

## Conference Board report on Affordable Housing

The Conference Board of Canada has released a report called *Building From the Ground Up: Enhancing Affordable Housing in Canada*. The report states that there is an appreciable shortage of quality affordable housing in Canada, as development costs have led developers to build predominantly for households in the middle- or upper-income quintiles. Consequently, approximately 25 per cent of Canadians rely on housing subsidies or experience periods where they spend over 30 per cent of their before-tax household income on housing. This negatively affects Canadians' health, which, in turn, reduces their productivity, limits our national competitiveness, and indirectly drives up the cost of our health-care and welfare systems.

Varied government, non-profit, and private sector initiatives are addressing the affordability challenge. The report highlights 11 model initiatives.

Government initiatives frequently involve the use of taxation and spending power to create more units. As the models reveal, however, governments can also leverage their planning and building permission powers—for example, density bonusing or [inclusionary zoning initiatives](#) - to encourage the private sector to incorporate affordable units into market development projects.

The private sector models are noteworthy not for creating units but for finding ways to reduce their cost. These include construction innovations such as modular housing and sub-assemblies; design innovations such as narrow and unfinished units; and financing innovations to reduce the annual carrying cost of homes.

To see the press release, [click here](#). To download the entire report, [click here \(2.4MB\)](#).

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