

# CHBA Fall Meeting: Sector Priorities and Practical Realities

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*Pictured: Event materials and the gathering space from the CHBA meetings in Ottawa.*

The Canadian Home Builders Association Fall Meeting brought together industry leaders, provincial and local association representatives, federal partners and some researchers like us. Across the 4 full days the week of October 22nd, they discussed the current state of Canada's housing system. The conversations focused on supply constraints, financing tools, regulatory processes, data transparency, and opportunities for cross-sector coordination.

Participants noted that affordable and market units generally cost the same to build. The main differences arise from financing structures, land values, and the impact of delays. Builders highlighted challenges with procurement processes, especially for non-profit providers who face higher upfront requirements and limited capacity. Several organizations referenced ongoing issues with regulatory complexity and the cumulative effect of approval timelines. These tensions were noted to cascade into difference in definition of productivity and concern with creation of housing units undesirable to home buyers.

Regional leads and participating federal policy practitioners from HICC, NRCan, CMHC, Accessibility Canada and NRC discussed options for improving coordination. Examples included exploring new borrowing authorities, reviewing planning workflows, and identifying shared decision rules to support more consistent practices. Local participants noted gaps in data systems and manual processes that contribute to inconsistent reporting. The 9th Edition Municipal Benchmarking Study, the Net-zero labelling program and the Reno-mark program were referenced as efforts to address these issues. Participants also referenced CSA-certified prefabricated units and opportunities for factory-built housing in different regions.

Financial tools were another focus area. Discussions with insurance and banking representatives ranges from performance bonds, co-funded risk products, mortgage insurance variations, and long-amortization models. An example of challenge in ensuring use of resiliency best practices in locations with increased climate risks was perceived responsibility for specifying in hail resilient cladding in rebuild situations : although insurance companies provided various incentives to build back better, builders could be perceived by the homeowners as up-selling or unfair material mark-up. An opportunity was noted to better reflect actual construction risk and project timelines.

There was broad acknowledgement that different information is required by different audiences: builders, municipalities, non-profits, and regulators. Participants emphasized the importance of clarity, predictability, and consistent communication between sectors. The Women's Council also shared an initiative to develop a children's book highlighting the sector's inclusive and diverse nature earlier.

These themes align with the ongoing work of the Best Practices in Building Systems (BPiBS) project. Over the past six months, the project has advanced tools and methods for mobilizing housing knowledge across sectors, including the CIV tool, the KIND methodology, and the development of robust data. This work supports clearer information pathways between industry, government, and educational partners.

The meeting highlighted several areas where improved coordination and shared tools may support future progress: aligning planning processes, greater transparency in municipal data, exploring new financing models, and expanding opportunities for peer learning among local leaders. With the next CHBA meeting scheduled for the spring in Quebec City, BPiBS will continue collaborating across sectors to mobilize best practices shared through these forums.