crisis.

The intelligence gap: Why Canada's property data isn't AI-ready

Across the country, zoning and property information remains locked in systems that were never designed for modern use.

"Municipal zoning is stuck working in outdated formats. Zoning by PDF and paper copies restricts access and prevents large-scale land-use analysis," notes housing policy expert Alex Beheshti from the Missing Middle Initiative.

But the problem isn't just outdated formats - it's that our land and property data isn't AI-ready. Critical records are unstructured, incompatible and siloed across hundreds of jurisdictions. This makes it impossible to run the large-scale, machine-readable analysis that today's AI tools require to surface development opportunities, forecast housing supply, or streamline approvals.

The result is a patchwork quilt where no two municipalities match. Some provide partial datasets, others only static maps, and many still require in-person requests. What takes minutes to query in one region can take weeks in another. And because every jurisdiction uses different standards and timelines, there's no reliable, comparable view across regions.

This isn't just a nuisance - it's a structural barrier. As Beheshti points out: "Want to know how much land is zoned for low-density housing in the Greater Toronto Area? No one can tell you. Want to compare the most restrictive and least restrictive zoning codes across Canada's major cities? No one has the necessary data to compute that answer either, not even the provincial or federal government."

How the AI-readiness gap derails development

Across the development ecosystem, professionals face the same fundamental challenge: accessing reliable zoning information requires navigating dozens of disparate municipal systems.

Developers face extended due diligence timelines that add uncertainty and cost.

Lenders and pension funds rely on static appraisal methods that ignore forward-looking development potential. Municipal planners themselves struggle to explain complex bylaws to the public and to developers.

The Ontario Home Builders' Association has noted that "most municipalities in Ontario experience delays in development approvals for building new homes beyond the reasonable regulated time frames." One study found that every year of municipal delay adds $36,000 to the price of a typical low-rise home. Multiply that across provinces and tens of thousands of projects, and the cost of Canada's AI-readiness gap runs into the billions of dollars.

The solution: Building an AI-ready property data infrastructure

The path forward requires more than simple digitization; it demands a complete re-engineering of Canada's property and land data to be truly machine-readable, comparable, and interoperable.

This isn't a call for another static government portal - it's an opportunity to build the core data infrastructure that will power the next generation of housing development and planning.

The profound impact of this infrastructure can be seen in initiatives like the U.S. National Zoning Atlas, which has demonstrated that standardizing and structuring zoning information is the key to unlocking large-scale analysis, accelerating policy reform and streamlining the permitting process.

The industry shift is toward building a Data-as-a-Service (DaaS) platform, with companies like LandLogic pioneering this development in Canada. This system is designed to serve as the connective fabric of zoning intelligence by using advanced machine learning to transform unstructured municipal bylaws into a single, standardized data structure, making every regulatory term comparable across jurisdictions.

Once standardized, this information can be delivered through simple digital "gateways" (known as APIs). In practical terms, that means a planner, developer, or lender can type in a question and get an instant, structured answer - no digging through PDFs or waiting weeks for municipal responses.

Direct impact on the housing crisis

Shifting to this instant-access infrastructure directly attacks the bottlenecks throttling housing supply.

The ability to check zoning compliance in seconds drastically reduces upfront cost and risk for developers, a saving ultimately passed on to homebuyers.

It also de-risks capital allocation, enabling lenders and pension funds to accurately assess land value and drive greater investment into residential projects.

And for policymakers and government planners, this structured data enables critical macro-level analysis, allowing them to quantify the impact of regulations and policy reforms before they are enacted.

By solving the fragmentation of zoning data, Canada can remove a major structural barrier, creating the core data infrastructure necessary to finally meet its urgent housing supply goals.

MEDIA REPORT

PRINT & ONLINE

Canadian Forest Industries

RESCON is hosting a free online housing summit on Sept. 24 that will feature industry professionals, stakeholders and political leaders addressing what actions must be taken to tackle the crisis.
Click here for the article.

Ontario Construction News

RESCON's housing summit is extremely timely because housing starts have cratered in large part due to a perfect storm of excessive taxation, fees and levies," president Richard Lyall told OCN.
Click here for the article.

Canadian Contractor

RESCON will be releasing a comprehensive and extensive report Sept. 22 that will grade how municipalities in Ontario's Greater Golden Horseshoe (GGH) have fared in building new homes, condos and rental units. Click here for article.

Daily Commercial News

The City of Toronto is one of a majority of municipalities in the Greater Golden Horseshoe that has received a failing grade when it comes to housing starts and sales, a new RESCON report reveals.
Click here for the article.

Durham Radio News

A new report from the Residential Construction Council of Ontario (RESCON) is giving Ajax, Whitby, Oshawa and Clarington a failing grade for housing starts and new home sales. Click here for the article.

Newmarket Today

Newmarket and Aurora are struggling with housing starts in early 2025, according to a new report from the University of Ottawa. Click here for the article.

CBC News

Housing construction is so behind in Toronto that a new report gives the city a failing grade for new home starts.
Click here for the article.

QP Briefing

A new report commissioned by RESCON is painting a grim picture of Ontario's housing future, revealing construction starts across the Greater Toronto Area have plummeted, and the worst may be yet to come.
Click here for the article.

On-Site

Most municipalities in the Greater Golden Horseshoe, including the City of Toronto, have been given a failing grade in a comprehensive report done by the University of Ottawa's Missing Middle Initiative for RESCON.
Click here for the article.

