

Commentary

# Beyond Shelter: A Multi-Stakeholder Approach to Canada's Housing Crisis

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## Abstract

The affordable housing crisis in Canada has reached a critical juncture, with far-reaching consequences for individuals, families, and communities across the nation. As property prices soar and income levels fail to keep pace, an increasing number of Canadians find themselves struggling to secure suitable housing. This opinion article argues that addressing the affordable housing crisis requires a comprehensive approach that involves the collaborative efforts of governments, architects, and builders. The article examines the multifaceted nature of the affordable housing crisis, highlighting its impact on various socioeconomic groups and the challenges faced in finding solutions. It emphasizes the importance of affordable housing in fostering economic stability, promoting health and well-being, bolstering educational outcomes, and nurturing social cohesion and community development. The government's role in addressing the housing affordability crisis is discussed, focusing on the burden of government fees and taxes, zoning and regulatory compliance, and proposals to mitigate their impact. The article advocates for reforming fees, implementing policy alterations, and adopting a proactive and collaborative approach to create a more conducive environment for affordable housing development. The architects' role in addressing the housing affordability crisis is explored, highlighting the potential of architectural design competitions in promoting innovation, community engagement, and recognizing excellence in affordable housing design. The article emphasizes the importance of architectural innovation and creativity in envisioning and designing sustainable, community-centric housing solutions that cater to residents' psychological and social needs. The role of builders and developers in addressing the housing affordability crisis is also examined, with a focus on integrating sustainability for cost reduction, adopting new construction methods and materials, forming public-private partnerships for sustainable housing projects, and investing in education and training for sustainable practices. The article concludes by emphasizing the urgent need for a collective commitment to action, demanding bold leadership, creative thinking, and unwavering determination to build a future where every Canadian has access to safe, adequate, and affordable housing. It underscores the importance of a holistic approach that addresses the direct and indirect factors contributing to the housing affordability crisis, ultimately cultivating a more equitable and sustainable housing market that benefits current and future homeowners while bolstering the overall economic and social well-being of the nation.

## Keywords

Affordable Housing, Policy Deficiencies, Health and Well-Being, Sustainable Solutions, Public-Private Partnerships, Community Development, Architectural Innovation, Housing Costs

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# 1. Introduction: The Urgency of the Housing Crisis

The affordable housing crisis in Canada has reached a critical juncture, with far-reaching consequences for individuals, families, and communities across the nation. As property prices continue to soar, outpacing income growth, the dream of homeownership becomes increasingly elusive for many Canadians. Affordable housing stands as a critical issue in urban planning and social policy, reflecting a landscape where property prices soar while income fails to match the rising housing costs. This crisis extends its impact beyond homelessness, affecting individuals across diverse socioeconomic backgrounds, including low-income families and even middle-class earners. As the dynamics of the workforce evolve and the cost of living escalates, many young professionals find themselves grappling to secure affordable housing options.

Despite widespread recognition of this issue and concerted efforts to find solutions, challenges persist. These hurdles encompass inadequate funding, bureaucratic red tape, policy deficiencies, zoning restrictions, and maintenance challenges. This article endeavors to delve into the significant social and economic implications of affordable housing on communities, scrutinize the obstacles faced by stakeholders, and offer insights into innovative solutions and best practices. It also sheds light on the crucial, albeit often overlooked, role of architects, governments, and builders in addressing affordable housing.

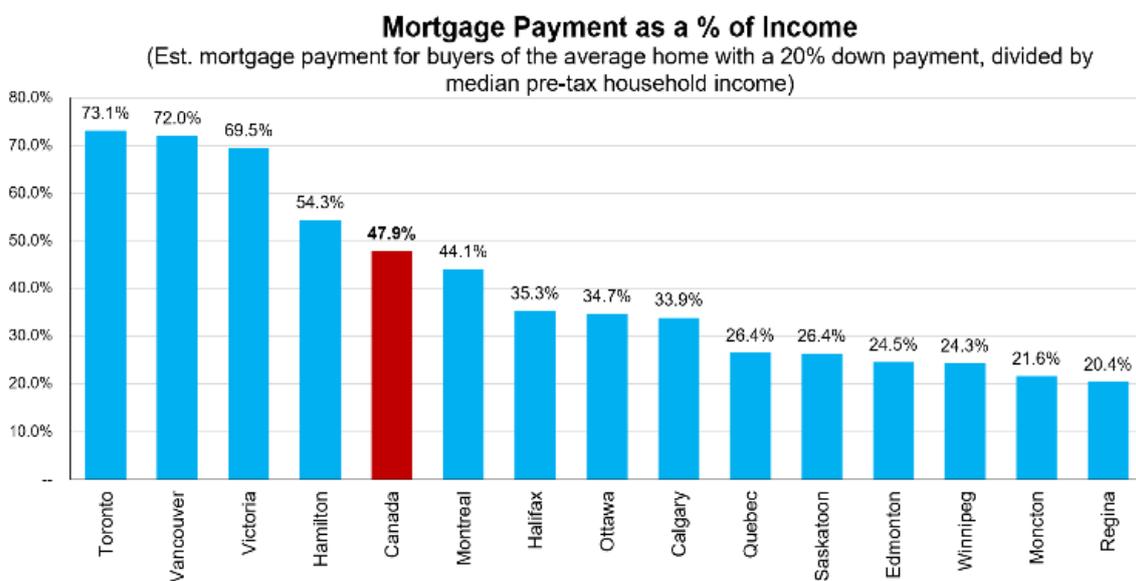
The purpose of this opinion article is to argue that addressing the affordable housing crisis requires a comprehensive approach that involves the collaborative efforts of governments, architects, and builders. By examining the multifaceted nature of the problem, analyzing the roles and re-

