What We Heard, Where We're Going: CHRA Congress 2026

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Introduction

The housing sector finds itself at a curious juncture in 2026: the ground is shifting underneath us, often making us feel as though we're building the plane as we're flying it. Build Canada Homes replaces the programs the sector has been leveraging to build projects for nearly the past decade. Advocacy for a second National Housing Strategy is underway, and the Federal government is seeking feedback to inform a new Indigenous Housing Strategy. Against the backdrop of all this uncertainty, housers face the difficult reality that despite our extensive efforts, the need for better and more diverse housing options is greater than ever. The Parliamentary Budget Officer estimates that 2.9 million Canadian households will be in core housing need by 2027; nearly a million more than at the start of the National Housing Strategy in 2017 (Office of the PBO, 2024). Community housing accounted for just under 2% of new housing construction in Canada in 2025 (Statistics Canada, 2026), and the share of the total housing stock that is mission-driven community housing remains at 4.5%. We know that to tackle core housing need, we must first double the share of housing that is non-market community housing and aim for a long-term goal of 20% of total housing stock.

Nevertheless, housers get it done. Sessions at Congress in 2026 focused on ways the sector can continue to grow despite these challenges, with extensive discussion about risk-taking, collaboration, leveraging resources, and reframing our narratives around the social and economic dividends of community housing. Presenters brought insights ranging between highly pragmatic, normative, and aspirational, painting a picture of both the future we want to build as a sector and how we adapt the admittedly imperfect tools we have at our disposal to create it.

A growing recognition emerged repeatedly throughout Congress 2026: housing has massive implications outside of our sector. Discussions consistently situated community housing within broader conversations about health care, economic productivity, climate resilience, Indigenous self-determination, labour force development, and community well-being. Community housing is increasingly understood not simply as social policy, but as foundational infrastructure with cross-cutting significance.

At the same time, Congress reflected a sector navigating a period of significant transition. Existing funding programs, policy frameworks, and institutional relationships are evolving rapidly, requiring organizations to adapt while continuing to deliver projects under considerable uncertainty. In this changing landscape, many sessions focused on developing organizational resilience: building stronger partnerships, diversifying financing approaches, strengthening internal capacity, sharing expertise across organizations, and identifying opportunities to influence emerging policy frameworks. Throughout Congress, a recurring sentiment was that while the policy environment may be changing, the need for community housing, and the responsibility to continue delivering it, remains unchanged.

CHRA Congress 2026

It was against this backdrop of institutional change and persistent housing need that delegates gathered in St. John's for CHRA Congress 2026. Congress took place April 21-23, 2026, in St. John's, NL. Approximately 650 housers from across Canada came together for three days of

collective learning and discussion. Attendees included housing organizations, researchers, policymakers, funders, and diverse other sector stakeholders. The pre-Congress day was dedicated to professional development courses and the Indigenous Innovation Forum, which covered research and data, development and construction, and Indigenous youth housing.

Pre-Congress also saw a half-day Atlantic Housers Forum, which led participants through the development of a theory of change and logic model. During the Congress itself, sessions covered topics from finance to supportive housing, partnerships to climate resilience. The opening keynote address by Dr. Andrew Boozary, founding executive director at the Gattuso Centre for Social Medicine, demonstrated linkages between housing and health and the extensive public cost savings and well-being dividends related to investing in supportive housing. Day two's keynote was delivered by Ana Bailao, CEO of Build Canada Homes, discussing BCH's rollout and future plans.

Purpose

Conference conversations are inherently temporary. Ideas are exchanged rapidly across concurrent sessions, informal conversations, and question-and-answer periods, with relatively few opportunities for participants to absorb the full breadth of discussion. Concurrent sessions mean that two attendees can have very different informational experiences at the same gathering. This report seeks to extend the life of the conversations at Congress 2026 by documenting key insights and making them accessible beyond the sessions themselves. It is intended both as a record of discussions that took place during Congress and as a resource that practitioners, researchers, policymakers, and housing organizations can return to as they continue to advance their areas of expertise in the sector.

A team of four researchers attended selected Congress sessions and compiled these summaries with an emphasis on synthesis and interpretation rather than on transcription with this goal in mind. Notes were taken and summaries prepared using standardized templates. Session formats varied considerably, from world cafe-style sessions to lecture series. Summaries have been edited for consistency of style and formatting.

Not every Congress session is represented in this report, and summaries necessarily reflect the perspectives and judgments of the researchers who attended them. Although standardized templates and editorial review were used to improve consistency, the report should not be interpreted as a comprehensive record of Congress or as representing the official views of presenters or the Canadian Housing and Renewal Association. Rather, it is intended as a faithful synthesis of the ideas, discussions, and questions that emerged across the selected sessions.

How to read this report

Each summary reflects a single session. Themes and recommendations may recur across summaries – this may represent a growing consensus in the sector on a particular issue or solution. Summaries have endeavoured to preserve diverging points of view and differences of opinion to make it clear where no such consensus exists, including between session presenters themselves or presenters and audience members during question-and-answer periods.

Researchers have prepared the summaries with an eye to synthesis and integration, and they should be read as such, rather than as verbatim accounts of presentations.

Emerging themes across Congress

Several common threads ran through the presentations at Congress 2026, reflective of the challenges and opportunities facing the sector in this climate. There was a strong theme of reframing the lens through which we see our work, which has historically been viewed as a social service. Several sessions positioned housing as infrastructure, emphasizing the dividends paid in both economic and social value when our society invests – and the losses when it does not. In his keynote address, Dr. Andrew Boozary reflected on the connection of housing to health, and the incredible human and financial costs rendered by a lack of affordable housing options. Across multiple sessions, presenters advanced the view that the social narrative that has long driven advocacy needs an economic foundation to have impact in this neoliberal climate of austerity.

Several sessions also emphasized the importance of self-determination, choice, and engagement. These themes emerged loud and clear in the Indigenous Innovation Forum sessions, underlining the need to build genuine relationships of reciprocity and responsiveness. These and other sessions applied this lens to the involvement of tenants in housing governance and program design, noting that in doing so, community housing providers can build allyship and advocacy capacity while informing more effective programming.

There were also numerous sessions that addressed the need for greater collaboration and partnership within the sector. Some sessions discussed mergers and amalgamations directly, while others highlighted opportunities to work together. A diversity of approaches to collaboration were discussed: data sharing, the creation of shared tools and resources, and organizations playing to their strengths and bringing development and operations expertise from separate organizations together on common projects. In a time of scarce resources and uncertainty, the discussions reflected a sector looking for ways to provide mutual support and strength to withstand these difficulties. These sessions point to the evolution of collaboration beyond a simple organizational value into a useful survival strategy.

Congress 2026 included many invitations to think beyond historical norms toward bigger goals, and the common thread around envisioning portfolio-based approaches and longer-term development pipelines reflected this new mindset. While Build Canada Homes CEO Ana Bailao made this call during her keynote address, session presenters also encouraged the sector to make the shift beyond one-off development projects. Moreover, some presentations discussed the discrepancies between the imperative to change paradigms and the project-based reporting and funding structures currently in place in many cases. It follows that structural and cultural changes on the part of both community housing providers and funders will be needed to facilitate these changes, and that alternative governance models such as community land trusts may serve to support these changes.

Underlying many sessions was a disconnect between the scale of transformation presenters advocated for and the institutional structures currently available to support it. Calls to think big, expand, and grow came up against discussion of the shortfalls of funding programs and

challenges with organizational capacity. The central tension lies between the imperative to shift paradigms and expand the sector, and the tools and policy mechanisms currently available to do so. Mutual adaptation will be required to fully realize these goals and meet the needs of our communities.

Taken together, the sessions described in this report tell the story of a sector at a moment of challenge and change. There is significant uncertainty and even greater need. Despite this, there is a dedication to rethinking our approaches and adapting to our current circumstances as we continue to deliver safe, suitable, affordable housing to our communities. These sessions tell the story of a sector that is no stranger to uncertainty. Faced with shifting policy, constrained resources, and growing need, it continues to do what it always has: adapt, collaborate, build, and, as ever, get it done.

Acknowledgements

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Indigenous Innovation Forum – Research and Data Lecture Series

Presenters: Kim Desjarlais (Thee Hive Consulting), Kristen Desjarlais-Deklerk (University of Winnipeg), Leah Goulding (National Indigenous Homelessness Council)

1. Overview of Session

The three presentations addressed how research and data can better support housing solutions for Indigenous communities, while acknowledging that data collection has historically served colonial ends and excluded Indigenous worldviews. Presenters described the shift toward systems that are, in Leah Goulding's words, ''better-informed, more just, and more responsive to community priorities.'' Central to this shift is building reciprocal relationships with communities: Dr. Kristen Desjarlais-Deklerk described needing to ''give them back something'' and remain open to being told she's wrong, in contrast to conventional ''objective'' research conducted without community input or feedback. Kim Desjarlais similarly stressed the need for multiple channels of community input, along with honesty about the limits of what can be addressed at once.

