



THE
URBAN
PROJECT

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Housing affordability: A focus on rental housing

URBAN PROJECT VANCOUVER SUMMARY REPORT

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About the Urban Project

The mission of the Urban Project (UP) is to empower Canadian cities. Launched in 2018, this three-year initiative will help tackle pressing urban challenges by creating action-oriented platforms for mayors and city staff, civic and business leaders, federal and provincial decision-makers, and academic thought-leaders.

Cities are the places where the majority of Canadians live, where wealth and innovation concentrate, but also the sites of growing social and economic inequality. The ensuing challenges—including housing affordability, gridlock, infrastructure renewal, climate change and public safety—all require systems-level thinking and mobilization across many actors.

In response, UP convenes a wide array of actors—diverse in perspective but united by their recognition that cities are a crucible for Canada’s progress. The action plans they develop will get to the heart of what it means to empower municipalities to build a more livable, competitive and sustainable country for all.

UP’s three-year trajectory is punctuated by a series of full-day events—each focused on a specific urban challenge. These events convene leaders from across the country and all levels of government, alongside key stakeholders from business and civil society. They are designed to generate bold new ideas, showcase best practices, expose knowledge gaps to be filled, and challenge participants to push boundaries to see what Canada’s big cities can achieve.

These thematic events will not stand alone. While each will tackle one of the specific challenges facing cities, together they will strengthen a broader narrative of the success enabled by greater municipal empowerment and autonomy, so cities can deliver for the millions of Canadians they serve.

UP is led by the Federation of Canadian Municipalities and Maytree, in partnership with Metcalf Foundation, McConnell Foundation, and TD Bank Group. The Institute on Municipal Finance and Governance and U of T School of Cities provide research support and guidance.

Event summary

Safe, decent and affordable housing is the bedrock of the livable, competitive cities—and the country—that we all aspire to build. And leaders at every level, across sectors and regions, have identified housing affordability pressures as a critical challenge to Canadians' quality of life and economic prospects.

Dozens of municipal stakeholders—including 10 mayors—gathered in Vancouver on May 2, 2019, to tackle a key dimension of this challenge: *rental housing affordability*. Hosted by Mayor Kennedy Stewart, this second Urban Project event saw participants from across Canada share ideas on “what works,” fill knowledge gaps, and identify opportunities and barriers to delivering rental housing.

Discussion on the day was guided by a framing paper authored by leading housing researchers Steve Pomeroy and Duncan Maclennan, with input from housing experts and practitioners who participated as the UP Housing Advisory Group. (See the Appendix for a full list of advisory group members and event participants.) The host city held two study tours—a tour of modular housing and lecture on the economic impact of high housing costs—and networking opportunities that also helped frame the day's conversation.

This report summarizes participant discussions and distills the key themes, ideas and questions that will inform new research and policy development led by The Urban Project, Canadian cities and other stakeholders.

Why rental housing?

In November 2017, the federal government launched its National Housing Strategy—a long-overdue re-engagement in securing and growing Canada's social/affordable housing supply. That was followed in April 2019 by *Reaching Home*, the refreshed federal homelessness strategy. Both initiatives followed sustained advocacy from cities and stakeholders, and local leaders are working to ensure federal investments drive concrete housing outcomes for Canadians.

But the housing affordability pressures cities face now increasingly extend up to median-income households. These wider pressures have deep implications for families, economies, workforces, urban planning and a systematically interconnected housing system. An effective response requires the development of more rental housing that is affordable to a range of households.

Driving rental construction is a difficult and comparatively underexamined challenge. That is why rental housing was jointly chosen as the event focus by the UP leadership team and the City of Vancouver, which has been at the forefront of Canada's housing crisis.

Until recently, national rental housing starts accounted for just 10 percent of all construction, though renters make up more than 30 percent of all households. While the proportion of rental starts has doubled since 2014, it remains well

below the one-third that's needed. Historically, this mismatch between the proportion of renters and rental construction has been sustained by a stock of older rental properties and growing rates of home ownership. But in recent years, rising home prices have limited access to ownership and triggered today's rental crisis. This crisis features a shortage of lower-rent units compared to the number of lower income renters seeking housing, which cascades up to squeeze median-income renters as well.