sponsibilities of key stakeholders, and proposing innovative solutions, this article aims to contribute to the ongoing dialogue on affordable housing in Canada. It is imperative to recognize that access to safe, adequate, and affordable housing is not merely a matter of shelter; it is a fundamental human right and a cornerstone of a just and equitable society. By prioritizing affordable housing as a national imperative, Canada can unlock the potential for sustainable growth, social cohesion, and improved quality of life for all its citizens.

1. The Role of Government in Addressing Affordable Housing: A Practical and Tangible Solution.
2. The Role of Architects in Addressing Affordable Housing: A Creative and Professional Solution.
3. The Role of Builders in Addressing Affordable Housing: A Sustainable and Reliable Solution.

## 2. Defining the Scope

The housing affordability crisis in Canada has reached alarming proportions, affecting individuals and families across various socioeconomic backgrounds. According to a report by the Canadian Centre for Policy Alternatives, the average price of a home in Canada has increased by 76% between 2005 and 2020, while average incomes have only grown by 30% during the same period [1]. This widening gap between housing costs and income levels has rendered homeownership an unattainable dream for many Canadians, particularly young professionals and low-income families.



Source: <https://thefeatureofaplan.com/canadian-housing-affordability/>

Figure 1. Mortgage Payment as a % of Income.

Affordable housing refers to residential units accessible to individuals and families with low to moderate incomes, ensuring that they dedicate no more than 30% of their income toward housing (Figure 1). Such affordability fosters a balanced allocation of resources towards essential needs like food, healthcare, and education [2]. However, a pertinent question arises: How many of the current "affordable housing units" genuinely adhere to this definition?

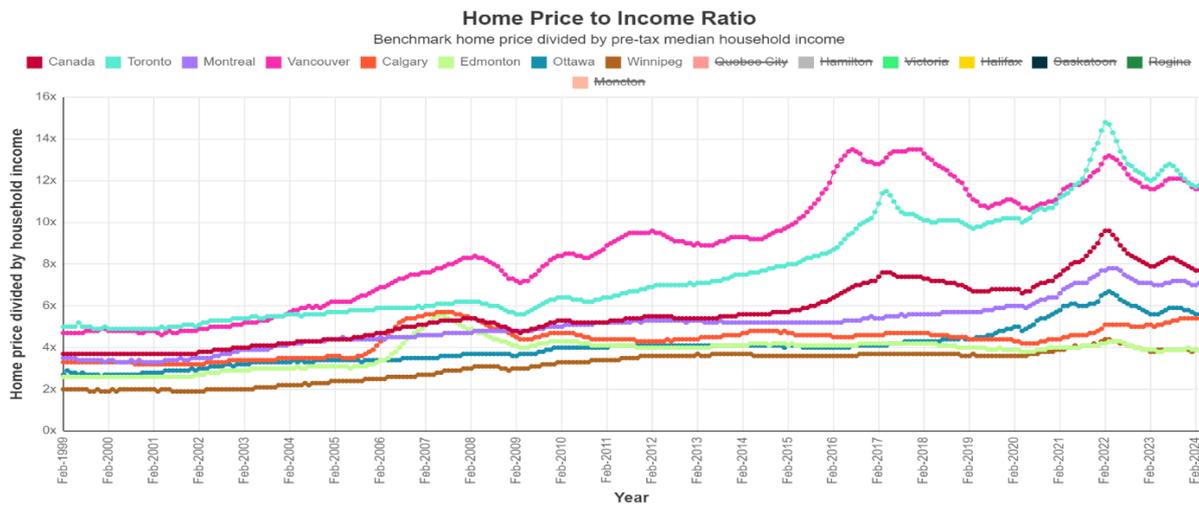
*Importance of Affordable Housing*

1) Economic Stability and Growth

Affordable housing plays a pivotal role in fostering economic stability and growth. When families can access affordable housing, they experience reduced financial strain and heightened economic security. This stability empowers individuals to invest in their future through avenues such as education, job training, or entrepreneurship. Furthermore, afford-

able housing initiatives stimulate local economies by generating construction jobs and amplifying demand for local services and goods. For example, the construction of 100 affordable rental homes can yield 161 local jobs, generate \$11.7 million in local income, and contribute \$2.2 million in taxes and other revenues for local governments [2].