2. Key Insights and Takeaways

All three presentations emphasized that colonial data practices fail to capture Indigenous realities. Desjarlais-Deklerk cited the Service Prioritization Decision Assistance Tool (SPADAT), widely used to determine priority for social services, as traumatizing, culturally insensitive, and prone to underestimating the acuity of Indigenous experience, yet difficult to abandon given funder requirements tied to it. A recurring theme was the value of storytelling and narrative methods, from informal ''visiting'' in community members' homes to flexible focus groups, in capturing realities that quantitative data misses, such as people who are technically housed but unsafe. Goulding noted this narrative approach also reveals community strength and care, rather than framing Indigenous communities solely through deficit. Presenters also stressed the importance of Indigenous data sovereignty: control over what data is collected, how it's used, and who benefits, noting that under current practice, as Goulding put it, ''the people helping shape the work don't have final say.''

3. Implications

Presenters called for research relationships grounded in reciprocity from the outset, shaping research questions and data tools together with community members rather than imposing an ''objective'' outside view that obscures power imbalances between researcher and subject. This has practical implications for ethics review processes, which often require finalized data collection instruments before any community engagement begins; presenters suggested that Indigenous research ethics principles are needed to better reflect relational, story-based approaches. Definitions of homelessness used by funders and systems were flagged as a concrete example of misalignment with lived experience, since technically housed individuals may still be unsafe, pointing to a useful area for further study on aligning definitions with lived realities.

For policy and practice, presenters emphasized designing programs around community-identified needs and extending real decision-making power, not just consultation, to community members. This means building long-term, respectful relationships rather than treating engagement as a compliance exercise and recognizing strength and care alongside crisis when setting priorities. The critique of SPADAT points to a broader need to redesign the tools used to measure homelessness, housing precarity, and acuity in consultation with Indigenous communities, rather than relying on tools shown to be biased and harmful.

Learnings in Shared and Transitional Housing: The story of 55 Military Road

Presenters: Dr. Laura Winters, Nikki (Nicole) Browne, Sherri Tucker, and Tari Ajadi, PhD (Stella's Circle)

1. Overview of Session

This session addressed how housing providers can navigate failure in resilient, generative ways, using the case of 55 Military Road, a transitional housing project for women with past criminal justice involvement run by Stella's Circle in St. John's. The project succeeded an earlier initiative, Jess' Place, which was closed after failing to meet its target population's housing needs. Through this case study and an open discussion of attendees' own experiences with setbacks, the session explored how failure, approached with curiosity and a critical lens, can drive learning and progress at both the organizational and sector level.

2. Key Insights and Takeaways

Rather than moving on after the closure of Jess' Place, Stella's Circle conducted a detailed review of what had gone wrong, ultimately identifying a new client base for the building, redesigning a program for formerly incarcerated women and gender-diverse people, and driving broader organizational culture change. Jess' Place had been designed to avoid institutional features like 24/7 staffing and interior locks, based on an assumption that these would feel carceral; post-closure conversations revealed that robust security and private living spaces were in fact among the most needed features, given many women's experiences with intimate partner violence and privacy deprivation in prison. This shift reflected a broader lesson: projects fail when they don't match community needs, and understanding those needs requires direct listening. Stella's Circle has since trained staff at all levels to adopt a ''non-expert mindset,'' prioritizing curiosity and shared power while remaining open to being wrong. As Dr. Winters noted, the sector has evolved considerably in how it integrates lived experience, moving from token inclusion toward substantive staff roles. Community input also helped identify a new population for the original building, which now successfully houses women and gender-diverse people in their 20s and 30s.

3. Implications

Integrating client feedback into program design reflects a broader sector-wide shift, one that raises several research questions: whether these practices actually improve client outcomes and satisfaction, how different engagement approaches compare, and what organizational features support their adoption. Gathering meaningful community feedback is also becoming more difficult amid unreliable social media outreach and bot-driven survey responses, raising the question of how organizations can meaningfully reach the right people. The session also broached the policy tension between accountability for program safety and quality, and the flexibility with which providers need to experiment, suggesting regulatory and funding models should protect clients while allowing room for trial and error. A further open question is whether organization size affects resilience to project failure. Stella's Circle, as a multi-program organization, could absorb the closure of Jess' Place and had capacity to conduct a thorough review, whereas smaller, more nimble organizations may catch and respond to problems more quickly, an important consideration as the sector weighs consolidation against innovation.

On the practice side, Stella's Circle's internal review offers a strong model for other providers responding to project closures, including applying the same critical scrutiny to internal practices that the sector applies to government systems, and drawing on both formal tenant feedback and informal signals, such as when and why residents left a program, to inform future work. Organizations taking on new projects or populations could proactively build methods to capture this informal feedback early rather than losing it.

Moving Beyond Projects to Permanent Affordability

Presenters: Alina McKay, PhD (Balanced Supply of Housing, UBC), Nat Pace (Canadian Network of Community Land Trusts), Maxime Pelletier (UTILE)

1. Overview of Session

While Canada's Housing Plan calls for scaling up the non-market housing sector, project-by-project funding and regulation create high administrative burdens that limit scale and impact. This session's two presentations identified how governance reforms, Community Land Trusts, and organization-level oversight could help shift the sector away from small-scale, short-term work toward a more coordinated, consolidated system.

2. Key Insights and Takeaways

Nat Pace introduced Community Land Trusts (CLTs), a collaborative governance structure that lets multiple organizations pool resources to bring land under non-profit ownership while retaining their independence. CLTs, structured as an "organization of organizations," have historically protected BIPOC-majority neighbourhoods from displacement and treat land as a community asset rather than an investment vehicle. Because CLT-held land cannot be sold to the private market even if a project on it fails, CLTs insulate housing from turnover, disinvestment, and expiring agreements, and their systems-transformation focus tends to attract private philanthropic funding.

Maxime Pelletier presented a Canada-UK comparative study proposing two consolidation-focused reforms. First, amalgamating smaller providers: Quebec alone has roughly 2,500 providers averaging 34 units each, versus 1,600 UK providers averaging 2,230 units, a scale difference Pelletier linked to the UK's ability to build about 36,000 new affordable units annually, since larger portfolios and rental income streams make providers attractive to private capital that fragmented Canadian providers cannot access. Second, shifting to organization-level oversight, where a single body assesses a provider's overall financial and operational health rather than monitoring each project individually, reducing administrative burden while signaling reliability to investors.

3. Implications

Because CLTs remain limited in number in Canada, further research across varied settings, including provinces like Newfoundland and Labrador where leasehold tenure restrictions limit CLT-style practices, could support wider adoption and inform ways to adapt around legal barriers. Pelletier's consolidation model, while supported by UK and Austrian evidence, also carries a documented risk: UK consolidation sometimes weakened local input where governing boards had been predominantly Black or racialized tenants, suggesting a need for research into how to preserve local accountability through consolidation.

On the practice side, providers interested in more consolidated governance can start by deepening ties with similarly positioned organizations. Providers can also push funders toward organization-level reporting, though attendees cautioned that some past efforts backfired, producing bundled projects still requiring individual reports but unable to proceed until all reached the same readiness stage. Adapting a UK-style national oversight model to Canada will require navigating the fact that housing is impacted by both federal and provincial areas of jurisdiction meaning harmonizing standards nationally will take further advocacy. Finally, enabling providers to leverage existing assets for debt-financed construction—standard practice elsewhere—will require both changes to operating agreements that currently prohibit this and, in some cases, internal culture change to overcome normative resistance to debt within organizations.

Unlocking Growth across Atlantic Canada

Presenters: Hope Jamieson (Annex Consulting), Stephan Richard (Community Housing Transformation Centre)

1. Overview of Session

This session offered a system-level analysis of Atlantic Canada's distinct housing challenges, which are often masked by national datasets, alongside emerging solutions such as predevelopment support and provider training programs. These capacity-building models address shared gaps in development and finance skills and offer promising approaches for other regions facing similar constraints.

2. Key Insights and Takeaways

Atlantic Canada's housing crisis is frequently obscured in federal data: rents that appear affordable nationally become unaffordable against local incomes, and CMHC data excludes buildings with fewer than three rental units, missing much of the region's basement apartment rental stock. The region also lags sharply in non-market housing, representing just 0.3% of Newfoundland and Labrador's housing stock compared to roughly 4.5% nationally, with most providers operating 10 or fewer units. Atlantic Canada's low population density and smaller private development sector also complicates strategies like provider consolidation and private-sector partnerships that were proposed elsewhere at Congress, since their benefits and feasibility in this context remain unclear.