As renting becomes the preferred—or only—option for many families and individuals, the limited stock of rental housing has come under considerable pressure. While much of the existing rental stock in Canada's major cities is aging and in need of repair, other rental properties have been subjected to rising rents, demolition or conversion to condominium. At the same time, the economics driving the housing industry have favoured high-end condominium developments over purpose-built rental projects. This combination of factors has eroded the existing rental stock and disincentivized the creation of new rental stock.

UP Vancouver was dedicated to examining this perfect storm and a range of pathways forward to explore.

Key themes

The event brought together wide-ranging expertise from across the country and across orders of government, including 11 municipalities, Canada Mortgage and Housing Corporation (CMHC), Infrastructure Canada, Employment and Social Development Canada, BC Housing, non-profit housing organizations, private developers, industry and community associations, and prominent academics. Over the course of the day, five key themes emerged.

1. Cities are reaching the limits of what they can achieve with their existing powers to tackle rental housing affordability.

As the following section of this report will demonstrate, many municipalities—particularly larger ones—are deploying a range of tools available to them to increase rental supply and affordability. In some cases, this comes at a great cost to their financial capacities.

For example, cities may waive development fees, subsidize land leases, or provide land at low or no cost in order to lower capital costs and incentivize new builds, but this means forgoing revenue that helps pay for the infrastructure and local services that sustain our neighborhoods. While such approaches have led to the creation of much-needed housing, cities require solutions that do not diminish their fiscal capacity. This is why provincially and federally supported housing investment partnerships are so necessary.

2. Greater alignment and stronger partnerships among governments and sectors is essential to success.

Municipalities are one actor in a system of players working to tackle housing challenges. Policies and programs devised by different orders of government must work in tandem and ensure that willing partners in the non-profit and business communities are not thwarted by duplication, contradictory requirements or poor communication across—or even within—governments.

That is not to say that progress toward greater alignment across the system is not happening. As one participant underscored, the National Housing Strategy itself acknowledges the importance of a multilateral framework, enabled by a broad set of actors. More space for this multi-sector dialogue, including through initiatives like UP, should be available to encourage all actors to use the levers they hold in a more coordinated way.

3. Improving the investment climate for rental is a persistent challenge.

The housing sector is largely a private enterprise: in Vancouver, 91 percent of housing stock is privately held. Finding solutions to today's housing crisis therefore necessarily requires private sector participation. But while market solutions are essential to meeting demand, and even as rental starts have increased, most of what is built comes in far above rent levels that are affordable to lower and, in some cases, median-income households.

For developers, the economics of purpose-built rental are generally unattractive, especially compared to the more profitable condominium business. To engage the development industry in providing a broader mix of housing options, incentives that offset the reduced profits of rental construction are needed.

As possible ways forward, participants raised expediting approvals; reducing land costs and development charges; doing away with rent control; more explicit affordability requirements as part of inclusionary zoning policies; and different tax treatment of rental housing as possible ways forward. Any or all of these actions could be used in concert with low-rate financing, for example, as if offered through the Rental Financing Construction Initiative.

To complement the rental product that private developers typically deliver, participants also discussed the importance of having non-profits scale up their delivery of rental housing, including market-rate and mixed-income housing. This would require expanding capital support for the non-profit sector, and potentially capacity development initiatives.

4. The economic story is missing.

The implications of housing affordability—in terms of both risk and value—are poorly understood in Canada. Participants from all sectors spoke repeatedly to negative economic effects of unaffordable housing—from losing innovative firms and essential workers to more affordable markets, to increased congestion as housing pressures drive people to accept longer commutes. All of this undermines the competitiveness of our urban centres and national economy.

Some investors are catching on. One participant reflected on the local modular housing industry that has sprung up in Kamloops, BC. All agreed that while the social imperative remains, an economic narrative for affordable housing would be compelling in stimulating stronger partnerships and support across orders of government and sectors. More and consistent data—while not easily available—will be critical to informing this narrative.

5. A national, city-led conversation is needed.

Though housing affordability challenges look different from place to place, most cities face the same kinds of issues regardless of their geography or size. For instance, some community groups may oppose projects that would bring needed rental housing online. Most municipalities would benefit from increased revenue sources enabling greater local government contributions to affordable rental housing projects (see theme 1). Many would gain from provincial enabling legislation allowing the local adoption of inclusionary zoning and other tools.

