RESIDENTIAL BUILDER

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RESCON®

SEPTEMBER 2026

HOUSING SUMMIT 6.0

HOUSING REFORM: IS IT WORKING?

Sept. 23, 2026
Noon - 5 pm
Zoom Webinar

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

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

media@rescon.com

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RESCON®
RESIDENTIAL CONSTRUCTION COUNCIL OF ONTARIO

Published under the direction of:

Richard Lyall
RESCON President
lyall@rescon.com

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

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

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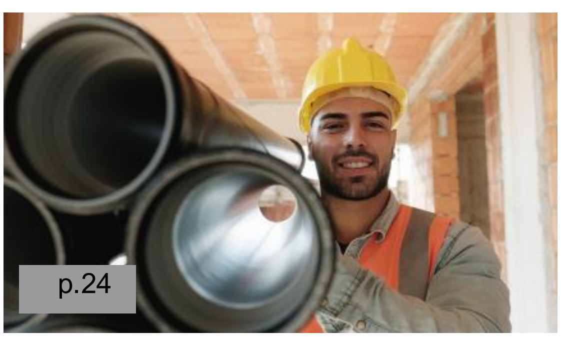


Columns

News

Builder Briefs

SPECIAL NOTICE: Info available on 10-day cooling-off period

The Ministry of Public and Business Service Delivery and Procurement recently filed regulations under the New Home Construction Licensing Act, 2017 and the Ontario New Home Warranties Plan Act to support the implementation of the 10-day cooling-off period for buyers of new freehold homes.

Starting Jan. 1, 2027, regulations under the Licensing Act will require that buyers who enter into a purchase agreement for a new freehold home on or after Jan. 1, 2027, have a 10-day cooling-off period to review their purchase agreement and make a more informed and confident purchasing decision.

During this period, buyers may provide written notice to their builder to cancel their purchase agreement and have their deposit returned without penalty. At this time, the ministry is not prescribing an interest rate related to section 53.2(5) of the Licensing Act.

Also starting on Jan. 1, regulations under the Licensing Act and Warranties Act will require builders of new freehold and condominium homes to provide buyers with an information sheet and addendum.

For new freehold home purchases, the information sheet and addendum must be completed and included as part of the purchase agreement delivered to the buyer for the purchase agreement to be binding on the buyer, and for the 10-day cooling-off period to begin. This will ensure that buyers have access to clear and essential details before finalizing their new home purchase.

Builders who do not comply with these requirements in regulation may face an administrative penalty imposed by the HCRA of up to $50,000.

The information sheets and addenda will be required for purchase agreements for a new home entered into on or after Jan. 1, 2027.

The information sheets and addenda should not be used for purchase agreements entered into before Jan. 1, 2027.

Click here for the information sheets and addenda on Tarion's website.

Government seeks input

Housing sector organizations, builders, developers and others have until Sept. 25 to provide input to the federal government on federal financing measures that support new construction.

The feds have started a consultation on the federal measures.

They are seeking input on whether existing federal housing finance tools should be adjusted to better respond to changing market conditions.

Click here to connect to the portal so that you can share your comments.

RESCON team participates in golf classic

A team from RESCON participated in the London Summer Leader's Golf Classic held by the Ontario PCs at Forest City National Golf Club in London on Aug. 10. RESCON team members were Richard Lyall, Paul De Berardis, Grant Cameron and Meredith Greaves.

WE MUST GET REFORMS DONE, AS BUILDERS NEED CERTAINTY

Richard Lyall
President

Low-rise sales received a boost from the temporary HST rebate, which is positive. However, it must be extended.

As we kick off September, we are confronted with the fact that Ontario remains behind target when it comes to housing starts. Starts are well below the pace required to reach Ontario's 1.5-million-home ambition by 2031.

Toronto's July starts fell 10 per cent year-over-year, led by lower multi-unit activity, underscoring the weakness in the province's largest new-home market.

This speaks to the scope of the housing supply crisis, notwithstanding the noteworthy efforts of our current Municipal Affairs and Housing Minister Rob Flack.

On the federal front, Prime Minister Mark Carney and Housing and Infrastructure Minister Gregor Robertson have also stepped up.

Low-rise sales received a boost from the temporary HST rebate, which is positive. However, it must be extended - in line with an earlier report by the Canadian Centre for Economic Analysis which called for a three-year cut of the tax.

The one-year HST rebate also ran into a three-month delay in getting the rules published.

The timeline did not help new condo project releases. And it will only stall new low-rise projects if the HST relief is not extended.

The temporary development charge (DC) fix is something that also must be followed up with a new funding formula, linking all levels of government to support growth-related infrastructure and housing.

We have got to get these reforms done. Builders and consumers need predictability. We can't continue with fits and starts.

Housing is a major investment for people. It's also critical for the economy.

Condo starts are the principal failure point, with very low pre-construction sales, high construction and carrying costs, unsold inventory, and tougher financing thresholds leading to delays or cancelation of condominium projects.

Purpose-built rental remains the main offset, but CMHC expects that segment to slow as vacancies rise and rent growth weakens.

Interest rates are holding, even though bonds are concerning. But at least Canada has its fiscal house in order.

The surprise GDP growth numbers are positive indeed.

The immediate policy risk is project viability - not lack of approved land alone.

Faster approvals, restraint on DCs and municipal fees, and measures that lower financing/carrying-cost exposure are necessary to move marginal projects back to launch. Otherwise, the supply gap will continue to widen.

Approvals efficiency, in particular, remains a serious problem affecting construction productivity.

Currently there are far too many delays and questionable challenges which stall projects and jack up costs.

There are various initiatives to drive modernization and digitization and inject standardized discipline into the process such as OneOntario, which is good. But Ontario's capacity to pivot in a timely manner remains a challenge.

We've been pushing this for more than 10 years while other jurisdictions and countries have moved well ahead of Ontario.

This is not a race the tortoise wins. And steps like the recent decision to extend the buyer cooling-off period to 10 days will only have a further chilling effect on projects.

Finally, the prime minister's goal of attracting $1 trillion in investment is laudable and correct. The good news is that we will need housing to support this. The challenge will be completing the many reforms needed to fix the supply barriers in key markets.

Our federal pre-budget submission will cover the remaining reforms desperately needed, and focus primarily on reducing costs which are ultimately bourne by the consumers of housing.

Sadly, while there have been many positive announcements and temporary measures introduced by various levels of government, it is concerning that a city like Toronto cannot house people properly.

A recent Globe & Mail opinion piece noted it will take a determined shift in policy, and attitudes, to stop the exodus of families with children from Canada's biggest city.

Click here to read the article.

WE NEED TO CONTINUE PROMOTING THE TRADES AS A CAREER CHOICE

Andrew Pariser
Vice President

It is my hope that this school year will continue to promote skilled trades and construction career education.

It is September and that means students and teachers are headed back to the classroom.

We all know that not all students learn the same and that for a large number the skilled trades perfectly fit their hands-on learning style.

Ontario has done a lot to remove the stigma, but we need to continue to highlight opportunities that the skilled trades offer and ensure that all Ontarians understand the entry points as well as steps required to become fully certified.

It is my hope that this school year will continue to promote skilled trades and construction career education. To assist in that effort, my September column will focus on organizations leading the way.

Skilled Trades Ontario - Level Up Conferences

Led by Candice White, Skilled Trades Ontario is a crown agency responsible for managing apprenticeship training, certifying skilled trades professionals, and promoting careers in the trades.

This fall marks the fifth anniversary of the Level Up! Skilled Trades Career Fairs. They will run from the end of September to December in 12 cities across Ontario.

The fairs give grade seven to 12 students (as well as their influencers - parents, teachers, friends) a chance to experience and better understand the skilled trades.

Click here for more information on the career fairs.

Click here for more information on skilled trades in Ontario.

Building Opportunities for Life Today (BOLT)

BOLT was founded by Tridel in 2009 and has now awarded over 500 scholarships.

It started with the goal of raising awareness of the opportunities for youth to gain knowledge and learn within the field of construction.

BOLT has developed into an industry leading organization that provides financial and social supports to under resourced youth assisting them in entering the construction industry.

Click here for more information. Or search their social media platforms by searching @boltfoundation.

Skills Ontario

The mission of Skills Ontario is “to champion and stimulate the development of world-class technological and employability skills in Ontario youth.”

The organization achieves this lofty goal by partnering with industry and delivering high-quality education and programs to Ontario’s youth.

As Ontario’s leading skilled trades promotion organization, it provides endless opportunities for career exploration including but not limited to competitions webinars and conferences, as well as national and international travel opportunities. In short, the organization allows youth to gain expose to exciting careers and then provide the opportunity to refine and showcase their skills which builds confidence and employability skills.

Step to Construction

Founded by Elvy Moro and with the help of Ian Da Silva, the Step to Construction Program gives high school students the opportunity to job shadow tradespeople on construction projects across Toronto.

The wildly successful program is unanimously supported by the residential and broader construction sectors and places students (after robust health and safety training) on jobsites where job they shadow up to eight trades (or those with specialized skills sets) over the course of a semester. During each AGM the program is described by graduates as life changing, as the opportunities created have changed their career and life path for the better, introducing them to an industry and careers where they feel passionate and at a home.

As September starts and we all think about back to school, keep the trades and these organizations in mind.

Stay safe.

> **“Not all students learn the same. For a large number, the skilled trades perfectly fit their hands-on learning style.**

AMERICAN LEADERSHIP HAS DESCENDED INTO A MIASMA OF MADNESS

Michael Giles
VP, Government Relations

Mark Carney has carefully developed a plan now in progress to dramatically transform the country's trading relationship.