Both presenters stressed that solutions must address affordability, not just supply. Jamieson's framework identifies three dimensions of housing stability: supply, income, and supports, arguing that low minimum wage and social assistance rates reflect a policy choice rather than a fixed constraint. Richard's research found that despite available development funds, 91% of Atlantic housing providers lack the financial capacity to access loans or investment beyond government grants, leaving an estimated $340 million in unused equity in New Brunswick alone, an "interlocked challenge" where capital cannot become housing without capacity, and capacity cannot unlock growth without capital. Jamieson's related work identified predevelopment support as a major gap preventing providers from reaching "shovel-ready" status, leading them to pilot a predevelopment support program for small NL providers. The two presenters diverged on strategy: Jamieson emphasized advocacy for greater public investment, cautioning that pushing providers toward diversified funding risks letting government off the hook, while Richard argued the sector cannot wait for public investment and must pursue new funding streams now.

3. Implications

Jamieson's methodological work, incorporating qualitative provider feedback and alternative data sources like private rental market data, points to a broader need for better regional and rural housing data to guide policy and resourcing. Given the wide capacity gaps identified across the sector, research comparing the effectiveness of different capacity-building models, such as Jamieson's predevelopment program or PEI's provider cohorts, across different provider types and contexts could help identify scalable approaches.

On the policy side, both presenters supported strengthening income supports, minimum wages, and cash transfers to improve affordability directly. Providers consulted by Jamieson called for more funding, a consolidated funding application process, livable staff wages, predevelopment support, and easier access to low-cost land, since many funding streams require applicants to already own land. Richard proposed three complementary strategies: diversifying funding through community bonds, predevelopment capital, and private investment; strengthening the sector through regional collaboration and consolidation among smaller providers; and preparing organizations for growth through technical support, staff and board recruitment in finance and real estate, and stronger internal capacity to manage new projects.

Lessons from the Work of Renewal

Presenters: Adrian Dingle and Leslie Bellingham (Raising the Roof), Brian Pincott (Westminster Housing Society), Gary Muller and Meaghan Macdonald (Region of Durham)

1. Overview of Session
This session showcased three providers' strategies for renovation, retrofit, and conversion projects, arguing that these approaches remain underused despite their potential to accelerate affordable housing growth and strengthen provider finances. Realizing that potential, presenters argued, requires moving beyond conventional renewal methods toward new approaches to planning, financing, and logistics.

2. Key Insights and Takeaways
Westminster Housing Society based its renovation decisions on a Total Cost of Building Ownership (TCBO) model, projecting maintenance, operating, and tax costs over 60 years across scenarios ranging from routine repairs to a deep energy retrofit. The analysis showed that continuing routine maintenance would leave the organization roughly $5.8 million in deficit, while a comprehensive retrofit, costing about $6 million more upfront, would double the property's assessed value (from $15.6 million to $32.5 million) and produce a $12 million surplus over the same period. As Pincott put it, this kind of analysis reframes the conversation from which repairs to fund to whether to retrofit or sell, which, once undertaken, is most cost-effective when done in a single comprehensive phase rather than incrementally, reducing disruption to tenants and capturing economies of scale.

Durham's Affordable Housing Development and Renewal team illustrated how small decisions during routine maintenance can shape future possibilities: choosing larger-capacity utility infrastructure during a minor repair, combined with a small land donation and road reconfiguration, transformed a 12-unit property into a site now being redeveloped for 160 affordable units. Macdonald emphasized that renovation decisions should be made with a broader vision for future housing needs in mind, since a narrower, one-off approach would have precluded that opportunity.

Raising the Roof has specialized as a real estate developer and long-term asset manager for affordable housing, partnering with non-profits to handle feasibility studies, predevelopment, permitting, and construction. Leveraging its expertise, contractor networks, and capital access, the organization converts vacant or damaged buildings into affordable housing roughly twice as fast as new construction.

3. Implications
Further research into typical returns and property value increases from retrofit projects, such as Westminster's, could help establish best practices and build institutional support, and spur qualitative research into how organizations reinvest capital generated by successful retrofits. Raising the Roof's finding that even severely damaged buildings can be renovated in roughly 18 months, versus 33.6–49.8 months for new construction, points to value in further comparative research on renovation versus new-build timelines and costs, as well as assessments of how many vacant buildings nationally are suitable for conversion. Given Build Canada Homes'

environmental goals, further study of the emissions trade-offs between renovation and new construction across building types could help inform the right mix of strategies.

On the practice side, cultivating strong municipal relationships is particularly important for renovation work, since it unfolds within existing zoning and infrastructure constraints. Tools like Westminster's fully documented TCBO model offer a replicable way for providers to determine whether retrofitting or selling is the more financially sound path, and where retrofits are warranted, an ''everything, everywhere, all at once'' approach maximizes returns and minimizes tenant disruption. At the policy level, presenters called for increased funding for comprehensive retrofits rather than piecemeal repair grants, which would improve long-term financial stability, reduce administrative burden, and prevent properties from depreciating into liabilities. They also recommended updating the federal definition of Net New Housing to include units created through rehabilitating abandoned or uninhabitable buildings, since projects like Raising the Roof's conversion of a fire-damaged building are currently ineligible for federal funding despite adding to housing supply.

Scaling Partnerships for Housing: Lessons, failures and resilience across Canada

Presenters: Adrienne Pacini (SHS Inc.), Hannah Ehler (Cahdco), John Fox (Robins Appleby LLP), Joseph Ogilvie (Schulich School of Business, York University), Kelly P. Lin (Terra Housing), Sarah Button (CCOC)

1. Overview of Session

This interactive session explored how partnerships between non-profit providers and private developers, specifically joint projects where capital, decision-making, risk, and reward are shared, can accelerate affordable housing supply. As John Fox noted, governments spent roughly $50 billion on housing last year against $300 billion in private sector spending, underscoring the strategic value of accessing private capital. After building participants' familiarity with private-sector terminology and structures, the session used a roleplaying exercise and panel discussion in which non-profit and private sector stakeholders acted out common partnership scenarios, offering an unusually candid look at points of misunderstanding between the two sectors.

2. Key Points

The session's central message was that partnerships with the private sector can take many forms, from joint ventures with non-profits involved at every stage to land transfers with a largely hands-off non-profit role, and that building the communication skills and organizational capacity to navigate them effectively will become increasingly important as housing need continues to outpace public funding. Much of this comes down to each learning the other sector's language and reasoning, such as reconciling the non-profit concept of "surplus" with the private sector's "profit." The roleplay portion demonstrated how experienced stakeholders negotiate contract terms and resolve unexpected costs in practice. Beyond communication, partnering with private developers requires non-profits to build new organizational capacities, including familiarity with new types of contracts, financial tools, and regulatory environments, a capacity gap echoed throughout the Congress.

3. Implications

Further research could examine which organizational characteristics, such as board members with real estate expertise or an existing real estate portfolio above a certain size, are associated with more successful partnerships, as well as which partnership models are most durable in sustaining affordability commitments over time as mandates expire.

On the practice side, presenters emphasized that providers should clarify their mission, values, and non-negotiables before entering partnership negotiations, so that trade-offs, such as raising projected rents from 60% to 80% of market rate to keep a project moving, can be made deliberately rather than compromising broader objectives. Once partnerships are underway, transparent communication, early alignment on shared goals, and willingness to negotiate reasonable trade-offs support their success, alongside building internal capacity through board and staff expertise in law, finance, and real estate.

At the policy level, presenters called for reforms to ensure that non-profits retain waivers, favourable financing, and expedited permitting when entering joint ventures with private developers, since losing these benefits removes the very incentives that make non-profit participation valuable and may end partnerships altogether. They also recommended exempting non-profits from land transfer taxes in these arrangements, since transfer costs can block viable projects for land-rich, capital-poor organizations, and reforming charitable status rules so that non-profits don't automatically lose status when merging with organizations that lack it, a change that would also facilitate broader sector consolidation.

Building Together: Atlantic Canada case studies in co-operative housing development

Presenters: Kevin Chant (Membertou First Nation), Kit Hickey (Housing Alternatives), Jaclyn Johnston (Co-operative Housing Federation of Canada), Karen Brodeur (CHF, Moderator)

1. Overview of Session

This session used case studies from three Atlantic Canada organizations to illustrate successes, challenges, and lessons in co-op housing development. Chant described Membertou First Nation's creation of three co-ops for families, seniors, and micro-apartments designed around Indigenous culture, emphasizing "for Indigenous, by Indigenous" housing. Hickey presented "The Range," a 184-unit sector-led co-op on a former rifle range with an inclusive governance structure spanning board members, resident and non-resident members, and organizational members. Johnston presented the Community Housing Expansion Pilot (CHEP), which supports co-op development on Prince Edward Island. A facilitated discussion following the presentations addressed partnerships, funding, accessibility, and decision-making structures.