Local leaders from government and industry would therefore benefit from unified messaging on housing affordability and the value it brings to neighbourhoods and the nation. Participants suggested various approaches, including developing a common language around housing policy and by-laws, creating a common analytical framework for evaluating the impacts of unaffordable housing, and devising a public education strategy to address community opposition.

The following sections take a look at the specific solutions and barriers discussed at UP Vancouver and outline the opportunities and next steps for the project.

Successes and challenges in delivering rental housing

Successes

Many existing and emerging solutions to the rental housing challenge are already making a difference in urban communities across the country. UP Vancouver provided an opportunity for participants to showcase and learn about these leading practices, some of which are highlighted below:

- The City of Toronto has consolidated a number of city-owned properties to activate the **Housing Now** initiative, which will see the creation of 10,000 residential units across 11 sites. The developments will be transit-oriented, with two-thirds of units planned as rental and one-third designated as affordable. Rental homes on leased land from the city are proposed to be affordable for 99 years, securing affordability for the long term.
- The City of Vancouver is creating affordable units through a combination of demand and supply side initiatives. Ownership demand has been curbed by **an empty homes tax** (both at the provincial and municipal level), while on the supply side the city has encouraged purpose-built rental through programs such as **STIR**¹ and **Rental 100**². These have helped to increase rental starts to the highest level of production since the 1970s, though affordability remains a challenge. In response, the City has deployed the Moderate Income Housing Rental Pilot Program, which will allow up to 20 rezonings for new buildings that secure 100 percent for market rental housing with a minimum of 20% secured for moderate income households (i.e., \$30,000 - \$80,000).
- The community housing sector is developing mixed-income rental housing projects across the country, where a portion of units are rented at market-rates, often supported by municipal contributions. The value of the community housing sector vis-à-vis the rental housing system is in the security and affordability of those rental properties because of the sector's mission-driven operations. The sector has also spearheaded novel approaches to affordable ownership in cities across Canada that have acted as pressure relief valves for rental. These include **equity-based co-operative housing** models that have helped introduce shared equity and ownership to housing sites. **Social-purpose developers** like Options for Homes, which has 15 housing projects already in the Greater Toronto Area, also provide down-payment support through development profits.
- **Community Land Trusts (CLTs)**, which have been actioned in Toronto and Vancouver, offer a viable and scalable platform for delivering housing, with all or a proportion that can be permanently affordable and all offering security of tenure. CLTs separate land ownership from ownership of the building on the land, which is leased out to individuals or non-profits in the long term for rental, co-op housing, or ownership, typically with the intention of achieving or maintaining affordability.

¹ The Short Term Incentives for Rental Housing (STIR) program encourages developers to provide multi-residential rental housing for the long term by waiving the development cost levy, reducing parking requirements, relaxing unit size minimums, increasing density allowances and expediting permits and processing.

² The Rental 100 program provides similar incentives to STIR, but aims to encourage development where 100 percent of residential units are rental. The next iteration of the Rental 100 program will seek deeper affordability to meet the needs of lower to moderate income households.

- On the provincial side, BC Housing has helped to rapidly deploy **modular homes** in response to BC’s homelessness challenge. In less than 18 months, 600 units were built and occupied in Vancouver alone, with another 700 units also deployed in other urban areas across the province. Wrap-around services have been provided as part of the program, which has housed a majority of previously homeless residents (80 percent).
- The province of BC has also recently created the **HousingHub**, which will partner with market and nonprofit builders and all levels of government to develop and secure affordable housing. Importantly, the Hub will have two streams, which will focus on both affordable rental and affordable ownership. It also aims to work with new investment sources, including pension funds, to find novel financing solutions.

Challenges

While approaches like those described above are making a real impact on the supply and affordability of rental housing, UP Vancouver participants also raised several key barriers and challenges to addressing the full scale of the problem. A number of these issues are also discussed in greater detail in the event framing paper:

- **Unknown economic impact of unaffordable markets:** A fundamental challenge is quantifying the impact of the affordable housing problem, especially as it relates to productivity and growth. We know the shortage of affordable housing options in cities displaces lower and median income earners, prolongs commutes, reduces equitability and makes cities less attractive to talent and investment. Better data and research, underpinned by a common analytical framework, is needed to inform housing policy that is informed by the real costs of not addressing the problem.
- **One-size, ownership-focused housing policies:** Despite the growing number of renters and a deepening supply crisis, housing policies across all orders of government remain heavily tilted towards the needs of homeowners. This is particularly true on the demand-side through federal levers related to taxation and the regulation of mortgages.
- **Stretched municipal tools, resources and capacity:** By deploying the traditional tools at their disposal (e.g., planning, zoning) to encourage rental affordability, larger cities are fast approaching the limits of what can be achieved within their legal powers. Meanwhile, smaller cities struggle with capacity and expertise to test or implement innovative approaches that have proven successful in bigger urban centres.
- **Declining municipal financial capacity:** Programs that incentivize construction through waived fees and levies have helped to bring much needed housing to market, but mayors have expressed concern over the resulting decrease in municipal financial resources. Solutions that bring in the federal and provincial governments to help back-fill such approaches are needed as pressures on cities to deliver more services grow.
- **The bad business of rental:** Engaging the private sector to build affordable rental housing in a fair and equitable way is a significant challenge. Simply put, in the words of one participant, rental is “bad business” for market developers—rental revenue in many jurisdictions is capped and there are no controls for cost. Private sector participants around the table expressed the need for regional approaches from governments, clear affordability targets where regulation or programs require them, and greater certainty in process to encourage building. Participants also noted that setting requirements and

expectations through pre-zoning (for instance, clearly zoning for multi-unit construction upfront instead of requiring variances would allow the private sector to identify feasible development opportunities) would allow the private sector to determine feasibility.

- **High cost and availability of land:** The cost of land is one of the most significant expenditures on any construction project. Governments at all levels have been leveraging surplus lands to lower capital costs to improve affordability, but UP participants agreed that more needs to be done to catalogue available surplus land and action opportunities faster, especially given federal commitments to this end. At the same time, surplus publicly-owned land is finite and cities are looking to different sources, such as faith-based communities, for potential sources of affordable land.
- **Moving past NIMBY:** Throughout the day, participants from across sectors and regions pointed to NIMBYism as a significant impediment to building needed housing. Whether its opposition to zoning changes, greater density, or location of supportive housing, cities struggle to move past opposition by some groups in order to realize needed developments. In some cases, cities have crafted innovative responses to at least part of the problem. Surrey, BC, for example, has eliminated the public hearing requirement for supportive housing, which has helped to de-stigmatize the issue and speed-up building.
- **Augmenting the work of non-profits via better alignment:** The community housing sector plays a key role in delivering affordable rental housing, but is constrained by a lack of internal alignment inside municipalities, where key departments like finance, real estate and legal services are not coordinated to support their work. Participants also expressed frustration with the lack of alignment on affordable housing programs and contributions from other levels of government.

Opportunities and next steps

UP Vancouver raised a number of options for tackling the rental challenge, both through the framing paper prepared prior to the event and what surfaced in discussion on May 2. At the end of the day, participants summarized some of the ideas and opportunities they believed had the most potential in helping cities achieve greater housing affordability, or those that merited further investigation:

- **A national, city-led conversation about housing affordability:** There was consistent acknowledgment throughout the day about the need for platforms like the Urban Project to support a cohesive, bottom-up conversation on housing affordability and its importance to national prosperity. In particular, participants agreed that building an economic case for affordable housing could help generate greater urgency and action from all levels of government across the country. Furthermore, participants expressed the need for broader public education and awareness surrounding the aims of certain policies (e.g., inclusionary zoning, density bonusing) that are vital to building more affordable, well-located housing. It was suggested that market research could be helpful in tracking public opinion and helping to proactively tackle NIMBY.
- **Redevelopment of social housing stock:** Across Canada, a significant inventory of social housing is coming to the end of its lifecycle. Redevelopment of existing properties will be instrumental to achieving the ambitious housing targets set by all levels of government, and participants agreed that seizing this opportunity to secure long-term housing affordability through the aging stock of social housing is crucial.
- **Rental Housing “Toolbox”:** Cities from coast to coast are already doing great things to attain rental affordability and increase supply. Participants agreed there was a need to share these programs and strategies more widely, for instance through a rental housing toolbox, which would catalogue “what works” and where support from other levels of government or sectors may be needed. It was further suggested that CMHC could help deploy the toolkit, by providing consulting services to assist cities with lower capacities or expertise to implement the practices and policies contained within.
- **Embracing secondary suites:** With large swaths of Canada’s major cities zoned for single-family homes, a number of participants cited secondary suites (typically a self-contained apartment in an owner-occupied home) as a creative approach to encouraging rental infill. Edmonton, for example, passed a by-law in 2018 to allow for secondary suites in duplexes and townhouses, in addition to the secondary suites it had previously allowed in single-family homes. Other cities including Surrey, Vancouver and Mississauga also spoke to the benefits of allowing secondary suites to encourage more rental housing in their communities.
- **Purpose-built student housing:** In many cities, students often occupy lower-cost, well-situated housing that could be targeted toward lower-income families and individuals if other options were made available for students. At the same time, affordable purpose-built student housing (widespread in the US) presents a viable market product for developers because rental revenue is structured on a per-room basis. A number of mayors expressed interest in how private student housing could help alleviate pressure on the lower-to-moderate rental stock, and how this type of development might be encouraged.
- **Promoting and growing community land trusts:** As described in this report, the Community Land Trust model has been successfully leveraged to