One of my courses in university was on American literature. Among the books studied was The Great Gatsby, by F. Scott Fitzgerald. It seemed at first glance to be a flamboyant and fascinating portrayal of a flawed man who rose from nothing. On closer study, it was much more.

Fitzgerald's book was a warning about the foundations of America, a prediction and a masterpiece of introspection, all at the same time. It was not about one man's flaws; it was a study of America and the enduring contradictions and mysteries that are at its core.

More than ever, we are witness to what is the most monumental transformation the world has seen in hundreds of years. American leadership has descended into a miasma of madness, institutions are failing, governance structures are dysfunctional to put it mildly and enduring relationships and alliances that have been nurtured for generations are disintegrating before our very eyes.

The late Senator John McCain summed up what he saw approaching, and what we are now living, when in his final speech before he died stated, "We weaken our greatness when we confuse our nationalism with tribal rivalries that have sown resentment and hatred and violence in all the corners of the globe. We weaken it when we hide behind walls, rather than tear them down, when we doubt the power of our ideals, rather than trust them to be the great force for change they have always been."

Some short days ago, we in Canada reluctantly conceded that beyond our words we now had to live in the reality that saw the closest and most enduring relationship that has ever existed, that bond between the United States of America and ourselves, relegated to an unrecognizable mess.

Relentless infantile exhortations like "51st state" and "governor" have given way to real madness. If King George III, the British monarch who lost the North American colonies to revolution, was the "mad king" by right of birth, then the current U.S. president is the new "mad king," by virtue of election.

We know not where this will all end, but the evisceration of the most mutually beneficial trading relationship that has ever existed is surely an act of madness.

To come excruciatingly close to a deal only to see it exploded because of some petty last minute ridiculous provisions is truly a reflection of insanity.

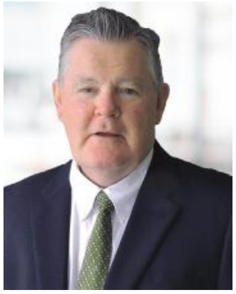
We do know that the "Carney Doctrine" is focused on broader relationships beyond the U.S. We are also aware that Canada's current prime minister, Mark Carney, has carefully developed a plan now in progress to dramatically transform the country's trading relationship away from the U.S. as much as possible. From the now-famous Davos speech to the pending Guest of Honour Speech at the European Union's Parliament in a few weeks, the financial expertise and discipline honed over a lifetime, coupled with relentless cultivation of contacts, trade deals, investment strategies and overall "big bang" style expansion of our country's options is going to manifest in many ways, some painful but most beneficial.

We may still get a deal but continue to transform we must, for who we are dealing with now may come to pass again and next time we must be better prepared.

If we have learned anything from evolving events since January 2025, it is that our complacency and limited reliance on one major partner is beyond misguided, it is unsustainable.

F. Scott Fitzgerald, speaking of two main characters in the Great Gatsby who are eerily familiar as today's U.S. leadership, concluded his book with this observation, "They were careless people, Tom and Daisy - they smashed up things and creatures and then retreated back into their money or their vast carelessness, or whatever it was that kept them together, and let other people clean up the mess they had made."

"We may still get a deal but continue to transform we must, for who we are dealing with now may come to pass again and next time we must be better prepared.



HEFTY TAX BURDEN ON HOUSING HIGHLIGHTED BY RESCON

Grant Cameron
Senior Director of Public Affairs

RESCON continued to talk about the issues and matters affecting the housing supply and affordability crisis in Ontario.

A big shout out to Premier Doug Ford. He gets my vote for quote of the month.

"He can kiss my ass, as far as I'm concerned," the premier said in a live interview on NewsTalk 1010.

Ford was responding to a social media threat by U.S. President Donald Trump to impose more tariffs on Canada.

Good for him. Ford's blunt and very succinct statement summed up the feelings of most Canadians, according to recent polls.

It got the attention of Trump, who later responded with more insults, threats and alternative facts.

Judging from the barrage, it seems this trade war and the tit-for-tat exchange between politicians in the two countries is far from over.

Stay tuned.

On the more serious business of housing, RESCON continued to talk about the issues and matters affecting the housing supply and affordability crisis in Ontario.

Tax burden

In an article on the REMI Network, we noted that the U.S.-imposed 50-per-cent Section 338 tariff on $20–28 billion (USD) of Canadian goods - layered on top of Canada's 25-per-cent counter tariff on U.S. steel and aluminum in effect since March 2025 - will have significant consequences

In a column in Storeys, we stated that the tax burden on housing remains extraordinarily high. With taxes and government-imposed charges accounting for roughly 36 per cent of the purchase price of a new home in Ontario, we highlighted the importance of getting them reduced.

In Daily Commercial News, we noted in a column that the temporary HST rebate and development charge reductions need to be made permanent tax if policymakers are serious about making homes more affordable.

In Real Estate Magazine, a column pointed out that many Toronto residents would consider moving to another Canadian city if it meant they could buy a home. We explained that if governments are serious about affordability, they must make tax relief permanent rather than temporary.

Apprenticeship

In a column On-Site Magazine, we followed up on a report done recently for RESCON and explained that Canada must redesign apprenticeship training using behavioural science to boost completions and meet growing skilled labour demand.

In Policy Options publication, authors of the report noted in an article that the skilled-worker shortage in construction and other key sectors will continue to escalate until training policies are designed around human behaviour.

Buyer bans

In a column in The Toronto Sun, we presented our argument on why restrictions on foreign homebuyers no longer makes sense. The ban is set to expire automatically on Jan. 1, 2027.

In a column on MSN, we pointed out that, by any measure, Canada's housing market in 2026 looks very different from the one that existed when the federal government imposed a ban on foreign homebuyers in 2023, so the ban should be lifted.

Housing coalition

In a column in Canadian Contractor Magazine, we gave a rundown on the importance of RESCON joining an AI for Housing Coalition. The purpose is to create a more predictable, transparent and efficient path through the approvals system.

WSIB

In an article in Canadian Occupational Safety, RESCON VP Andrew Pariser, chair of the Construction Employers Coalition, said the WSIB should pause closure of the Second Injury and Enhancement Fund and hold a full consultation.

Tariffs

In Canadian Forest Industries Magazine, we wrote a column that noted that U.S. tariffs on Canadian lumber and forest products are a serious threat to the residential construction, forestry and wood products industries in Canada as well as the homebuilding industry south of the border.

BRIEF HIGHLIGHTS CONCERNS ABOUT BUILDING CODE & APPROVALS PROCESS

Dave Henderson
Senior Manager, Technical Services

The comment period on the open-ended public consultation for the Ontario Building Code wrapped up in August, with many stakeholders and code users providing input.

RESCON, with the valuable input from members and their designers, put forward a submission that highlighted industry concerns about the code, but more importantly about the building approvals process.

In our submission, we discussed the following key concerns:

Harmonization with the National Building Code

While many people point to the benefits of having one common building code across Canada, our experience and observations suggest that this goal is likely unrealistic for a variety of reasons. Canada is a vast country with many climatic, geographical, geological and societal differences.

Trying to consolidate and distill all of these differences into one uniform regulatory document has resulted in something that is overly complicated, clumsy and fails to address housing affordability right across the country.

Rather than becoming a document that unifies building requirements for all Canadians, it has become something of an albatross that doesn't really do anything well.

Ontario has a housing affordability and supply crisis. Our building regulatory system needs to be nimble and respond to geographic, climatic and social policies unique to Ontario if we hope to resolve our housing challenges. Harmonization of the Ontario and National Building Codes puts tremendous faith in one process and assumes that the one over-arching development process got it right.

The release of the 2025 National Building Code (NBC) is more than enough evidence that this assumption is anything but correct.

Ontario and the other provinces and territories should always look to the NBC as a model and harmonize where harmonization makes sense, but to blindly adopt everything from the national process without thorough examination of what makes sense provincially is silly. The Ontario, and by extension the NBC development process, needs better justification and cost/benefit policy guardrails.

The RESCON submission outlines 10 policy principles that we believe should be foundational to all code change proposals before they move on to serious consideration for future adoption into regulation.

Approvals process

Many members and code users who shared their concerns with us indicated few problems with the actual technical code document. Most reported difficulties with the process leading up to the receipt of the physical building permit itself. Challenges identified focus on variation across all municipalities from what constitutes a complete application, to individual municipal stipulations that go beyond standard building code requirements, to what can only be described as "stonewalling" by municipal staff to avoid meeting provincially mandated service timelines.

One of the solutions proposed years ago to speeding up the approvals process was digital submissions. Sadly, this has not been the panacea everyone hoped for. If anything, it has slowed down the submissions process by requiring overly complicated and cumbersome, not to mention non-uniform data-entry provisions from one municipality to the next.

This might be solvable but would require one over-arching body to take control of the process right across all 444 municipalities, and that may simply be a step too far for the comfort level of various municipal authorities.

Interpretation and consistency

While the RESCON submission covers many issues and provides recommendations for each, it is worth mentioning that one of the biggest challenges code users and administrators face equally is uniformity of interpretation. With a document as technically complicated as the Ontario Building Code, there will always be various thoughts on how to interpret a provision.

The Ministry of Municipal Affairs and Housing (MMAH) used to provide interpretation services. The ministry hasn't offered official interpretations for code users in years. This needs to change. As the authors of the code, the MMAH staff are the definitive source and keepers of knowledge when it comes to how or why an article was crafted the way it was.