2. Key Insights and Takeaways

The session showed that co-op development can follow many different paths, each with its own challenges. Inclusion was a recurring theme: The Range focuses on housing veterans, an estimated 1.6% of whom still rely on emergency shelters despite declining veteran homelessness overall, and Hickey emphasized diversifying decision-making by balancing resident and non-resident board representation. Johnston noted that an attempted partnership with the Canadian Mental Health Association fell through over financial complications, but still described the experience positively, noting that "a partnership can work." Chant recounted how Membertou First Nation's history of displacement from valuable waterfront land, where housing was demolished and the site left vacant for 30 years, contrasted with the community's current status as a well-established government employing over 650 people. Presenters agreed the lessons from Atlantic Canada are broadly transferable: Hickey pointed to the advantages of working in a smaller, well-connected province and good timing in partnership formation; Chant stressed strategic partnerships and the reality that "housing produces expenses, not revenue" on reserves; and Johnston recommended starting community engagement well before development begins.

3. Implications

While accessibility was a consistent theme, specific design barriers, often tied to the age of existing buildings, were only briefly discussed, suggesting a research opportunity to examine barriers to incorporating accessibility features in co-op housing and to extend this work beyond seniors (as in CHF's Ontario co-ops) to other populations such as veterans and people with mental health disabilities. Presenters also emphasized partnerships and communication without detailing how successful partnerships are formed and sustained, pointing to a need for research on partner acquisition, management strategies, and whether providers have adequate opportunities to connect with potential partners. Similarly, while the value of diverse board representation was emphasized, there was little discussion of barriers to participation, suggesting research into questions like meeting scheduling, comfort levels, or awareness of board opportunities among underrepresented community members.

On the policy side, funding remains a central constraint, compounded by uneven provincial investment in affordable housing, and while tools like CMHC's forgivable and repayable loans exist, they are limited and still require upfront capital. Presenters also pointed to the need for better outreach and support to build board engagement, including municipal-level advertising, optional onboarding sessions for members without governance experience, and targeted supports such as translation and cultural adaptation consulting for underrepresented community members. On accessibility, while some provinces like Newfoundland and Labrador have building codes and grant programs (such as a $325,000 accessibility grant offering up to $25,000 per project) to support accessible design, CMHC has found accessible features can add 6-12% to construction costs, a figure likely higher today given inflation, underscoring the importance of continued and expanded subsidy support alongside greater inclusion of disabled individuals in housing design decisions.

Indigenous Innovation Forum: Development and Construction

Presenters: Bruno Lemieux and Laurent Odjick (SIRCAAQ), Asad Bhatti (Ballad Group), Jordan Asels (N'deh Limited Partnership), Kayla Fayant (Indigenous Clean Energy), Justin Lewis (Ontario Aboriginal Housing Service)

1. Overview of Session
This session brought together four organizations, SIRCAAQ, the Ballad Group, N'deh Limited Partnership, and Indigenous Clean Energy, with concluding remarks from Justin Lewis, to discuss sustainability, culture, and resilience in Indigenous housing. Presenters highlighted a persistent gap: Indigenous housing is not always built by or for the communities it serves, despite the need to account for distinct climate conditions, cultural priorities, sizing needs, and sustainability requirements. All presentations affirmed that Indigenous housing should be designed and built by Indigenous communities themselves, both to meet specific cultural and durability needs and to support local circular economies, while stressing that housing must also be delivered quickly and affordably. Presenters also expressed frustration with slowdowns caused by government turnover and shifting policy and noted the financial advantages of diversifying funding beyond government sources alone.

2. Key Insights and Takeaways
Because Indigenous households are nearly twice as likely as non-Indigenous households to be multigenerational, housing must be appropriately sized for larger family units and, in some cases, built quickly to meet urgent or transitional needs. SIRCAAQ described an affordable housing project for elders and families near Wendake, Québec City, featuring scooter storage, a visiting professional office, urban transition coaching, and psychosocial supports, alongside a modular housing project in Chibougamau that combined 16 modular units into 42 homes built on a former parking lot, preserving 52% of the site as green space in service of building "for the next seven generations." Jordan Asels described the distinct challenges facing northern communities like Dene Tha' First Nation, including severe weather, wildfire risk, and overcrowding, citing the example of 11 people sharing one bathroom, compounded by construction delays from shifting government policy. N'deh Limited Partnership addresses this in part by holding cutting rights in northwestern Alberta, allowing timber to be harvested and shipped quickly to support faster building. Kayla Fayant emphasized that climate resilience and energy efficiency create healthier, more durable homes with lower utility costs, citing passive solar design and wildfire-preparedness measures like clearing firewood from house exteriors and installing metal roofing and reinforced windows.

3. Implications
Most evidence presented was project- and outcomes-focused rather than formal research, drawn largely from the presenters' lived and professional experience, though some quantitative data on unit counts, green space, and people housed was shared. This points to a research opportunity in studying resident satisfaction across different Indigenous housing projects, particularly quality of life outcomes for those living in newly built homes, as well as exploring how sustainable housing design affects community health outcomes.

On the policy side, presenters called for stronger legal protections for Indigenous housing construction and greater inclusion of Indigenous members in policy councils to ensure communities have direct input into relevant decisions. Diversifying funding partnerships was again raised as a possible buffer against disruption from government turnover. Presenters also stressed that sustainable, durable design should not be sacrificed for speed, since environmentally conscious materials reduce long-term repair costs and protect vulnerable populations, and that supporting Indigenous control over building supply chains, such as through cutting rights, alongside adequate funding for climate and sustainability features, is key to meeting both urgency and durability goals.

Designing Resilient Housing

Presenters: Jennie Laurin (Community Housing Transformation Centre), Kallyn DeGrace (Clean Foundation), Kayla Fayant (Indigenous Clean Energy), Madison Davis (Enbridge), Majed Hargaaya (Community Housing Transformation Centre), Neha Prakash (Manitoba Non-Profit Housing Association)

1. Overview of Session
This café-style session brought together energy and climate resilience specialists from the Clean Foundation, the Community Housing Transformation Centre, Indigenous Clean Energy, and the Manitoba Non-Profit Housing Association to guide attendees through resiliency strategies for extreme heat and cold, flooding, fire, and drought. Presenters covered winterproofing techniques, the link between energy efficiency and energy poverty (noting that roughly 37% of non-market households spend over 6% of after-tax income on energy), the value of early climate planning, key steps in design-stage planning such as building an internal team and setting goals, and regional climate trends across Canada alongside targeted solutions like flood alarms, passive cooling, and fire-resistant materials and landscaping. Presenters agreed that resilience should be treated as an investment rather than an upfront cost, and that durability should be built in at every stage of housing development.

2. Key Insights and Takeaways
Because climate effects vary regionally, appropriate resilience features differ by location, and discussion of retrofitting aging Saskatoon apartments illustrated a practical approach: starting with a baseline energy audit of windows, insulation, and mechanical systems before committing to further investment. Single-family home inspections typically cost $500-600 depending on proximity to an energy advisor, with free consultations available in some areas. Design-stage planning was highlighted as essential for incorporating cultural needs, such as accommodating open-door cooking ventilation or avoiding loud alarms for residents with PTSD, requirements that are far easier to build in early than retrofit later. Attendees also raised the challenge of community pushback when introducing housing for vulnerable populations, with the group concluding that early, sustained community engagement is the best way to build familiarity and buy-in.

3. Implications
Given that climate risks vary regionally across Canada, further research mapping the most appropriate preparedness methods by region, linked to local energy coaches and organizations, could be valuable. Notably, most audience questions concerned planning and community engagement rather than technical implementation, suggesting that many providers may be getting stuck earlier in the process than at the building stage itself, an area worth further study. The challenge of educating tenants who don't directly pay utilities on their energy use also points to a need for change-management guidance to help providers plan and implement efficiency upgrades like sub-metering or energy-efficient appliances.

On the policy side, greater advertising of existing free energy consultation services could help providers who are unaware such support exists. Governments, especially municipalities, could benefit from investing in energy efficiency and climate mitigation given long-term disaster-related savings, and tax incentives for efficient upgrades could further encourage adoption while easing pressure on power grids. Existing federal programs, including the Canada Greener Homes Initiative (with some funding streams now closed) and FCM's Sustainable Affordable Housing initiative (currently paused and set to reopen at reduced scale after supporting 3,700 units), illustrate the need for further, adequately funded programs to sustain progress on energy efficiency in housing.

Affordability Without Compromise

Presenter: Jordan Zekveld (VanMar Constructors ON, Inc.)