build and sustain long-term housing affordability in Vancouver and Toronto. Participants discussed the need for strengthening and expanding CLTs, by seeking to understand where more support, coordination and capacity is required. Municipalities were also encouraged to adopt a “portfolio approach”, instead of leasing land on one-by-one basis, for this and related (affordable rental) purposes, which would allow for pooling of resources and economies of scale.

- **Municipal Land Banking:** Complementary to CLTs, participants discussed the benefits of Land Banking, which allows municipalities to use their powers to acquire and hold vacant or abandoned properties tax free and redevelop them to meet specific outcomes, such as long-term affordability. Several mayors expressed an interest in initiating or ramping up land banking models in their cities.
- **Exploring the potential of faith-based communities:** With both a socially-focused mission and access to urban land, faith-based communities were viewed as under-leveraged partners in delivering affordable housing. For example, many churches have parking lots in well-located neighbourhoods (i.e., close to transit and other amenities) that could be developed to introduce affordable rental or supportive housing.

The Urban Project is now working with its partners to determine how it will respond to these ideas and opportunities through research and other actions. Please check [our website](#) for updates on our progress and information about future convenings.

Appendix: List of UP Vancouver participants

- **Abi Bond**, Managing Director, Homelessness Services & Affordable Housing Programs, City of Vancouver
- **Alan Broadbent**, Chairman, Maytree
- **Alana Lavoie**, Director, Urban Affairs, Canadian Home Builders Association
- **Andrea Barrack**, Global Head - Sustainability & Corporate Citizenship, TD Bank Group
- **Avery Kelly**, Director, Policy and Crown Liaison, Government of British Columbia
- **Beau Jarvis**, Vice Chair at Large, UDI Pacific Region, and Executive Vice President, Development Wesgroup Properties
- Mayor **Berry Vrbanovic**, City of Kitchener
- **Blair Kesteven**, Intergovernmental Liaison, City of Surrey
- Mayor **Bonnie Crombie**, City of Mississauga
- Mayor **Brian Bowman**, City of Winnipeg
- **Brock Carlton**, CEO, Federation of Canadian Municipalities
- **Carole Saab**, Executive Director Policy and Public Affairs, Federation of Canadian Municipalities
- Mayor **Charlie Clark**, City of Saskatoon
- **Christel Kjenner** Director, Housing and Homelessness, City of Edmonton
- **Dallas Alderson**, Manager, Policy and Research, Federation of Canadian Municipalities
- **Dan Garrison**, Assistant Director of Housing Policy, City of Vancouver
- **Daniella Balasal**, Policy Planner, Planning and Development Services, City of Brampton
- **David Hutniak**, CEO, Landlord BC
- **David Negrin**, CEO, MST Development Corporation
- **Derek Ballantyne**, Board Chair, CMHC
- **Devery Corbin**, Chief of Staff, City of Calgary
- **Diana Hawryluk**, Executive Director, City Planning and Community Development Division, City of Regina
- Mayor **Don Iveson**, City of Edmonton
- **Donna Jones**, Chief of Staff, City of Surrey
- Mayor **Doug McCallum**, City of Surrey
- **Duncan MacIennan**, Professor, School of Public Policy, University of Glasgow
- **Dylan Marando**, Director of Policy, Office of the Minister of Families, Children and Social Development
- **Elizabeth McIsaac**, President, Maytree
- **Enid Slack**, Director, Institute on Municipal Finance and Governance