The RESCON submission is available to read here. We would like to thank all members and design professionals who took the time to respond to the consultation, provide their valuable experience and insight into their daily challenges, and most importantly share their comments with us. The MMAH special stakeholder advisory group will be reviewing all comments received through the consultation and provide recommendations to government in their final report expected this fall.

POLICY REFORM

SHIFT IN MINDSET

By RESCON
for Daily Commercial News
Aug. 21, 2026

PERMANENT TAX REFORM NEEDED TO MAKE ONTARIO HOMES MORE AFFORDABLE

Theoretical physicist Albert Einstein once said, “No problem can be solved from the same level of consciousness that created it.” In other words, fixing a messy situation requires a shift in mindset.

That wisdom is particularly relevant to Canada’s housing affordability crisis, where years of rising taxes, fees and government charges have helped price homeownership beyond the reach of many families.

The good news is that governments have finally begun to acknowledge that taxes are part of the problem. The introduction of a temporary HST rebate on new homes and the Canada-Ontario Development Charge Reduction Program (DCRP) are significant steps in the right direction.

So, is the new $1-billion funding deal aimed at helping municipalities that do not collect development charges build the infrastructure needed to support new housing.

But if policymakers are serious about restoring affordability and increasing housing supply, these measures cannot be temporary. They need to be made permanent.

For years, governments have talked about increasing housing supply while continuing to pile costs onto new housing. The result has been predictable. Today, taxes and government-imposed charges account for approximately 36 per cent of the cost of a new home in Ontario.

That means more than one-third of the purchase price of a new house has nothing to do with land, labour or building materials. It is simply government costs embedded in the price.

Among the biggest contributors to that burden are development charges, or DCs.

DCs are fees levied by municipalities on new residential construction to fund growth-related infrastructure. Municipalities use the revenue to help pay for roads, water and wastewater systems, parks, community centres and other public amenities required to accommodate new residents.

While the concept may appear reasonable on the surface, the reality is that DCs have become one of the most damaging barriers to housing affordability in Ontario.

In many Greater Toronto Area municipalities, development charges exceed $100,000 per single-family home. In some communities, the combined impact of DCs and other municipal levies can add as much as $200,000 to the cost of a new home. Those costs are not absorbed by the builders; they are passed directly to homebuyers and renters.

The problem is not simply that DCs are expensive. It is that they are the wrong way to pay for growth.

A recent report from the C.D. Howe Institute argued that growth-supporting infrastructure benefits entire communities, not just new homebuyers. Existing residents use the roads, parks, libraries and recreational facilities that growth helps fund. Yet under the current system, the cost of building much of that infrastructure is disproportionately borne by the relatively small number of people purchasing newly built homes.

This creates a fundamentally inequitable system in which younger families and first-time buyers effectively subsidize infrastructure that benefits everyone.

DCs are also an inefficient financing tool. Because they are embedded into the cost of housing, infrastructure ends up being financed through residential mortgages carrying consumer borrowing rates rather than through government borrowing at significantly lower bond rates. That means families pay interest for decades on infrastructure costs that could be financed far more efficiently by governments.

The recently announced DCRP recognizes this reality. Under the joint federal-provincial initiative, municipalities can receive government funding if they reduce residential DCs by between 30 and 50 per cent or more and maintain those reductions for at least three years.

The program deserves praise because it acknowledges what the housing industry has been saying for years: DCs have become a major affordability obstacle.

But there is one glaring problem. The reductions are temporary.

Builders planning communities and infrastructure investments operate on timelines measured in years and often decades. Buyers making major purchasing decisions need certainty. Municipalities making long-term infrastructure plans need predictability. A three-year reduction may provide short-term relief, but it will not fundamentally change the economics of housing construction if everyone expects the charges to return.

The same argument applies to the temporary HST rebate on new homes.

Introduced this year by the federal and Ontario governments, the rebate provides up to $130,000 in relief on qualifying new home purchases. Critics questioned whether it would make a meaningful difference. The market has already provided the answer.

According to recent data, Ontario recorded 8,410 new home sales during the first three months following the HST cut, compared with 3,645 sales during the same period a year earlier. That represents a remarkable 130-per-cent increase.

Those numbers are difficult to ignore.

The HST rebate is stimulating housing demand at a time when new home construction desperately needs support.

Governments deserve credit for recognizing that housing taxes are part of the problem. The HST rebate and DC reductions represent important progress and demonstrate that affordability can improve when governments reduce the tax burden on housing. But temporary solutions will not solve a permanent problem.

If policymakers truly want to tackle the housing crisis, they must finish the job and make both the HST rebate and DC reductions permanent. Such a move would provide certainty and improve affordability.

Einstein was right. Solving big problems requires a new way of thinking. In housing, that means abandoning the outdated practice of treating new homes as a revenue source and recognizing them for what they are: an essential part of Ontario’s economic and social future.

HOUSING CRISIS

It's no longer just an economic issue

By RESCON
for Real Estate Magazine
Aug. 14, 2026

For generations, the promise of Toronto was simple: work hard, build a career, buy a home and raise a family.

Today, that promise is slipping away.

The housing crisis is no longer merely an economic issue. It is changing migration patterns, delaying life decisions and even contributing to a decline in birth rates. What began as an affordability challenge has become a social and demographic crisis that threatens the future of Ontario's largest city.

The latest evidence is impossible to ignore.

A recent Royal LePage survey found that 55 per cent of Greater Toronto Area residents would consider moving to another Canadian city if it meant they could afford to buy a home and secure employment there. More than half of the people living in Canada's economic engine are effectively saying they would leave if homeownership were attainable elsewhere.

That should alarm policymakers.

Among the destinations attracting interest are Edmonton, Thunder Bay, Charlottetown and Windsor-Essex - communities where housing costs remain dramatically lower than in the GTA.

Meanwhile, some immigrants are returning to their country of origin or leaving Canada to pursue entrepreneurial opportunities elsewhere.

What was once a last-resort decision is increasingly becoming a rational housing strategy. Young families, first-time buyers and middle-income earners are concluding that if they want a house, Toronto may no longer be the place to find one.

The reason is straightforward. Housing prices have risen far faster than incomes.

Twenty-five years ago, the typical Ontario home cost roughly three to four times a household's annual income. Today, that ratio is closer to seven to nine times income in many urban markets, even after a modest correction from pandemic-era peaks. In practical terms, the price-to-income ratio has roughly doubled since the early 2000s.

Housing has become increasingly disconnected from what ordinary working people can afford.

The consequences are especially severe for younger Ontarians. Polling consistently shows that many have lost confidence that homeownership is achievable. One survey found that only 47 per cent of Ontarians aged 18 to 38 believe purchasing a home is within reach. More troubling, more than one-quarter believe it is completely unattainable, while another quarter remain uncertain.

That represents a profound shift in expectations.

Young people still want homes. They still aspire to ownership and the stability it provides. What they increasingly doubt is whether government policies will restore affordability in time for them to benefit.

Governments deserve some credit for finally recognizing the seriousness of the issue. Ottawa and Queen's Park have introduced measures, including enhanced HST rebates and agreements to reduce development charges on new housing. These are positive steps but they are temporary and short of what's needed.

The public mood remains skeptical because affordability has not yet improved meaningfully.

Recent polling has found that most young Canadians do not believe the housing crisis is being resolved. The prevailing sentiment is not that governments are ignoring the problem; it is that governments are trying but have not delivered results that people can feel in their daily lives.

The housing crisis is also having consequences that extend well beyond real estate.

It is now affecting family formation and birth rates.

Toronto's fertility rate has fallen to just 1.11 children per woman, significantly below Canada's already-low national rate of 1.25 and far below the replacement rate of 2.1 needed to sustain population levels without immigration.

Statistics Canada data show that Canadian mothers are having children later than ever before, while researchers increasingly point to housing affordability as a key factor driving delays in family formation.

The stories behind the statistics are heartbreaking.

Couples who want children are postponing parenthood because they cannot afford the housing space they believe a family requires. Others are moving away from Toronto altogether in search of homes where raising children is financially realistic.

Researchers have begun documenting the connection. A Statistics Canada survey found that 37 per cent of Canadians aged 15 to 49 did not believe they could afford to have a child within three years, while 31 per cent doubted they would have access to suitable housing. Studies in several countries have linked high housing costs to lower fertility rates.

Meanwhile, evidence suggests the housing supply crisis is worsening.

A recent report prepared for RESCON paints a troubling picture. Housing starts across Ontario's major municipalities were down 31 per cent in the first quarter of 2026 compared with a year earlier. Sales plunged 68 per cent. In the Toronto census metropolitan area, starts were down 47 per cent, sales were down 69 per cent and industry employment fell by more than 10,300 workers.

Sales have picked up in the second quarter due in large part to the temporary HST rebates and development charge measures but they are still short of what's needed

Those numbers matter because fewer starts today mean fewer homes tomorrow.

The report noted that temporary tax relief measures may help, but their initial impact is expected to be modest. That should prompt a broader discussion about the role government-imposed costs play in driving unaffordability.

Today, taxes, fees and government charges account for roughly 36 per cent of the purchase price of a new home in Ontario. That is substantially higher than any other jurisdiction, with the exception of Vancouver. No amount of optimism, marketing or government announcements can overcome the reality that adding tens or even hundreds of thousands of dollars in taxes and charges inflates housing costs.

If governments are serious about affordability, they must make tax relief permanent rather than temporary.

Reducing development charges, lowering HST burdens and streamlining regulatory costs would not solve every housing problem overnight. But it would directly lower the cost of building homes and help restore economic viability to projects that are currently sitting on the sidelines.