Canadian Contractor

Most municipalities in the Greater Golden Horseshoe, including the City of Toronto, have been given a failing grade in a comprehensive new report done by the University of Ottawa's Missing Middle Initiative for RESCON.
Click here for the article.

Canadian Forest Industries

Municipal Affairs and Housing Minister Rob Flack, along with a roster of prominent construction industry experts, professionals and stakeholders, will be speaking at a free, virtual housing summit being hosted by RESCON on Sept. 24.
Click here for the article.

CMP

Most municipalities in the Greater Golden Horseshoe have earned a failing grade for meeting housing targets, according to a new report from the University of Ottawa's Missing Middle Initiative for RESCON.
Click here for the article.

Sault Star

Most municipalities in the Greater Golden Horseshoe, including the City of Toronto, have been given a failing grade in a comprehensive new report done by the University of Ottawa's Missing Middle Initiative for RESCON.
Click here for the article.

MEDIA REPORT

PODCASTS

CP24

RESCON president Richad Lyall spoke with CP24 News recently about data in a newly released report which found nearly all Golden Horseshoe municipalities get a failing grade in housing starts.
Click here to watch the interview

The Brian Crombie Hour

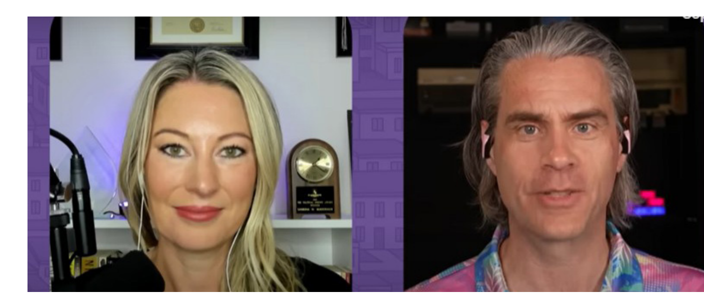
RESCON's housing report card and summit were discussed on a podcast with Brian Crombie recently. President Richard Lyall warned that housing projects are being shelved, sales are stalling, and the industry has hit a wall. He stressed that the outlook is bleak and the trend is moving in the wrong direction.
Click here to listen to the podcast.

Newstalk 1010

RESCON president Richard Lyall was on Newstalk 1010 with host John Moore to talk about a new report that highlights the state of housing across 34 of the province's municipalities. The bottom line? It's not good.
Click here to listen to the segment.

Missing Middle Initiative

The Missing Middle Initiative (MMI) released a report in partnership with RESCON, which examines new housing starts and sales in 34 municipalities across Ontario. Mike Moffatt, an economist and founder of the MMI, explains some of the findings in a podcast.
Click here for the podcast.



PRESS RELEASES

Sept. 25 - Video of RESCON Housing Summit 5.0 now available for viewing

Sept. 22 - Most municipalities get a failing grade when it comes to meeting their housing targets

Sept. 19 - Eye-opening report will probe whether municipalities are making the grade on housing

Sept. 17 - Alberta's municipal affairs minister is joining RESCON's housing summit

Sept. 16 - Free online summit will examine how to tackle Ontario's housing crisis

Sept. 3 - Upcoming RESCON housing summit aims to spark ideas and action to spur new housing

RCCAO REPORT

- On Sept. 29, RCCAO celebrated that the Confederation GO Station in Hamilton is now complete.
  - RCCAO will remain focused on ensuring that investing in transit and transportation infrastructure continues to be a priority for all levels of government.
- RCCAO commended the Government of Ontario in advancing work in the Ring of Fire by investing into the building of a year-round access road that connects the Ring of Fire to the provincial highway network.
  - RCCAO research has consistently shown broad public support to build this vital infrastructure, with 66% of Ontarians polled supporting the Ring of Fire development.
- Continuing its leadership on the locates file, RCCAO was engaged in consultations conducted by Ontario One Call on their cost recovery proposal framework. It is important to note that excavators will not be charged under the proposed framework.
- RCCAO executive director Nadia Todorova moderated a session during the recent Housing Summit 5.0, focusing on Canada's political landscape and the opportunities it presents for the housing industry.
- In early September, RCCAO provided its written commentary to the Ministry of Transportation on the government's proposed road construction standards harmonization efforts.
- RCCAO executive director Nadia Todorova attended the annual general meeting of the Ontario Association of Foundation Specialists and provided OAFS members with an update on infrastructure advocacy work that RCCAO has been undertaking over the last year.
- On Sept. 15, RCCAO was delighted to sponsor the Fourth Annual Weston Community Classic and support meaningful and valuable causes in Toronto.
- Recently, RCCAO executive director Nadia Todorova and RCCAO board chairman Peter Smith had the pleasure of visiting RCCAO members performing critical infrastructure marine work at Billy Bishop Airport.
- In September, RCCAO and its members were proud to celebrate Labour Day and National Day for Truth and Reconciliation.
- RCCAO executive director Nadia Todorova recently began her second year as chair of the Construction & Design Alliance of Ontario.
- 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.

Golf tournament

RESCON VP Andrew Pariser (right) participated in a golf tournament north of Barrie hosted by Emergency Preparedness and Response Minister Jill Dunlop, a longtime supporter of construction and the skilled trades. Stephen Hamiton (left) of the Progressive Contractors Association also participated in the tournament.