- **Gerard Peets**, Assistant Deputy Minister of Infrastructure and Communities, Government of Canada
- **Greg Dewling**, CEO, Capital Region Housing
- **Heather Tremain**, CEO, Options for Homes
- **James Hughes**, Executive Lead, Government and Partner Relations
McConnell Foundation
- **Jan De Silva**, Chair, Canadian Global Cities Council
- **Jason Fuith**, Chief of Staff, City of Winnipeg
- **Jayne Engle**, Program Director and Lead, Cities for People + Future Cities,
McConnell Foundation
- **Jennifer Murdoch**, Manager of Housing Programs and Development,
Region of Waterloo
- **Jeremy Clarke**, Senior Strategist, Intergovernmental & Corporate Strategy,
City of Calgary
- **Jill Atkey**, CEO, BC Non-Profit Housing Association
- Mayor **John Tory**, City of Toronto
- **Julie Charchun**, Chief of Staff, City of Edmonton
- Mayor **Kennedy Stewart**, City of Vancouver
- **Leanne Holt**, Director, Outreach and Engagement, Federation of Canadian
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- **Mark Fox**, Associate Director of Research, UofT School of Cities
- **Marnie McGregor**, Director, Intergovernmental Relations and Strategic
Partnerships City of Vancouver
- **Mary Rowe**, Urban Project Co-Executive Lead, Maytree
- **Matt Buckman**, Senior Advisor, Legislative Affairs - Office of the Mayor City
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- **Michelle Beveridge**, Chief of Staff, City of Saskatoon
- Mayor **Mike Savage**, City of Halifax
- **Natasha Gibb**, Senior Policy Advisor, Office of the Mayor, City of Halifax
- **Neil Monckton**, Chief of Staff, City of Vancouver,
- **Nevena Dragicevic**, Urban Project Manager, Maytree
- **Patricia Roset-Zuppa**, Director, Housing Policy, Canadian Mortgage and
Housing Corporation
- Mayor **Patrick Brown**, City of Brampton
- **Paul Grivicic**, Chief of Staff, City of Kitchener
- **Paul Hendren**, External Relations and Protocol Officer, City of Vancouver
- **Penny Gurstein**, Professor and Past Director, School of Community and
Regional Planning, UBC / SCARP
- **Rad Vucicevich**, Director of Development and Construction, Medallion
Corporation
- **Robert Bjerke**, Director of Policy Planning, City of Brampton
- **Robert Trewartha**, Chief of Staff, City of Mississauga

- **Sadhu Johnston**, City Manager, City of Vancouver
- **Sandra Nikolic**, Intergovernmental Relations Manager, City of Vancouver
- **Sarah Andrews**, Media Relations Advisor, Federation of Canadian Municipalities
- **Sarah Ellis**, Social Planner, Housing Policy, City of Vancouver
- **Sean Gadon**, Director, Affordable Housing Office, City of Toronto
- **Shayne Ramsay**, CEO, BC Housing
- **Steve Pomeroy**, Head of Focus Consulting and Senior Research Fellow at the Centre for Urban Research and Education, Carleton University
- **Thom Armstrong**, Executive Director, Co-op Housing Federation of BC
- **Tobin Postma**, Director of Strategic Initiatives, City of Vancouver
- **Tomas Hachard**, Manager, Programs and Research, Institute of Municipal Finance and Governance

The Urban Project would also like to thank the UP volunteer Housing Advisory Group:

Derek Ballantyne, Board Chair, Canadian Mortgage and Housing Corporation

David Crenna, Outgoing Director of Urban Issues, Canadian Home Builders Association

Sean Gadon, Director, Affordable Housing Office, City of Toronto

Dan Garrison, Assistant Director of Housing Policy, City of Vancouver

Josh Gordon, Assistant Professor, School of Public Policy, Simon Fraser University

Graeme Hussey, Director of Housing Development, CCOC / President, Cahdco

Alana Lavoie, Director, Urban Affairs, Canadian Home Builders Association

Matti Siemiatycki, Interim Director, School of Cities

Enid Slack, Director, Institute on Municipal Finance and Governance