The warning signs are everywhere.

Young people are losing faith in homeownership. Families are leaving Toronto. Birth rates are falling. Housing construction is slowing.

When a housing crisis begins influencing where people live, whether they stay and whether they have children, it has become something much bigger than a housing issue.

It has become a threat to the long-term prosperity and vitality of Ontario itself.

DEMOGRAPHICS

POLL SHOWS PEOPLE WILLING TO LEAVE

By RESCON
for Storeys
Aug. 4, 2026

There was a time when buying a home in Ontario was considered a realistic milestone of adulthood. For many young people today, it feels more like winning the lottery.

A striking new poll conducted on behalf of Royal LePage found that 55 per cent of Greater Toronto Area residents would consider moving to a more affordable Canadian city if they could secure employment there. Edmonton, Thunder Bay, Charlottetown and Windsor-Essex ranked among the most attractive destinations.

Think about what that means. More than half of the people living in Canada's largest economic region are willing to leave in pursuit of a dream that previous generations took for granted: homeownership.

The poll is not simply a snapshot of consumer sentiment. It is evidence of a profound change in Ontario's housing market and the opportunities available to younger generations.

The numbers explain why.

Over the past 25 years, Ontario's typical house price-to-income ratio has roughly doubled. Around the turn of the millennium, a home generally cost about three to four times a household's annual income. By the 2021-22 peak, that ratio had climbed to seven to nine times income in many urban markets, and even after higher interest rates cooled prices somewhat, affordability remains dramatically worse than historical norms.

In other words, incomes have not remotely kept pace with housing costs.

The result is that many Ontarians are now doing what would have seemed inconceivable a generation ago: looking hundreds or even thousands of kilometres away for a chance to own a home.

It is difficult to build a strong economy when workers feel they must leave the province's largest urban centre simply to attain a basic middle-class aspiration.

The irony is that this crisis is unfolding even as housing construction is slowing sharply.

A recent report prepared for RESCON by the Missing Middle Initiative at the University of Ottawa paints a troubling picture. Housing starts across 50 Ontario municipalities fell 31per cent in the first quarter of 2026 compared with a year earlier. Home sales dropped 68 per cent.

The situation in Toronto was even more alarming. Housing starts were down 47 per cent, sales plunged 69 per cent, and industry employment fell by more than 10,300 workers.

Condominium construction, traditionally one of the major sources of new housing supply in urban centres, has been particularly hard hit. Condo apartment starts were down 60 per cent compared with average first-quarter levels from 2021 through 2025.

These are not the numbers of a market steadily solving a housing shortage. They are the numbers of a market struggling to produce the homes Ontarians need.

Governments deserve credit for at least recognizing the problem. Both Ottawa and Queen's Park

have introduced temporary HST rebates and agreements to lower development charges on new housing projects.

Those measures are a move in the right direction. But they have yet to fundamentally change the affordability equation.

The reason is simple. The tax burden on housing remains extraordinarily high. According to RESCON, taxes and government-imposed charges account for roughly 36 per cent of the purchase price of a new home in Ontario. That means more than one-third of the cost of many newly built homes stems from taxes, fees and charges before a family even moves in.

We need to address the burden of government-imposed costs on new housing and reduce them significantly. Housing is just too vital to the economic health of our country. Presently, we are taxing housing like alcohol and tobacco - which are wants and not a need. This has to change.

The decline in construction activity should be alarming not only for prospective buyers but for policymakers concerned about economic growth, as it affects the number of jobs in the industry.

Perhaps the most troubling consequence is its apparent impact on family formation and birth rates.

Toronto's fertility rate has fallen to just 1.11 children per woman, well below Canada's already low national rate of 1.25 and far beneath the replacement level of 2.1 needed to sustain population levels without significant immigration.

Researchers increasingly point to housing affordability as an important factor. Statistics Canada found that 37 per cent of Canadians aged 15 to 49 did not believe they could afford to have a child within the next three years. Nearly one-third said they lacked access to the housing they would need to start or expand a family.

When young couples postpone homeownership, they often postpone having children. Some eventually abandon those plans altogether.

It appears the housing crisis is affecting not just where people live, but how they live and whether they pursue some of life's most important goals.

This is why younger Ontarians remain skeptical about their prospects for owning a home.

Polling consistently shows that while they appreciate governments are finally paying attention to housing, many do not believe meaningful progress has yet been achieved. Surveys have found fewer than half of Ontarians aged 18 to 38 believe homeownership is achievable.

That skepticism is understandable.

If governments want young people to build their futures in Toronto and Ontario, they must tackle the underlying costs that make housing so expensive in the first place. Temporary measures may provide modest relief, but permanent reductions in taxes, fees, development charges and regulatory barriers will be necessary to dramatically increase supply and reduce prices.

Otherwise, Ontario risks becoming a place where young people can build careers, but not homes, families or futures.

TECHNOLOGY

CANADIAN PRESENCE ISN'T CANADIAN CONTROL

By Arash Shahi
CEO of LandLogic

Canadians got an unusual lesson in digital sovereignty recently.

After Google Maps changed the name of Lake Ontario to Lake America for U.S. users, the new name unexpectedly appeared on maps embedded in several Canadian websites, including Hydro One, GO Transit, the LCBO and even the federal government's housing and infrastructure project map. Those organizations had not decided to rename the lake. Their websites were relying on mapping technology supplied by a U.S. company, and the change flowed through that underlying infrastructure.

Tech analyst Carmi Levy described the situation bluntly to the CBC: Even a Canadian government website can be affected because "we're stuck using an American technology to power it under the surface."

This instance itself was relatively harmless, but it exposed something much more important: when our public systems depend on technology owned and governed outside Canada, we do not always control what happens underneath them.

Almost a year ago, I wrote in Residential Builder that if Canada was serious about "Buy Canadian," the conversation needed to include software and digital infrastructure, not just steel, concrete and other physical goods.

That remains true. But as the political and economic climate changes, I think the conversation needs to go further. For property technology in particular, the issue is not only where we buy our software. It is who ultimately owns and controls the technology our housing system increasingly depends on.

A Canadian office is not Canadian control

A global technology company can have a Canadian office, employ Canadians, pay Canadian taxes and provide local sales and support. Those are meaningful contributions to the Canadian economy.

But if the parent company is foreign-owned, the underlying technology is still subject to that company's home jurisdiction, corporate governance and regulatory environment. U.S.-owned technology providers operate under U.S. law and can be subject to lawful U.S. government requirements.

Ontario's own cloud-security standards recognize that the jurisdiction of a technology provider and its supply chain can create legal and regulatory considerations that government organizations need to assess.

This does not diminish the value of those companies. But it highlights an important distinction: Canadian presence is not the same as Canadian control. And that distinction is important to understand as municipalities and organizations invest in the next generation of GIS,

If the parent company is foreign-owned, the underlying technology is still subject to that company's home jurisdiction, corporate governance and regulatory environment.

planning, permitting and AI-enabled compliance systems.

These technologies are becoming embedded in how we understand land, interpret zoning, review development applications and issue building permits. In many cases, public agencies are also investing significant time and money adapting those systems to Ontario regulations, data and workflows.

We are not simply buying software. We are building digital infrastructure around the housing system.

What do we retain?

If Canadian governments spend millions adapting technology to municipal zoning, the Ontario Building Code and local development processes, we should ask some harder questions.

Who owns the underlying intellectual property? Which jurisdiction governs the company? Where are product decisions made? Where does the expertise created through implementation accumulate? Can Canadian organizations build on what has been created? And if the foreign parent pivots strategy or government requirements change, how much control do we retain over systems we have come to depend on?

Ontario's procurement policy is already beginning to recognize the importance of ownership. The province now looks beyond whether a company simply has a Canadian office and considers who ultimately owns and controls the business. A Canadian subsidiary of a U.S.-owned company may operate here, employ Canadians, and support Canadian customers, but ultimate ownership and control still sit outside Canada.

None of this means Canada should shut itself off from international technology. We benefit enormously from global innovation, and there will always be cases where an international product is the right choice. But there is a difference between using foreign technology and becoming structurally dependent on it.

As more of planning, permitting and housing delivery becomes digital and AI-enabled, the procurement question should not simply be, "Does this company operate in Canada?" It should be, "What Canadian capability will remain because we made this investment, and who ultimately controls the technology we are becoming dependent on?"

The Lake Ontario example was small. The underlying issue is not.

TARIFFS

SERIOUS THREAT

Repercussions will be felt by residential construction, forestry and wood products industries

By RESCON
for Canadian Forest Industries
Aug. 24, 2026

For decades, the housing and forestry industries have been two of Canada's most important economic engines. They are also deeply interconnected. When one sector thrives, the other benefits. When one weakens, the consequences ripple throughout the supply chain - and economy.

That is why the latest round of U.S. tariffs on Canadian lumber and forest products are so concerning. They should concern policymakers, builders and communities across the country.

Much of the discussion has focused on whether tariffs will make homes more expensive. In the United States, the answer is a resounding yes. In Canada, however, the situation is more complicated. The tariffs - combined with longstanding anti-dumping and duties on Canadian softwood lumber - will almost certainly weaken two industries that are already under significant strain.

In the U.S, the impact on the housing market is relatively straightforward. America imports a significant portion of the softwood lumber it consumes. Canada supplies the vast majority of those imports. The result? Tariffs will increase the cost of lumber entering the U.S. market, raising construction costs for homebuilders and dramatically increasing the price of new homes.