1. Overview of Session
This session, presented by VanMar Constructors, focused on creating efficiency in the building design process to reduce costs while maintaining quality. Zekveld described the common pressure housing organizations face to ''build more units, with less funding and higher expectations,'' noting that late-stage feedback often forces organizations to scrap designs and restart, and that affordability is too often equated with reduced quality. Because organizations are frequently required to spend money before funding is approved, they end up under-investing in design and planning, a pattern Zekveld characterized as ''a rational response to a bad system, not mismanagement.'' VanMar's central argument was that structured systems and early decision-making can reduce costs, shorten build timelines, and still produce affordable, sustainable housing.

2. Key Insights and Takeaways
VanMar's approach uses tools like 2D panelling, standardized lumber, and pre-installed windows and flooring systems to speed construction and can be applied at any stage of a build depending on an organization's needs. While individual elements like panelling and general contracting are not novel, VanMar's contribution is packaging them into a system that helps organizations solidify funding and design decisions earlier, reducing uncertainty throughout the build. The model has been used by non-profits, co-ops, faith groups, and municipalities. VanMar clients don't pay until the build is on-site, removing the need for funding to be secured before construction begins. Because design work happens early, cultural and community-specific requirements can also be incorporated more easily. Discussion following the presentation raised questions about client risk, which Zekveld addressed by noting architects are legally bound to projects, how third-party consultants certify projected costs, and about how well VanMar's Ontario/BC-based model, shaped by provincial rules like a six-storey limit for soft-lumber construction, might translate to other jurisdictions with different zoning and policy environments.

3. Implications
VanMar shared strong project-level outcomes, including a Waterloo, Ontario project completed in 12 months with tier-three energy performance, over 50% energy savings, and 90% reductions in greenhouse gas emissions. Attendees also raised a structural concern: funding programs often incentivize unit volume over unit size, with examples like Newfoundland's Affordable Rental Housing Program offering higher funding for two-bedroom units than three-bedroom units, discouraging providers from building larger family units even where local need exists. This points to a research opportunity in assessing municipal and provincial housing needs to determine the right unit-size mix and whether funding incentives should be adjusted accordingly, particularly since declining average household size nationally doesn't necessarily reflect the needs of Indigenous communities or immigrant families more likely to live in multigenerational households.

On the policy side, funding structures that pay per unit rather than per bedroom, such as Manitoba's Rental Housing Construction Incentive, may need reconsideration to ensure new housing supply better matches the needs of larger and multigenerational households, even as governments face pressure to maximize total unit counts amid the broader housing crisis and current fiscal constraints.

Creating the Data Conditions for Better Decisions

Presenters: Ray Sullivan (Canadian Housing and Renewal Association), Catriona McCallum (The Agency for Cooperative Housing), Luc Labelle (Community Housing Transformation Centre), Helen Harris (SHS Inc.)

1. Overview of Session

This session explored how data can track progress and improve outcomes in the housing co-op sector. Moderator Helen Harris framed the discussion around current data gaps and next steps, noting that while data enables analysis and performance improvement, inconsistent collection and unusable data and slow progress on tools like a proposed sector-wide data dashboard. Ray Sullivan described widespread interest in such a dashboard but noted persistent resourcing challenges and open questions about whether organizations are ready and willing to pay for these services, stressing that ''data is only useful when it's valid.'' Catriona McCallum explained how The Agency converts raw data into digestible material through three annual health check reports that benchmark individual co-ops against peers, arguing that data ''transforms uncertainty into clarity'' by surfacing risk early and driving accountability. Luc Labelle introduced CHTC's Organizational Compass, a free self-assessment tool scoring organizations across governance, property management, financial management, and social/community relations. CHTC plans to expand it into three tools of varying depth (from five minutes to two hours) supplemented by benchmarking and progress tracking. Discussion afterward centered on incentivizing data collection, with McCallum noting that voluntary participation rose significantly once clients understood how their data would be protected, and panelists agreeing that standardization remains difficult due to financial and technical barriers. One attendee proposed spearheading a sector-led data collection initiative to establish a consistent baseline, an idea that panelists received with interest, particularly if it were paired with a shared tool or certification program.

2. Key Insights and Takeaways

Data is a valuable tool for improving community housing provider performance but must be collected and shared responsibly and transparently to maintain client trust. Both The Agency's health check reports and CHTC's Organizational Compass let organizations compare themselves against peers and their own past performance to guide decisions. Lowering friction for data entry, as CHTC did by offering tools of varying depth, helps sustain participation. The lack of coordinated sector-wide data collection was raised as a notable gap.

3. Implications

The Agency's data illustrated concrete quantitative outcomes, including that 33% of co-ops saw decreased arrears and bad debts and 80% saw reduced vacancy losses, though McCallum noted that qualitative data alone does not tend to drive operational improvement. Because co-ops are largely not legally required to report data, incentivizing voluntary participation matters: The Agency saw increased sharing once organizations were educated about data protection, suggesting that greater transparency around how data is collected, stored, and used, and addressing common concerns like data leaks or unauthorized sharing, could further increase participation.

On the policy side, the lack of coordinated data collection among community housing providers presents an opportunity for a sector-led initiative, potentially supported by municipal, provincial, or federal partners. Existing models, such as End Homelessness St. John's inflow/outflow tracking system or the St. John's Housing Needs Assessment, could offer proven methodologies for providers to adapt rather than building new systems from scratch, creating mutual benefit wherein providers gain established data practices and municipalities gain community housing-specific data. Given the diversity of housing types and organizational forms in the sector, developing a range of case-specific tools by building on models like the Organizational Compass may serve providers better than a single standardized approach.

Indigenous Innovation Forum: Indigenous youth housing lecture series

Presenters: Darion Morton (University of Manitoba), Kelly Moon and Matthew Morin (Aboriginal Housing Management Association), Barbara Lawson Swain and Mercedes Fortney Vincent (Lu'ma Native Housing Society)

1. Overview of Session

This session's three presentations addressed Indigenous youth homelessness from research, policy, and frontline perspectives, converging on the point that adding housing units and affordability alone cannot solve a problem rooted in colonial legacies, child welfare involvement, cultural disconnection, and mental illness. Darion Morton presented Winnipeg-based research on Indigenous youth-led organizing, particularly Aboriginal Youth Opportunities (AYO), arguing that meaningful innovation often emerges from communities already doing the work rather than formal institutions. Kelly Moon and Matthew Morin presented British Columbia's Indigenous Youth Housing Strategy, developed directly with Indigenous youth (compensated for their participation) through steering committees and workshops and encompassing five youth-designed housing models ranging from transitional housing to intergenerational living with Elders. Barbara Lawson Swain and Mercedes Fortney Vincent described how Lu'ma Native Housing Society operationalizes these principles through a family-based wraparound model in Vancouver combining housing with emotional support, life skills, crisis response, and long-term mentorship, illustrated by Vincent's own journey from program participant to staff member.

2. Key Insights and Takeaways

Across all three presentations, stable housing outcomes for Indigenous youth were closely tied to trust, identity affirmation, and sustained relationships rather than shelter alone. Morton's account of AYO as a group that "refused to be an organization" illustrated how informal, community-driven networks can respond more adaptively than bureaucratized systems, suggesting policy should resource existing grassroots leadership rather than forcing it into rigid program frameworks. Moon and Morin's strategy, which invested nearly $33,000 in honoraria, travel, and leadership development for five youth steering committee members, demonstrated that meaningful youth participation requires real material investment and that youth are fully capable of designing sophisticated, practical housing policy. Lu'ma's model of meeting youth "halfway," maintaining support through mistakes rather than expecting perfect compliance, reflected a trauma-informed, family-like approach that Lawson Swain noted offers many youths aging out of care their first experience of unconditional support. All three presentations agreed that flexible, individualized responses work better than standardized programs, that child welfare involvement is a major pathway into homelessness requiring earlier intervention, and that housing must be understood fundamentally as belonging.

3. Implications

The session drew on a range of evidence types: Moon and Morin's data showed that 67% of children and youth in care in British Columbia are Indigenous and 46% of young adults transitioning from care are Indigenous, while a Kamloops comparison, where a standard point-in-time count found six unhoused youth versus fifty-six identified through a youth-specific survey, illustrated how conventional methods undercount hidden youth homelessness. Morton's participatory, story-based research methods offered a way to capture relational dimensions like

trust and identity that are difficult to quantify, while Lu'ma's practice-based evidence suggested that outcomes like retention, wellness, and long-term stability deserve as much weight as unit counts. Together these point to a need to redesign evaluation metrics beyond placements and shelter exits to capture relational outcomes such as sustained mentorship or reduced child welfare involvement, and to further research questions like how mentorship-based models compare to conventional case management, what cost offsets come from preventing returns to homelessness, and how hidden youth homelessness can be better measured in suburban and rural areas. Significant data gaps around Indigenous youth outside major cities could be addressed through youth-led, community-controlled research.