The National Association of Home Builders has warned that tariffs will only make building materials more expensive and worsen affordability challenges.

In Canada, the situation is more complex.

On one hand, there may be a modest benefit for builders if some lumber that would normally be exported south of the border remains in Canada. As inventories build, lumber prices could soften. However, the decline in lumber prices would have only a marginal impact on the cost.

Lumber is only one component of the cost of building a home. Affordability problems are driven far more by land costs, taxes, development charges, financing expenses, municipal fees and regulatory delays. Presently 36 per cent of the cost of a new home is due to the tax burden.

The greater concern is the broader effect that tariffs would have on Canada's economy and investment climate.

If tariffs suppress Canadian exports and slow economic growth, the consequences could include lower business confidence, weaker investment and slower job creation.

The residential construction industry is already contending with weak new-home sales, high financing costs and difficult project economics across many Ontario markets. More economic uncertainty could translate into fewer housing

starts, delayed developments and reduced private-sector investment.

But the real damage is likely to occur in the forest products industry.

Canadian forestry companies are already operating under a heavy burden of trade restrictions. Industry analysts report that increased duties have contributed to reduced exports, lower production levels and continued pressure on mill operations.

Fastmarkets, a data and forecasting company, reports that after duties more than doubled in summer 2025, exports to the U.S. dropped significantly and Canadian lumber production declined eight per cent.

The likely outcomes are all-too familiar and troubling: shift reductions, mill curtailments, temporary shutdowns and delayed capital investment. Those consequences extend far beyond sawmills, affecting forestry supports such as truckers, rail companies, equipment suppliers, contractors and countless small businesses that depend on a healthy resource economy.

Northern Ontario is particularly vulnerable. Many communities depend heavily on forestry-related employment, and a large share of Ontario's forest-product exports are destined for the U.S. market. When mills reduce production, the impact is felt throughout entire regional economies.

There is also a strategic concern. For years, Canada has worked to move beyond simply exporting raw lumber by expanding the production of higher-value products such as plywood, particleboard, fibreboard and engineered wood. Tariff expansion into these product categories threatens investment in precisely the kinds of value-added manufacturing that policymakers have been encouraging.

Residential construction is the largest end market for many wood products. When housing starts fall, demand for lumber, panels and engineered wood declines. Logging activity slows. Transportation volumes drop. The ripple effects move quickly through the entire supply chain.

In effect, Canada faces a potential double hit. While tariffs would reduce demand from Canada's largest export market and affect the domestic forestry and wood products industries, hey would also dampen out economy and investment climate and ultimately affect housing.

For Ontario especially, the challenge is significant. Residential construction and forestry are pillars of the provincial economy. When both are under pressure at the same time, the effects spread well beyond construction sites and sawmills.

The U.S. tariffs, then, are not simply a trade issue. They are a serious threat to the residential construction, forestry and wood products industries in Canada as well as the homebuilding industry in the U.S.

HOUSING COALITION

RESCON SIGNS ON AS DEVELOPMENT PARTNER

By RESCON
for Canadian Contractor
Aug. 13, 2026

The housing crisis in Ontario has produced no shortage of promises. Governments at all levels have pledged billions of dollars to accelerate housing construction, municipalities have invested in digital permitting systems, and industry groups have been calling for reform for years.

However, the initiatives, while well-intentioned, have not solved the problem. The challenge remains. The reality is that it still takes far too long to get most housing projects approved and built.

The problem is not simply a lack of money or political will. It is the absence of a shared permitting infrastructure that can connect the fragmented approvals system that exists in Ontario.

That is why RESCON's decision to join the AI for Housing Coalition as a development partner is significant.

The coalition is being led by One Ontario, a non-profit organization dedicated to modernizing the real estate development and permitting processes. The long-term vision is to promote a province-wide AI-enabled permitting platform designed to modernize development approvals.

Rather than forcing applicants to navigate a maze of municipal portals, agencies, forms and reviews, the coalition envisions a single digital dashboard that helps manage approvals from beginning to end. The platform would identify requirements, prepare and submit applications, co-ordinate reviews, track progress through to a decision, and much, much more.

RESCON represents builders responsible for constructing more than 70 per cent of the province's new homes. As the voice of the residential construction industry, the association bring a perspective that no technology company, consultant or government agency can provide.

Builders have the real-world experience of navigating Ontario's complex and often frustrating approvals process. This insight is invaluable.

The AI for Housing Coalition has the right mix of partners. One Ontario provides the vision for a co-ordinated provincial approach. LandLogic is responsible for the technology, artificial intelligence and data infrastructure needed to build and operate the system. RCI Lab provides regulatory intelligence and

compliance expertise to ensure workflows, automation and rules remain transparent and aligned with regulatory requirements. RESCON contributes housing delivery knowledge and policy insight to ensure the project remains focused on outcomes that matter to the construction sector.

The goal of the coalition is to create a more predictable, transparent and efficient path through the approvals system.

This matters because Ontario's permitting environment remains highly fragmented. Municipalities often operate different systems, follow different processes and maintain different data standards. Builders and developers routinely find themselves submitting similar information multiple times through multiple channels while waiting months - or years - for approvals.

The resulting delays increase costs, undermine project viability and ultimately reduce housing supply. In the end, consumers pay the price.

As the coalition's development partner, RESCON is not simply endorsing the initiative. We will play a direct role in helping shape it. We will provide industry leadership, housing delivery expertise, strategic guidance and government relations insight to ensure the platform reflects the realities faced by builders, developers and housing providers across the province.

That role is critically important.

Too many technology projects are designed in isolation from the people who actually use them. The coalition is attempting to avoid that mistake by involving organizations that understand how approvals work on the ground. RESCON's participation helps ensure that the platform is built around practical housing delivery challenges rather than theoretical assumptions.

Builders understand where projects become stuck. They know which approvals create bottlenecks, where duplication occurs, and how delays translate into higher costs for homebuyers and renters. By bringing that knowledge into the development process, RESCON will help create a system that addresses real obstacles rather than merely digitizing existing inefficiencies.

The coalition is structured around a recognition that permitting modernization requires different forms of expertise working together. The coalition organizations represent the perfect blend of technology, regulation and industry knowledge that has often been missing from previous modernization efforts.

Importantly, the coalition is not presenting itself as another advocacy campaign. While policy discussions remain part of the effort, the coalition is actively working to build the infrastructure needed to support permitting reform. Its objective is not simply to talk about change but to help create the systems that make change possible.

That distinction is important because Ontario has spent years discussing how to accelerate approvals. In fact, we have been banging the drum on this issue since 2014. Plenty of reports have been written, committees have been struck and funding announcements have been made. But, as we know, approval timelines have remained largely unchanged.

Government initiatives such as the temporary HST rebates and development charge measures are moving the dial for the industry, but digitization and modernization of the system are key. We are working with a few large municipalities in Ontario to advance the One Ontario initiative, but we are still far behind other leading jurisdictions and more work remains.

True modernization requires shared infrastructure capable of connecting stakeholders and standardizing information across jurisdictions.

A digital permitting platform will not eliminate policy disputes, solve labour shortages or automatically create housing. Regulatory frameworks will still matter, and municipal participation will be essential. Political leadership will still be required.

But if we get it right, the potential upside is significant. If AI can reduce repetitive administrative work, identify missing requirements earlier, automate routine tasks and improve transparency throughout the approval process, it could speed up approvals significantly.

And faster, more predictable approvals are just what Ontario needs.

JOINING FORCES

SEEKING AN AI-ENABLED PERMITTING PLATFORM

By RESCON
for Senso Magazine
September issue

Ontario's housing crisis has produced no shortage of studies, reports, consultations and promises. Governments have pledged to build more homes, speed up approvals and remove barriers to construction.

Yet, despite billions of dollars directed towards housing initiatives and municipal modernization, the pace of approvals remains stubbornly slow, and housing supply continues to lag demand.

That's why RESCON has joined an AI for Housing Coalition led by One Ontario, a non-profit organization dedicated to modernizing real estate development and permitting processes across the province.

The coalition is dedicated to a unified, province-wide AI-enabled platform to modernize development approvals.

As a development partner, RESCON will help ensure the coalition remains focused on housing delivery outcomes and the realities faced by builders, developers, and housing providers across Ontario. Our group of builders will provide strategic guidance, industry insight, and advocacy support as the coalition advances its vision for a modernized approvals ecosystem.

At first glance, permitting modernization might not sound like the most exciting topic in housing policy. But it's a persistent problem. Builders must navigate a labyrinth of municipal approvals, agency reviews, studies and regulatory requirements. Delays that stretch months or even years add costs, create uncertainty and ultimately reduce the number of homes that reach the market.

RESCON has spent years calling attention to these obstacles. In fact, our crusade began in 2014. In our policy submissions and public advocacy, we've consistently highlighted cumbersome planning approvals, regulatory complexity and municipal red tape as key factors suppressing housing starts across the province.

We represent builders who are responsible for constructing the bulk of Ontario's new homes, so we have a direct view of how fragmented approval systems across the province affect housing delivery.

Our commitment to become a development partner in the AI for Housing Coalition signals an important evolution. Rather than focusing solely on policy advocacy, we are attempting to build part of the solution.

The initiative, led by One Ontario, is based on a very straightforward observation. Ontario's housing approval system remains fragmented. Municipalities, applicants and review agencies often operate on different systems, follow different processes and rely on disconnected datasets. For builders, the overall approvals journey can feel like navigating a maze.

The coalition envisions a province-wide, AI-enabled permitting platform built on standardized zoning, planning and property data. Instead of applicants moving through multiple systems and agencies, the long-term objective is a single dashboard that manages approvals from beginning to end. The platform would identify requirements, help prepare applications, coordinate reviews, track progress and create greater transparency throughout the process.

Artificial intelligence can help eliminate repetitive administrative tasks, reduce duplication, improve consistency and create better visibility into where approvals stall. When combined with standardized data and co-ordinated processes, the result could be a more predictable and efficient system.

This is where RESCON's role becomes particularly important.

Technology projects often succeed or fail based on whether they reflect the realities of the people expected to use them. A platform designed without input from the residential construction industry would risk becoming another well-intentioned initiative that does little to address actual approval bottlenecks.

As development partner, RESCON will bring critical real-world perspective to the problem. Our role is not simply to endorse the coalition. It is to provide strategic guidance, policy expertise, industry leadership and practical insight into how approvals affect housing projects on the ground.

Builders know where delays occur. They understand which parts of the system create unnecessary uncertainty and where duplication wastes time and resources. Input from builders can help ensure the platform addresses genuine problems rather than theoretical ones.

RESCON also brings credibility to the table. Permitting modernization requires broad support from municipalities, provincial officials, technology providers, researchers and industry stakeholders. Few organizations are better positioned than RESCON to bridge those conversations.

We have longstanding relationships with government and our industry and has spent years advocating for practical housing solutions. Our participation sends a signal that permitting modernization is not simply a technology exercise but a very serious housing delivery priority.

The coalition has the right mix of partners. One Ontario provides the vision for a co-ordinated provincial approach. LandLogic contributes technology, AI and data infrastructure. RCI Lab brings regulatory intelligence and compliance expertise. RESCON contributes housing delivery knowledge and policy insight. Together, the partners bring capabilities that no single organization possesses on its own.

That collaborative approach matters because Ontario's housing challenges cannot be solved by any one sector acting alone. Governments can introduce reforms, but implementation remains difficult. Technology companies can build platforms, but they need industry input. Researchers can identify challenges, but real-world adoption requires practitioners and policymakers working together.

While recent government policies such as the temporary HST rebates and development charge measures are moving the dial, digitization and modernization of the system needs to be improved. We are far behind other leading jurisdictions. We are working with a few large municipalities in Ontario to advance the One Ontario initiative, but more work remains.

RESCON exists to advocate for policies that increase housing supply, improve industry competitiveness and support a stronger residential construction sector. Faster, more predictable approvals align directly with those objectives.

Ontario needs more homes. Delivering them will require policy changes as well as improvements to the infrastructure that governs approvals and development. By joining the coalition, we are helping move the conversation beyond identifying problems toward building practical solutions.

APPRENTICESHIP

FIXING THE SYSTEM

Canada must redesign apprenticeship training using behavioural science to boost completions and meet growing skilled labour demand

By RESCON
for On-Site
Aug. 5, 2026

Canada is in the midst of an ambitious nation-building project. Governments are promising to build more homes, expand transit networks, modernize infrastructure and invest in clean energy.

Yet all of those goals depend on one critical ingredient: having enough skilled tradespeople to do the work.

That's the problem.

Evidence increasingly points to the fact that the apprenticeship system is not working as well as it should. Completion rates have remained stagnant despite years of investment. It is time to stop treating the problem as a lack of participation and start addressing it as a failure of design.

While apprenticeship registrations continue to rise, the number of workers who complete their training and receive certification is falling behind.

The bottom line?

Canada is attracting apprentices, but it is not successfully guiding enough of them to the finish line.

An independent report prepared for RESCON argues that Canada's apprenticeship crisis stems from something far deeper: a system designed around incorrect assumptions about human behaviour.

The report, Are We Ready to Build Canada? A Behavioural Analysis of Canada's Construction Talent Pipeline and Skills Training Policy, was authored by Nathaniel Barr, professor of creativity and senior advisor, innovation at Sheridan College; Michael McNamara, professor of creativity and director of the Community Ideas Factory at Sheridan; and James K. Stewart, economist and a senior fellow at the C.D. Howe Institute.

Their conclusion is striking. The apprenticeship challenge is not primarily an economic problem. It is a design problem.

For decades, training policy has been built on the assumption that if people are given enough information, financial support and access to programs, they will naturally complete their training. The authors argue that research shows that real-life human behaviour rarely works that way.

People face uncertainty. They experience self-doubt. They become overwhelmed by complexity. They struggle to balance work, family and training obligations. They procrastinate. They abandon plans that once seemed achievable. Yet apprenticeship systems are too often designed as though participants will navigate every obstacle rationally and independently.

The result is a system that offers opportunities but does not adequately help people succeed.

The report highlights that apprenticeship completion rates in Canada have remained stuck since 2013 at roughly 20 per cent of registrations. That means four out of five registrants are not completing the process within the system's current framework. At a time when construction labour shortages are

> **Evidence increasingly points to the fact that the apprenticeship system is not working as well as it should be. Completion rates have remained stagnant despite years of investment. It is time to stop treating the problem as a lack of participation and start addressing it as a failure of design.**

widely recognized and demand for skilled workers remains strong, that should set off alarm bells across the country.

Fewer certified tradespeople mean fewer homes built, longer infrastructure timelines and reduced economic productivity. The costs run into billions of dollars in lost GDP, worker income and tax revenues.

The findings are supported by other research. A recent Signal49 report prepared for the Future Skills Centre reached a similar conclusion. While more people are registering in apprenticeship programs, many do not complete their training on time or leave their programs altogether. As a result, the supply of skilled tradespeople is failing to keep pace with growing demand.

More than 700,000 skilled trades workers are expected to retire by 2028. In construction alone, approximately 15 per cent of the workforce is projected to retire by 2034. Meanwhile, Canada continues to grapple with a severe housing shortage and growing infrastructure needs.

Clearly, just attracting more apprentices is not enough. Measuring registrations without focusing on completions is like celebrating university admissions while ignoring graduation rates.

The RESCON report challenges governments to rethink how they measure success. Instead of concentrating primarily on how many people enter apprenticeship programs, policymakers should focus on how many trainees actually complete them and become certified.

More importantly, the authors argue that Canada should begin applying behavioural science to apprenticeship policy. In other words, the system should be designed around human realities rather than economic theory alone.

Behavioural science examines how people actually make decisions and respond to challenges.

It studies factors such as cognitive overload, social influence, status quo bias and present bias - the tendency to focus on immediate pressures rather than long-term rewards.

These concepts have practical implications. If apprentices are dropping out because systems are overly complicated, then simplifying processes could have a major impact. If apprentices struggle with motivation during key stages of training, targeted supports could help.

This is not an argument against funding. More support for apprenticeship programs is and will continue to play an important role. But funding, by itself, cannot overcome a flawed design.

Canada has spent years adding resources to a system that is producing a disappointing outcome.

At some point, we must acknowledge that doing more of the same will not deliver different results.

We need to look beyond traditional approaches. We need a systemic redesign that incorporates behavioural science and real-world insights into how people learn, work and persevere.

HEALTH & SAFETY

WSIB STANDS FIRM

Agency says decision to close Second Injury and Enhancement Fund is final despite concerns from Construction Employers Coalition.

By Shane Mercer
Canadian Occupational Health & Safety
Aug. 20, 2026

The Workplace Safety and Insurance Board (WSIB) says its decision to close the Second Injury and Enhancement Fund (SIEF) is final, rejecting a formal request from Ontario's construction sector to pause the closure and hold a full consultation before proceeding.

"The decision has been made and the policy is up on our website for people to see," said Aaron Lazarus, WSIB's vice-president of communications. Asked directly whether the board would revoke the decision and consider a consultation on SIEF, he said: "No."

The pushback follows a briefing note from Les Liversidge, a workers' compensation lawyer representing the Construction Employers Coalition (CEC). Liversidge argues SIEF's real purpose since the 1970s has been ensuring employers aren't charged premiums for claim costs entirely outside their control, and calls WSIB's recent value-for-money audit, conducted by Deloitte, an exercise in "magician's misdirection" for measuring the fund against the wrong goal, disabled-worker employment outcomes, rather than employer equity.

Liversidge also argues the closure breaks with precedent and with WSIB's own governance commitments. "The WSIB is not some independent private entity," Liversidge said. "It is a public trust." SIEF faced formal review, and survived, in 1990, in 1996, and again between 2013 and 2018, and each of those reviews included a public consultation process. This time there wasn't one. "The unilateral decision to do this without triggering a formal consultation exercise, which their very protocols and processes demand, is outrageous," Liversidge said.

Andrew Pariser, chair of the CEC and vice-president of RESCON, said the coalition formally asked WSIB and Ontario's Minister of Labour, Immigration, Training and Skills Development to pause the closure and hold a proper consultation. "There's been a broad and thorough outreach" ahead of past policy changes of this scale, Pariser said, "and then in this one there was just a policy change, and we were notified of it once the change had already gone into effect."

Pariser said the coalition's core ask is straightforward: show the numbers. "We haven't seen the math," he said, calling on WSIB to model the real-world impact on a specific business, for example, "if a company with 100 workers has one injury that would have been covered under this fund, what would be the premium and what would be the economic outcome, with the fund and without the fund."

He didn't dispute WSIB's figure that only 2,400 businesses, 0.75 per cent of Ontario employers, used SIEF in 2024, but argued that understates its value as collective insurance, particularly in construction, where workers move between employers frequently.

"Was it that company who hired somebody for a week or two weeks, or was it the fact that they had worked in construction for 25 years?" he said. "We're not looking to get into a fight," he added. "We've had more transparency in the past.