On the policy side, presenters called for a shift from narrow unit delivery models toward integrated housing and support systems, with provincial governments bearing responsibility given their role in child welfare and health systems, and federal policy expanding distinctions-based Indigenous urban housing funding with dedicated streams for youth housing innovation. A key practical barrier is that funding is often siloed such that housing budgets cannot cover mentorship, transportation, or cultural programming, pointing to a need for more flexible operating funding rather than support limited to capital construction. Presenters also argued that Indigenous youth should be positioned as genuine policy leaders and co-governance partners, and that greater authority and resources should be transferred to Indigenous-led organizations like Lu'ma and AHMA, which combine cultural legitimacy with proven operational expertise.

Working Together to Deliver Supportive Housing Faster

Presenters: Cliff Youdale (Ottawa Community Housing Corporation), Mark MacAulay (Ottawa Salus Corporation), Graham Cubitt (Flourish)

1. Overview of Session

This session argued that supportive housing moves faster when development, service delivery, and funding are treated as coordinated efforts from the outset rather than separate tasks. The first half focused on Ottawa's Bumblebee Initiative, led by Ottawa Community Housing Corporation (OCHC) and Ottawa Salus alongside multiple supportive housing agencies and Indigenous partners. Cliff Youdale explained that OCHC recognized building capacity alone wasn't enough, noting "we knew we didn't want to do it alone," so the partnership paired housing construction expertise with service providers who understood tenant support. As Mark MacAulay summarized the division of labour, "you do the housing, we will put programming in." The second half, led by Graham Cubitt, broadened the discussion into how communities can mobilize local relationships, expertise, and funding to build supportive housing quickly, emphasizing that no single organization can address homelessness alone.

2. Key Insights and Takeaways

A central takeaway from Ottawa was the reversal of the traditional funding sequence: rather than waiting for full funding approval before building, as Youdale put it, the model shifted from "fund and then build" to "build, then get funded." While riskier, this approach let projects move faster and shifted the conversation from whether supportive housing could be implemented to advancing developments already underway. Collaboration worked because each partner contributed what it did best, OCHC bringing development expertise, land strategy, and financial backing, and supportive housing agencies bringing programming knowledge and tenant support, with MacAulay noting the project would not have happened without OCHC taking a leadership role. Despite differing histories and mandates, partner organizations, including Indigenous partners involved from the outset, found shared goals outweighed differences, and adopted the name "Bumblebee" from an Indigenous partner as a symbol of collective learning. The project's use of land from the Royal Ottawa Hospital, with units tied to addiction recovery and mental health support, reinforced a theme echoed across Congress: supportive housing is inseparable from healthcare. Cubitt closed by framing successful projects as depending on four forms of capital, social, human, intellectual, and physical, arguing that funding should not be the first question providers ask, since relationships, leadership, and technical expertise often determine whether available funding can actually be converted into housing; he urged providers not to lose ambition in the face of crisis.

3. Implications

This session shifted focus from housing need itself toward the organizational and governance conditions that determine how quickly supportive housing gets delivered. Ottawa's "build, then get funded" approach challenges conventional procurement assumptions and merits comparative research on timelines, risk exposure, and completion rates against traditional funding-first models. The Bumblebee model's institutional specialization, separating capital delivery from service delivery while coordinating the two, raises two questions: whether this deliberate separation produces stronger outcomes than housing both functions within a single

organization, and whether it meaningfully reduces the transaction costs that come from multiple organizations independently negotiating land, financing, and staffing. Presenters also suggested that having one credible lead organization and standardized building forms reduced perceived risk for funders, pointing to a research opportunity in examining how risk assessments by governments and lenders shape which projects move forward, and whether partnership models improve approval rates.

Cubitt's four-capital framework offers a starting point for building readiness indexes to help explain why some municipalities deliver supportive housing more successfully than others. The session also surfaced a lack of standardized definitions of ''supportive housing'' itself, since jurisdictions vary widely in what counts as support, from case management to 24/7 clinical staffing, undermining fair comparison across projects and pointing to a need for common national definitions and typologies. Broader open questions include which partnership structures best balance speed, accountability, and tenant outcomes, and how much operating support different acuity levels require.

Health-Focused Supportive Housing: The Dunn House Model

Presenters: Keith Hambly, Robin Masterson (Fred Victor)

1. Overview of Session

This session, presented by Fred Victor executives Keith Hambly and Robin Masterson, focused on Dunn House, a Toronto supportive housing model combining permanent housing with integrated healthcare under one roof. Created through a partnership between Fred Victor and University Health Network (UHN), Dunn House brings together 24/7 housing support, case management, personal support workers, primary care, addiction medicine, dental care, and health system navigation in a single location, sparing tenants from navigating fragmented systems on their own. Presenters emphasized this model requires early planning, shared decision-making, ongoing communication, and careful attention to privacy and dignity, and stressed that despite significant media attention, Dunn House remains first and foremost a home, not a demonstration site. The session's central argument was that stable housing combined with embedded care produces stronger outcomes than treating housing and healthcare as separate systems.

2. Key Insights and Takeaways

Many Dunn House tenants had previously relied on emergency rooms, hospital stays, or shelters for care; by co-locating services where people live, the model removes the burden of navigating disconnected systems. Onsite harm reduction supports, including safer-use supplies, overdose prevention education, and crisis response, were framed not just as risk reduction but as tools for building trust between tenants and staff that support longer-term stability. Community-building activities such as cooking groups, gardens, cultural programming, and employment support were described as equally essential, reflecting a view of housing stability as encompassing not just staying housed but building a life. Presenters also noted that cross-sector partnerships require deliberate effort to sustain, since healthcare and housing institutions often operate with different priorities and timelines, and that the move-in period and first several months of tenancy require extra support to help tenants build trust and stability after transitioning from homelessness or institutional settings.

3. Implications

Early results from Dunn House were notable: within 18 months, the project reported 94% housing stability, a 50% decrease in emergency room visits, and a 79% reduction in hospital bed nights, alongside stronger engagement in mental health and addiction support and improved tenant-reported safety and hope. These findings illustrate how housing and health outcomes reinforce each other, pointing to the value of evaluating them together rather than separately, and to the importance of mixed-method research that captures qualitative outcomes like belonging and trust alongside quantitative indicators, potentially using validated instruments for psychosocial wellbeing and quality of life.

Masterson described embedding research directly into program design as a "gift" that helps demonstrate effectiveness and adapt services in real time, suggesting evaluation should be built into implementation from the outset rather than added later. Further research could examine cost avoidance, since reduced emergency room and hospital use likely generates meaningful public savings, as well as whether the Dunn House model could be extended beyond downtown

Toronto to areas like North York, Etobicoke-York, or Scarborough where homelessness is increasingly concentrated, and whether other hospitals would be open to similar partnerships. Longer-term questions remain about whether early gains hold over five or ten years and which specific elements, onsite healthcare, 24/7 staffing, harm reduction, or their combination, are driving the strongest outcomes.

On the policy side, Dunn House demonstrates that supportive housing can function simultaneously as a housing and health intervention, with implications for funding structures typically split between housing and healthcare budgets. Hospitals and health networks could play a larger role in housing partnerships for patients who cycle between hospitals, shelters, and unstable housing, particularly by building relationships early enough to shape building design, staffing, privacy protocols, and referral systems collaboratively rather than retrofitting them later. On privacy, presenters noted that clear consent processes worked well in practice, with 50 of 51 tenants signing agreements to allow information sharing across partners, while cautioning against letting a successful project's visibility turn it into a site for constant tours rather than a home.

The Quest for Change: Mergers, amalgamations and consolidations

Presenters: Adrienne Pacini (SHS Inc.), Mike Bulthuis (Ottawa Community Land Trust), Tom Belanger (Nepean Housing Corporation)

1. Overview of Session

This session examined whether mergers, amalgamations, and other forms of consolidation can help affordable housing providers respond to growing sector pressures including aging assets, rising costs, development complexity, and expanding governance expectations. Drawing on an Ottawa-based initiative, speakers reframed these pressures as a potential opportunity rather than only a threat, presenting integration as a proactive strategy to preserve housing, create new units, and strengthen governance and operational resilience, in the words of the presenters, a future ''meaningfully better than the status quo and therefore worth pursuing.''

The Ottawa lab brought together roughly a dozen organizations, with broader participation from over 20 groups, using fantasy and quest-based language, participants created characters, identified risks as ''dragons,'' and pursued individual ''quests,'' to create a lower-pressure environment for discussing sensitive topics like mergers and power imbalances. The session emphasized that integration is not one-size-fits-all and depends on organizational readiness, shared vision, and trust, requiring more than legal restructuring alone.