> We're not looking to get into a fight. We've had more transparency in the past. We're looking for it on this issue as well.

We're looking for it on this issue as well."

The CEC isn't the only group asking WSIB to pause. Regional associations, including the Barrie Construction Association, have separately urged the province to intervene, sending letters directly to Ford and Piccini. The Council of Ontario Construction Associations, representing more than 10,000 general and trade contractors, had previously told WSIB the fund was important to employers and should not be eliminated.

Lazarus pushed back on that framing directly. Asked whether he'd put the CEC in the category of groups profiting from the fund's complexity, he said: "I would put their lawyer in that group for sure." He described SIEF credits as "mirage money that doesn't actually exchange hands," arguing that lawyers and consultants, not businesses, benefited financially from the program. He noted SIEF did generate a genuine year-end rebate before 2020, but that incentive disappeared once WSIB's current rate framework model, introduced in 2020, with its own built-in caps and weighting rules, took over.

On the employer-equity argument specifically, Lazarus was direct: "We respectfully disagree that the policy was created" for that purpose. He maintained SIEF was designed in 1945 to help returning war veterans find work without discrimination, a purpose he said has "far outlasted its purpose and meaning." He pointed instead to WSIB's Health and Safety Excellence Program, which he said has already delivered "millions of dollars of value to Ontario businesses" in rebates for health and safety improvements.

Lazarus confirmed any SIEF application already in WSIB's system as of July 16, 2026, will continue to be processed, and any claim with an existing SIEF award will keep that treatment for the life of the claim. Beyond that, he said, there's no room for negotiation. "We are moving forward," he said, pointing employers toward the Health and Safety Excellence Program as WSIB's preferred path for reducing premiums going forward. "Anytime there are vested interests involved, we expect that type of reaction," he added, arguing that as WSIB works to make its processes "better, easier, and faster," business models built around navigating a complex system will face more pressure, not less.

For health and safety leaders and claims managers, the practical takeaway hasn't changed: SIEF cost relief won't apply to new requests, and businesses that relied on it should look to WSIB's Health and Safety Excellence Program, which independent researchers recently found is cutting injury rates, and stronger return-to-work outcomes to manage premium costs.

Whether WSIB shares the cost data CEC is asking for remains an open question, but the board appears firm that it won't pause or reverse the decision.

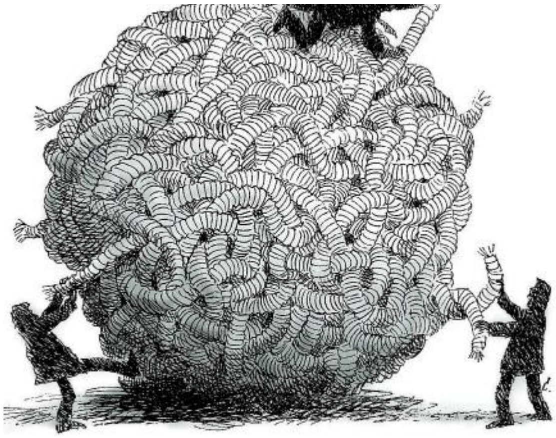
Kickstarting the Homebuilding Industry

Over the last few months, there has been a suite of government announcements and policy reforms that have been solely aimed at boosting the new home sales market in Ontario. Since 2022, a protracted housing sales slump has profoundly impacted all aspects of the residential sector and the broader economy. It took some time, but governments have come to the table to try to improve the viability for consumers to afford new home purchases.

> Homebuilders unanimously agree that it costs too much to build new housing and takes too long to navigate the municipal approvals process.

Homebuilders unanimously agree that it costs too much to build new housing and takes too long to navigate the municipal approvals process. To bring down the costs on new housing, the provincial and federal governments implemented the Ontario Enhanced New Housing HST Rebate, which removes the HST up to $130,000 on a new home purchase made between April 1, 2026, and March 31, 2027. While a temporary measure, this is a pivotal first step to improve the affordability of a new home purchase for consumers.

The Development Charge Reduction Program, another joint provincial and federal initiative, is providing up to $8.8 billion in funding over 10 years to municipalities that reduce residential



> The goal is to make official plans simpler and easier to understand, more consistent across municipalities, and more permissive and concise.

development charges by at least 30% to 50%. Through the program, municipalities can offset a portion of their lost revenue by securing funding for housing-enabling infrastructure, like transit, roads and wastewater systems. This program will reduce development charges across participating Ontario municipalities by tens of thousands of dollars.

In terms of addressing the process and duration of getting new housing approved, that's where Ontario's Bill 98, the Building Homes and Improving Transportation Infrastructure Act, comes in. Bill 98 received royal assent on June 2, 2026, and represents the most recent omnibus legislation by the Province of Ontario aimed at increasing housing supply by speeding up planning approvals and provincially standardizing the scope of the municipal development review process.

Bill 98 consists of several schedules corresponding to legislation amended by the bill. Here, I'll focus on the changes related to the Planning Act, City of Toronto Act, Building Code Act (BCA) and Municipal Act.

Bill 98 clarifies that municipalities have limited authority when it comes to mandating sustainable design and climate change policies as they pertain to new homes and buildings. The intent is for a unified set of construction standards to be regulated province-wide through the Ontario Building Code, instead of a patchwork of varying municipal requirements that are mandated through planning approval mechanisms.

To operationalize this change, Bill 98 removes the requirement that official plans contain policies identifying goals, objectives and actions to mitigate greenhouse gas emissions and to provide for adaptation to a changing climate. Companion amendments to the Planning Act, Municipal Act, City of Toronto Act and BCA further restrict the tools available to municipalities to regulate development from an environmental perspective.

Bill 98 removes "sustainable design" from the scope of Site Plan Control under the Planning Act, and narrows the focus to health, safety, accessibility or the protection of adjoining lands. Related amendments have been made to the Municipal Act, City of Toronto Act and BCA to repeal municipal authority to pass bylaws prescribing construction standards for the protection or conservation of the environment.

These changes impact a municipality's scope of review of new development applications, as well as its ability to implement "green building standards." This is not an attack on sustainable design practices; rather, it's a reset to rein in years of scope creep that has added time to planning approvals.

These changes will affect municipalities with mandatory green building standards or sustainable design requirements included in their planning approval process, such as Toronto, Mississauga, Hamilton, Markham, Caledon, East Gwillimbury, Halton Hills and Ajax, to name a few.

Following the passing of Bill 98, many of these municipalities have acknowledged their inability to mandate these measures moving forward, but this is still working its way through municipal councils and planning departments across the Greater Golden Horseshoe where this was a common requirement. As of June 2, 2026, new or under-review Site Plan Control, or Draft Plan of Subdivision, applications no longer need to comply with legacy municipal green building standards.

With the absence of specific municipal requirements in the planning approval process, the implementation of sustainability measures will likely depend on market demand and builder sentiment. While municipalities may still offer voluntary green building programs, or even incentives, their uptake will be at the discretion of the builder and, ultimately, the eventual new home buyer.

Following the same aim to implement greater consistency across Ontario municipalities, Bill 98 introduces a standardized structure for the contents of an official plan, including a prescribed list of 12 land-use designations. The goal is to make official plans simpler and easier to understand, more consistent across municipalities, and more permissive and concise. The amendments align with the overall goal of encouraging housing and reducing processes associated with delays in the approval process.

Moving forward, Bill 98 will require municipalities to implement the new standardized official plan framework through amendments to existing official plans or as part of a new official plan.

Existing official plans are developed by municipalities through a public consultation process and are meant to set out long-term goals and objectives for how that specific municipality will grow and develop in accordance with provincial plans and policies, including the Provincial Planning Statement. Moving forward, Bill 98 will require municipalities to implement the new standardized official plan framework through amendments to existing official plans or as part of a new official plan.

Bill 98 includes the following transition deadlines for municipalities to complete their standardization exercises: Namely, January 1, 2028, for the 29 largest and fastest-growing municipalities in the Greater Golden Horseshoe, and January 1, 2029, for all other municipalities. Until a new standardized official plan framework is adopted, existing official plans will remain in effect.

Certain other aspects of Bill 98 were consulted on but have not yet been finalized or enacted, more specifically as they relate to site plan control under the Planning Act. The Province is deliberating over transformative reforms that could include removing site plan control as a planning tool in its entirety. Other proposed changes to increase efficiency of the site plan approval process include prescribing a maximum of three circulations, scoping site plan review processes and applying standardized checklists, and requiring a municipal arbitration process for site plan applications exceeding a 60-day timeline. These changes align with the Province's goal of expediting the municipal development approvals process.

While some may or may not agree with the actions of government, it was clear to everyone in industry that it was taking too long, and costing too much, to get new housing built. These recent changes are a step in the right direction and will hopefully provide a much-needed boost to the sector and ultimately work to help restore housing affordability. BB

Paul DeBerardis is RESCON's vice president of building standards and engineering. Email him at deberardis@rescon.com.

MEDIA REPORT

PRINT & ONLINE

MSN

Canada's housing market in 2026 looks very different from the one that existed when the feds imposed a ban on foreign homebuyers in 2023, RESCON's Richard Lyall wrote in a column on MSN.

Policy Options

Until training policies are designed around human behaviour, the problem of the skilled-worker shortage in construction and other key sectors will continue to escalate, authors of a report done for RESCON wrote in an article in Policy Options.

Canadian Contractor

RESCON will welcome Nova Scotia Housing Minister John White as a speaker to Housing Summit 6.0 on Sept. 23, Canadian Contractor reported in an article.

The Toronto Star

Some estimates show that Trump's tariffs - including his latest 50 per cent levy - have added anywhere from $15,000 to $25,000 to the cost of building a house in Canada, Lyall said in an article in The Toronto Star.

REMI Network

The U.S.-imposed 50-per-cent Section 338 tariff on $20–28 billion (USD) of Canadian goods - on top of Canada's 25-per-cent countertariff on U.S. steel and aluminum - will have significant consequences, Lyall stated in an article on the REMI Network.

REPORTS

MMAH

RESCON has made a submission to the Ministry of Municipal Affairs and Housing on reducing the regulatory burden in Ontario's Building Code.

Building on the momentum of previous summits, this year's virtual conference focuses on whether housing reforms introduced to date have been effective relative to supply targets and, if not, what are next steps.

Key industry leaders, policy makers and experts will examine the crucial factors shaping residential construction and what it will take to keep building.

The summit will focus on the critical intersection of legislation, regulations and market realities.

Attendees will be provided insights into evolving HST/GST policies, regulatory updates and practical strategies for navigating these evolving times.

The summit will also address current market pressures from the shift in sales and growing gap between housing costs and incomes and what this means for housing delivery in Ontario.

Agenda

Noon - 12:15 p.m. - Opening Remarks - Ontario Premier Doug Ford and Municipal Affairs & Housing Minister Rob Flack
12:15 - 12:45 p.m. - A New Standard for Housing Delivery: Nova Scotia's Advantage - John White, Minister, Housing Department of Growth and Development, Nova Scotia
12:45 - 1:15 p.m. - Build Canada Homes, A New Era for Housing Delivery - Ana Bailão of Build Canada Homes
1:15 - 1:45 p.m. - TRREB Housing Market Update - Jason Mercer of TRREB
1:45 - 2:15 p.m. - State of the Housing Market: What the Numbers Tell Us - Daniel Foch of Valery Real Estate Inc.
2:15 - 2:45 p.m. - The Housing Crisis is Making Us Sick - and We Can Measure It - Paul Smetanin of CANCEA
2:45 - 3:15 p.m. - Macbeth: A Winter's Tale in Housing - A tale of Tragedy, Drama, Comedy, and a Happy Ending (Hopefully) - Marlon Bray of Clark Construction Management
3:15 - 3:45 p.m. - From Development to Operations: The Realities of Delivering Rental Housing Today - Tony Irwin of FRPO with Liza Bauer of Concert Properties, John Hickey of Daniels and Carolyn Blommestyn of CaraCo. Property Management
3:45 - 4:15 p.m. - Housing and the Precarity Mindset - David Coletto of Abacus Data
4:15 - 4:45 p.m. - Is Canada's Long Housing Crisis Over? - Ian Lee of Carleton University
4:45 - 5 p.m. - Closing Remarks

CLICK HERE TO REGISTER

FOREIGN BUYER BAN

TIMES HAVE CHANGED

By RESCON
for The Toronto Sun
Aug. 7, 2026

By any measure, Canada's housing market in 2026 looks very different from the one that existed when the federal government imposed a ban on foreign homebuyers in 2023.

At the time, policymakers were searching for ways to cool an overheated market. Home prices were surging, affordability was deteriorating, and public frustration was mounting. The foreign buyer ban was introduced as a tangible response to concerns that international investors were driving up prices and putting homeownership further out of reach for Canadians.

Times have changed. Three years later, the circumstances that justified the policy have largely disappeared.

The ban is set to expire automatically on Jan. 1, 2027. Ottawa should let it do so - or better yet, remove it immediately for newly constructed housing.

This is not an argument for opening the floodgates to speculative investors or allowing foreign interests to buy up large blocks of existing housing stock. Canadians remain justifiably concerned about maintaining affordability and ensuring housing serves families first.

But a blanket prohibition that may have made sense during a period of extreme market exuberance is increasingly out of step with today's economic realities.

The challenge facing Canada's housing sector is no longer excessive demand. It is the burden of government-imposed taxes, fees and levies that drive up costs, leading to insufficient investment.

Across Ontario and other major urban centres, the condo market has stalled. Unsold inventory has accumulated, pre-construction sales have collapsed, and developers are struggling to secure the financing needed to launch new projects. In many cases, lenders require builders to achieve significant pre-sale thresholds before construction financing is approved.

The consequences are very visible. Housing starts have slowed, project launches are being postponed, and development pipelines are shrinking.

This should concern anyone who cares about housing affordability.

The irony is that while governments have spent years focusing on demand-side measures, Canada's biggest housing problem remains a chronic lack of supply. If fewer projects move forward today, the country will inevitably face another shortage tomorrow.

Recent forecasts by BuildForce Canada underscore the challenge.

Residential construction investment is expected to slow in the short term as demand for new housing remains constrained by lower immigration levels, evolving economic conditions and, in the Greater Toronto Area, a growing inventory of unsold units. While growth is expected to return by 2028, the industry faces difficult years before that recovery materializes.

That means policymakers should be looking for ways to stimulate construction activity now, not maintaining barriers that discourage capital from entering the market.

Foreign investment can be part of that solution.

> The foreign buyer ban was introduced as a tangible response to concerns that international investors were driving up prices.

Critics often point out that foreign buyers represented only a small share of Canadian home purchases before the ban - typically between two and five per cent. Ironically, that statistic is among the strongest arguments for reconsidering the policy. If foreign buyers played only a modest role in driving prices higher, their exclusion is unlikely to have delivered significant affordability benefits.

Yet their participation can play an outsized role in helping projects reach financing thresholds and attracting capital into a sector that desperately needs it.

Developers, builders and industry analysts have repeatedly noted that every sale matters in today's market. Even a relatively small increase in demand for new condominium units could help move projects from the drawing board to the construction stage.

That matters not only for the housing market but for the economy more broadly. Residential construction employs hundreds of thousands of Canadians and supports a vast network of suppliers, trades, manufacturers and professional services. When homebuilding slows, the impacts ripple far beyond the construction site.

The real question, then, is not whether foreign investment should be permitted. It is how it should be structured.

Several sensible options already exist.

Australia, for example, has adopted a system that generally allows foreign purchasers to buy newly built homes while restricting purchases that compete directly with existing buyers. Similar approaches could be used in Canada.

Policymakers could allow foreign buyers to purchase newly constructed condominiums while maintaining restrictions on resale housing. Foreign investment could be directed toward purpose-built rental projects, potentially with requirements that ownership be maintained over a long period. Exemptions could be created for individuals purchasing homes as their principal residence.

These kinds of targeted measures would support new construction without encouraging speculative activity. They would also align with the broader economic message Canada is trying to send.

Governments routinely travel the world seeking international investment for infrastructure, manufacturing, energy and technology projects. It is difficult to argue that foreign capital is welcome in every sector except housing - particularly when housing is arguably our most pressing economic challenge.

The Senate Committee on Banking, Commerce and the Economy suggested reviewing the ban and examining whether it has had unintended consequences for housing supply and investment. That recommendation deserves serious consideration.

Canada needs trillions of dollars in investment over the coming decades to build the homes required for a growing population. Domestic capital alone is unlikely to meet that need.

The foreign buyer ban was introduced during an extraordinary period in the housing market. It addressed public concerns and signalled that governments were taking affordability seriously. But good policy must evolve as conditions change.

RCCAO REPORT

- RCCAO kicked September off celebrating the Government of Ontario announcing the continued progress on the construction of Highway 413, including the design of the eastern section and the construction manager for the Highway 410 extension.

- RCCAO supports infrastructure solutions that recognize the diverse ways Ontarians move through our communities. The province's efforts to restore vehicle capacity while maintaining bike lanes where possible strikes an important balance between mobility, safety, and accessibility.
  - RCCAO supports investments and policies that advance integrated infrastructure solutions and meet the needs of residents, businesses and communities.

- Once again this year, RCCAO and its members attended the 2026 Association of Municipalities of Ontario Conference in Ottawa, engaging with municipal and provincial leaders on infrastructure priorities affecting Ontario communities.
  - Discussions focused on fully utilizing committed capital budgets, predictable funding, early tender calls, infrastructure innovation and procurement policies that support timely and cost-effective project delivery.

- On August 25, RCCAO welcomed the Ontario government's investment in widening Highway 69. Twinning an additional 69 kilometres of this important corridor will improve road safety and connectivity while supporting economic growth across Northern Ontario.

- In mid-August, the province released Ontario's 2026–27 First Quarter Finances, which reflects the government's focus on continuing investment in infrastructure, construction and the skilled trades.

- Continuing to celebrate the opening of the Gordie Howe International Bridge, RCCAO looked back on the important role its members played in building this landmark project.
  - The project demonstrates the expertise of Ontario's construction industry and skilled workforce in delivering infrastructure that strengthens trade and connectivity.

- RCCAO was pleased to attend LIUNA's Annual E.H. Mancinelli Memorial Golf Tournament and connect with members, industry colleagues and partners.

- RCCAO looks forward to once again being the presenting sponsor of the annual Vaughan Chamber of Commerce's Infrastructure Summit on Oct. 1.
  - Featuring Minister of Transportation Prabmeet Sarkaria and Minister of Red Tape Reduction Andrea Khanjin, the summit will bring government, industry and business leaders together to discuss Ontario's infrastructure priorities and the practical steps needed to move projects forward.

- RCCAO's newsletter is published monthly.
  - Read the August edition and subscribe here. RCCAO also remains active on LinkedIn and X/Twitter.