2. Key Insights and Takeaways

Presenters challenged the common pattern of consolidation conversations starting only once organizations are already struggling, arguing instead that integration should be ''pulled forward by possibility, not only pushed by fear.'' They stressed that no two organizations pursue consolidation for the same reasons, some prioritize growth, others governance or staffing capacity, meaning mergers, asset transfers, and partnerships each serve different purposes requiring their own tailored approach. The presenters were candid that integration involves real loss: smaller organizations may fear losing their culture or being absorbed, boards may fear losing autonomy, and members may worry about their history disappearing. Trust was described as essential, since organizations won't hand over governance, assets, or responsibility without confidence that tenants and mission commitments will be honored, meaning relationship-building matters as much as legal agreements. Presenters found that low-stakes tools like role-play and scenario-building helped organizations imagine a shared future before having to defend their current positions in high-stakes negotiations.

3. Implications

The Ottawa lab offers a notable case study in that organizations entered a structured consolidation process voluntarily, before facing financial crisis, unlike many mergers that happen quietly under duress. Presenters noted that not every desired consolidation is legally possible, since organizational structure and governance law can indirectly constrain housing capacity independent of funding availability, suggesting policy and legal statutes deserve as much research attention as funding programs. There is also a need for stronger comparative research tracking merged versus independent organizations on outcomes like maintenance, staffing, borrowing power, and development output, as well as studying failed mergers or cases that created new tensions, since these lessons are often less visible to the sector. Presenters also

suggested research should weigh organizational culture, community relationships, and mission preservation alongside growth and scale, since integration can create tensions around tenant representation and local accountability even as it increases capacity, and pointed to an open strategic question of whether governments should actively encourage consolidation or instead better fund smaller organizations to remain independent.

On the policy side, presenters argued that housing policy should fund organizational capacity-building, not just unit construction, including dedicated funding streams for transition planning, legal advice, facilitation, and due diligence around consolidation. Municipalities may be well positioned to convene providers facing similar pressures and support voluntary collaboration around land, portfolios, and long-term stewardship. Boards and executives were encouraged to consider integration while they still have time, leverage, and internal stability, rather than waiting until a crisis narrows their options. Barriers identified included fear of losing identity or control, unequal power between organizations, leadership turnover, legal incompatibility, the cost of due diligence, lack of trust, and an overemphasis on short-term crisis management, underscoring that collaboration is shaped as much by organizational relationships and power dynamics as by technical or administrative factors.

Attaining and Maintaining Housing Through an Integrated Youth Services Model

Presenters: Jen Crowe (Choices for Youth), Allyson Marsolais (Canadian Observatory on Homelessness), Sheldon Pollett (Raising the Roof)

1. Overview of Session

This session argued that youth homelessness should be understood not as an isolated housing issue but as the outcome of failures across multiple systems, including child welfare, education, healthcare, transportation, employment, and income supports.

Jen Crowe described how Choices for Youth (CFY), supporting roughly 1,200 youth annually in Newfoundland and Labrador, has seen growing numbers of young people relocate to St. John's from rural and remote communities, not by choice but because they ''had no other choice'' given fragmented or unavailable local supports. This pattern led to the Becket Model, a provincially networked, integrated youth services approach designed to create regional hubs offering mental health care, primary care, housing support, and education and employment assistance closer to home.

Allyson Marsolais framed youth homelessness as a ''multi-system failure'' disproportionately affecting youth with prior child welfare involvement or mental health distress, arguing that systems intervene too late, after crisis has already occurred.

Sheldon Pollett brought a housing development lens, stressing that program failures are often structural rather than individual, since systems frequently expect youth to succeed without accounting for poverty, trauma, and instability. All three speakers agreed that preventing youth homelessness requires early intervention, integrated services, relationship-based supports, and affordable housing working together, rather than emergency response alone.

2. Key Insights and Takeaways

Speakers consistently linked youth homelessness to gaps across healthcare, child welfare, education, transportation, and family systems rather than treating it as individual failure and noted that too much funding flows toward crisis response rather than early intervention. Marsolais's framing that ''relationships are not a soft outcome, they are an intervention'' reframed family mediation, coaching, and stabilization work as practical prevention tools with measurable effects on mental health, housing stability, and school engagement.

Presenters also noted that Indigenous and queer youth are overrepresented among those experiencing homelessness, pointing to a need for culturally relevant, identity-affirming prevention strategies, while cautioning against reflexively blaming low-income families or assuming separation is always the right response. Pollett emphasized that affordable housing projects succeed or fail based on how well capital costs are balanced against ongoing support needs and operating resources, since underfunded services can undermine outcomes regardless of unit count.

3. Implications

The session combined quantitative data, frontline experience, and systems-level analysis: presenters noted that 31% of CFY's youth clients were recent arrivals to St. John's, and that 50% of all youth experiencing homelessness in the city had recently relocated, underscoring that youth homelessness in this context is a regional systems issue shaped by rural service gaps as much as an urban one. Data also showed that many youths experience homelessness before age 16 and often have prior child protection involvement, reinforcing the case for early intervention around adolescence, care transitions, and family conflict. While practice-based outcomes around family stabilization and school engagement were compelling, it wasn't always clear how they were measured or over what timeframe, pointing to a need for more standardized evaluation frameworks to support replication elsewhere. More broadly, the sector's tendency to track only visible crisis indicators, like shelter counts, likely undervalues upstream prevention outcomes such as family stabilization or avoided shelter entry, suggesting these measures deserve more attention in program evaluation and funding decisions.

Given that most homelessness research is urban-centered, further research on how rural and remote youth navigate service deserts and regional inequality would be valuable, as would research examining which prevention strategies work best for different communities, particularly Indigenous and queer youth, and why these groups are overrepresented in the first place. Promising future research directions include comparing integrated youth hubs against fragmented referral systems, longitudinal tracking of prevention outcomes, comparative cost studies of prevention versus emergency response, and better understanding of how youth themselves define housing stability.

On the policy side, presenters called for coordinated systems that identify risk early and intervene before crisis, since youth instability is typically shaped by overlapping factors that no single sector can address alone. They also emphasized funding models that pair housing development with long-term service delivery, since integrated supports reduce the burden on youth to navigate fragmented systems alone. Provinces, given their oversight of child welfare, healthcare, and education, were identified as key actors for improving cross-ministry coordination, while municipalities and local providers can support integrated youth hubs, improve rural transportation access, and build partnerships across housing, schools, and health organizations.

More than "Just" Housing: The new economics of social housing

Presenters: Philip Doyle (Encasa), Sean Baird (Toronto Community Housing), Rebecca Young (Scotiabank), Dr. Andrew Boozary (Gattuso Centre for Social Medicine, UHN)

1. Overview of Session

This session framed housing as valuable economic and social infrastructure, arguing its benefits extend across society, not just to residents, while cuts to housing investment trigger significant costs elsewhere. Sean Baird presented a Toronto Community Housing report, developed with fellow Southern Ontario providers, modeling five funding scenarios (business as usual, reduced funding, renewal-only, new construction-only, and combined new construction and renewal) over a 25-year horizon. Baird described this as the "human dividend" of housing investment.

Economically, the most optimistic scenario projected $25.4 billion in additional wellbeing gains, $1.8 billion in reduced healthcare and justice costs, and $2.4 billion avoided through 4,700 fewer people experiencing homelessness, while the reduced-funding scenario produced negative $6.6 billion in social value and over 3,000 additional people homeless by 2050. Baird noted that underinvestment's harms, and reinvestment's benefits, fall disproportionately on elders, low-income residents, and women, calling underinvestment "a regressive policy". The combined funding scenario was also projected to generate $49.6 billion in cumulative GDP gains and 354,000 job-years, partly through residents' improved ability to participate in the workforce.

In the panel discussion that followed, Rebecca Young argued that current programs fail to address acute unaffordability and pointed to her 2023 recommendation to double Canada's social housing stock, while Dr. Boozary drew on his clinical experience to describe housing as "the most prudent investment we could be making for the health of Canadians," noting that discharging patients to no fixed address sharply increases the likelihood of readmission with worse outcomes.

2. Key Insights and Takeaways

Baird noted the analysis reflected just six collaborating organizations but suggested its implications could scale across the broader sector, especially given that Canada has the lowest social housing stock per capita in the G7 alongside a substantial national gap between incomes and housing costs. Presenters repeatedly argued for reframing housing away from discretionary social spending and toward essential infrastructure, since infrastructure investment is typically treated as a given while social spending remains vulnerable to political shifts. They also flagged that siloed responsibility across government departments, despite interconnected outcomes, remains a barrier to fully accounting for how investment in one area generates savings in another.

3. Implications

The full TCH research, due for publication in June, aligns with a broader body of existing research showing that housing interventions generate savings relative to downstream emergency and institutional costs. Extending this kind of modeling nationally would require detailed local-level data and would need to account for how outcomes vary between high-cost urban centres and rural or smaller markets with different labour and demographic conditions. Panelists noted that

because GDP is a limited measure of wellbeing, incorporating additional frameworks like the OECD Better Life Index could add further dimension to this work.

On the policy side, this analysis supports a shift in how funders and governments evaluate housing spending, from discretionary social cost toward productive infrastructure investment, and points to the need for cross-departmental collaboration that recognizes spending in one area as generating savings in another. For housing providers, the session suggests an opportunity to reframe their own impact reporting beyond units built or households served, incorporating resident wellbeing, family stability, reduced reliance on other service systems, labour force participation, and community resilience as core measures of success.

Growing Affordable Housing with Purpose

Presenters: Jenn McGinn (Vancity Community Foundation), Lilian Chau (Entre Nous Femmes Housing Society), Jeremy Read and Sahla Mitchell (UWCRC 2.0 Inc.), Yves Cheung (Toronto Community Housing)

1. Overview of Session
The session covered funding programs from Vancity Community Foundation and showcased recent developments drawing on diverse funding sources. Jen McGinn highlighted the need for flexible, early-stage ''pre-development capital,'' noting that limited access to nimble funding and sector capacity constraints slow the pace and scale of development; VCF's programs support development strategies, portfolio assessments, and project visioning at both the project and organizational level.

Lilian Chau outlined ENFHS's plan to double its portfolio by 2028, driven by expiring operating agreements, new funding opportunities, and aging buildings ready for redevelopment. The expansion, which combines new development with acquisitions and retrofits through BC's Rental Protection Fund, is intended to secure the organization's financial future and address a longstanding gap in aging-in-place options for tenants.

UWCRC 2.0 presented recent projects, including an $18.8 million development in Flin Flon, Manitoba, which faced challenges from Northern construction conditions, contractor shortages, net-zero requirements, and rising insurance costs tied to wildfire risk. The project drew on 25 separate funding sources.

Yves Cheung described Toronto Community Housing's growth strategy, built on partnerships, profit-sharing, joint ventures, co-tenancies, and land sales, while noting that shifting market conditions are making some of these approaches harder to sustain.

2. Key Insights and Takeaways
Funding and financing strategies were central throughout, framed against a shifting funding landscape. VCF is working to fill critical gaps, while UWCRC 2.0's experience illustrated the complexity of assembling multiple funding sources for a single project. Chau noted both the opportunities and uncertainties created by program cancellations in BC, and Cheung pointed to market shifts complicating equity- and partnership-based strategies. Overall, the session reflected both progress and ongoing difficulty across the sector.

3. Implications
Pre-development funding and capacity-building remain both critical success factors and persistent gaps in the funding landscape, pointing to a research opportunity in evaluating which forms of support, technical assistance, direct funding, or organizational development, produce the strongest outcomes and demonstrate return on investment for sector advocacy. Complex funding stacks, like UWCRC 2.0's 25-source example, also warrant closer study of the administrative burden involved: quantifying staff time and costs for applications, reporting, and compliance would help expose the leakage caused by fragmented funding.

At the practice level, the session reinforced the value of portfolio-level thinking over one-off projects. Organizations pursuing expansion may need to assess their full portfolio, identify redevelopment and acquisition opportunities, and build internal capacity, as ENFHS did by tripling its staff using reserve funds. Funders should take note of the fragmentation across programs, which increases costs and slows projects toward ‘‘shovel readiness,’’ and should consider the distinct challenges of Northern and remote development, which existing programs often overlook. Both Chau and Cheung emphasized the importance of staying grounded in organizational mission and continuity of care for residents amid growth. Attendees and presenters alike flagged the burden of complex funding stacks as a serious issue, suggesting that streamlined funding requirements could meaningfully improve both impact and organizational capacity.

Unlocking Housing on the Land We Already Have

Presenters: Kyla Tanner and Megan Golfetto (Women's Shelters Canada), Shannon Wiebe (5468796 Architecture / Shared Ground)

1. Overview of Session

This session examined how non-profits and faith groups can leverage land and buildings they already own to expand housing supply, drawing on presenters' experience intensifying or repurposing existing assets. Presenters noted that many organizations lack the technical capacity, development expertise, and early-stage funding to move such projects forward, and introduced tools designed to close that gap. Thorough early-stage feasibility work, clarifying project vision, understanding local need, assembling a project team, and testing financial viability, was framed as the critical foundation for project success, aligning mission, design, and funding realities. Presenters noted that funding programs tend to favour "shovel-ready" projects, even though the underfunded work required to reach that stage is itself a major structural barrier for the community organizations best positioned to deliver deeply affordable housing.

2. Key Insights and Takeaways

Many organizations already control strategically located sites but lack the internal expertise to develop them. Shared Ground addresses this gap through no-cost feasibility and design support, with a toolkit launching in June 2026 aimed at expanding its reach beyond Manitoba, while Women's Shelters Canada offers centralized project management support to shelters seeking to expand. Women's Shelters Canada broke the development process into four phases, feasibility, design, construction, and operations, focusing on feasibility as a multi-step process involving project visioning, site selection, team assembly, and preliminary design and financial analysis. All presenters stressed the importance of engagement with a wide range of internal and external stakeholders, from staff and board members to donors, government, and neighbours, noting that the appropriate form of engagement (information-sharing, feedback-gathering, or shared decision-making) depends on the level of influence intended.

3. Implications

Shannon Wiebe identified five conditions for project success: passionate leadership, a dedicated internal champion, early funding, collaborative momentum, and site potential, building on existing models that emphasize land, capacity, and funding while adding internal buy-in as a distinct variable consistent with change management literature. Framing portfolio expansion through the lens of institutional entrepreneurship, paired with structured stakeholder analysis, offers a useful theoretical framework for further research into what drives successful stakeholder relations in these projects.

On the policy side, presenters emphasized that both land and capacity are essential to unlocking social purpose infrastructure for housing, with flexible, hands-on support (as in Women's Shelters Canada's project management model) and replicable no-cost tools (as with Shared Ground) both playing complementary roles. Policymakers seeking to support this work should prioritize closing early-stage funding gaps, whether at the organizational level or through shared sector-wide programs. Partnerships with community organizations holding surplus land, particularly faith groups, many of which have already converted church buildings or annexes into housing, were highlighted as a valuable and underused pathway for expanding supply.

Moving Toward 20%: Discussion on blind spots

Presenters: Louis Gaudreau (Université du Québec à Montréal), Veronique Laflamme (FRAPRU), Patricia Viannay (Fédération des locataires de HLM du Québec)

1. Overview of Session

This session examined core challenges in growing the community housing sector to 20% of Canada's overall housing stock, focusing on a shift toward market-based program logic that expects financially self-sufficient projects, allows higher rents, and pits community housing against private developers for funding. Presenters argued this reorientation, basing rents on market rates rather than resident incomes, reinforces existing unaffordability rather than resolving it, and stressed that maintaining and protecting existing social housing stock from disrepair or privatization is as important as expanding supply. The session also highlighted Quebec's legally mandated tenant representation on social housing boards as a model for fostering shared responsibility and democratic control, positioning tenants as political actors who can work alongside providers to advocate for better housing policy.

2. Key Insights and Takeaways

Presenters, speaking from Quebec's experience following a broader national shift from ongoing subsidies toward loan-based, self-sustaining funding models, warned that this shift typically pushes community housing rents toward 80% of market rate as projects are required to become self-supporting without ongoing government subsidy. They stressed the importance of clear affordability definitions tied to tenant incomes rather than market rents and noted that affordability is only one dimension of housing suitability alongside security of tenure, habitability, accessibility, location, and cultural fit. Presenters also cautioned that new program designs favouring standardization for cost savings, along with a shift toward financial intermediaries and away from direct government administration, have weakened requirements around accessibility and energy efficiency. Quebec's legally mandated tenant board representation and consultation committees were described as a positive model for building shared advocacy around priorities like funding for repairs and expansion.

3. Implications

Because Quebec is now undergoing a shift that has already occurred elsewhere in Canada, comparative research is possible to test presenters' claim that loan-based, self-sustaining programs produce less affordable housing than direct, non-repayable funding models, by comparing affordability relative to local incomes across the two approaches. Similarly, modeling potential refinancing scenarios against market rent growth could help test the presenters' concern that expecting non-profits to leverage equity for new construction may undermine the common assumption that community housing becomes more affordable over time. Presenters also pointed to an opportunity for further qualitative research into how tenant board participation affects tenant satisfaction and perceptions of provider responsiveness, extending existing literature that mainly examines whether or how tenants are included in decision-making.

On the policy side, the session underscored the importance of non-repayable funding for creating deeply affordable housing, citing a municipal-philanthropic partnership in which municipalities donated land for a philanthropic group to construct 1,700 units, a model presenters suggested could be replicated elsewhere with surplus land and available philanthropic capital, though it does not resolve the underlying issue of reduced direct government investment. Presenters also emphasized building tenant governance participation into projects from the earliest stages rather than as an afterthought and stressed that compensating tenants for their participation is essential to recognizing the value of their lived expertise.