Additionally, affordable housing serves as a magnet for immigrants, essential workers, and skilled labor, enriching communities with diversity and talent. It also incentivizes businesses to establish and expand locally, thereby fortifying economic vitality and resilience. Investing in affordable housing proves cost-effective in the long run, as it circumvents expenses incurred by emergency shelters, correctional facilities, and healthcare institutions, thereby conserving public funds and resources while offering vital support to those in need [3]. (City of Toronto's Affordable Housing Action Plan).



Source: <https://thefmeasureofaplan.com/canadian-housing-affordability/>

Figure 2. Home Price To Income Ratio.

**Canadian Housing Market Affordability by City**  
 March 2024 data - ranked from highest to lowest mortgage as a % of income

Rank	City	Average Home Price	Median Household Income	Price-to-Income Ratio	Monthly Mortgage Payment	Mortgage as a % of Income	Qualifying Income
1	Toronto	\$1,090,900	\$92,740	11.8x	\$5,651	73.1%	\$211,925
2	Vancouver	\$1,184,000	\$102,199	11.6x	\$6,134	72.0%	\$230,011
3	Victoria	\$856,500	\$76,650	11.2x	\$4,437	69.5%	\$166,389
4	Hamilton	\$829,000	\$94,948	8.7x	\$4,295	54.3%	\$161,047
5	Canada	\$718,400	\$93,220	7.7x	\$3,722	47.9%	\$139,561
6	Montreal	\$524,300	\$73,923	7.1x	\$2,716	44.1%	\$101,854
7	Halifax	\$513,700	\$80,516	5.7x	\$2,661	35.3%	\$99,795
8	Ottawa	\$628,300	\$112,613	5.6x	\$3,255	34.7%	\$122,058
9	Calgary	\$575,500	\$105,647	5.4x	\$2,981	33.9%	\$111,800
10	Quebec	\$342,900	\$80,643	4.3x	\$1,776	26.4%	\$68,614
11	Saskatoon	\$391,900	\$92,315	4.2x	\$2,030	26.4%	\$76,133
12	Edmonton	\$382,700	\$97,023	3.9x	\$1,983	24.5%	\$74,346
13	Winnipeg	\$349,500	\$80,590	3.9x	\$1,811	24.3%	\$67,896
14	Moncton	\$358,700	\$103,317	3.5x	\$1,858	21.6%	\$69,683
15	Regina	\$313,500	\$95,573	3.3x	\$1,624	20.4%	\$60,902

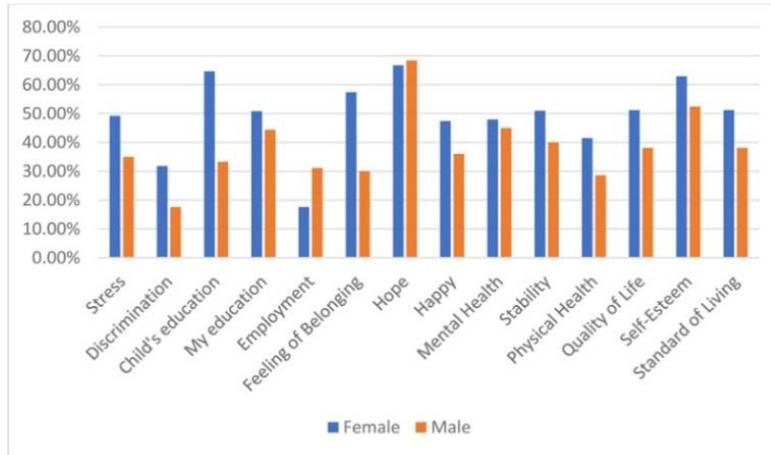
Source: <https://thefmeasureofaplan.com/canadian-housing-affordability/>

Figure 3. Canadian Housing Market Affordability by City.

2) Health and Well-being

The correlation between housing and health is extensively documented. Affordable, quality housing translates to improved physical and mental health outcomes. Overcrowded or substandard housing conditions correlate with a spectrum of health issues, encompassing respiratory ailments and mental

health challenges. By furnishing safe, stable, and affordable housing, communities can mitigate these health risks, fostering a healthier populace and curbing healthcare expenses. Stable housing mitigates emergency room visits and hospitalizations, contributing to overall enhanced public health.



Source: <https://openpublichealthjournal.com/volume/15/locator/e187494452202080/fulltext/>

Figure 4. Improvements since moving into Affordable Housing.

3) Educational Outcomes

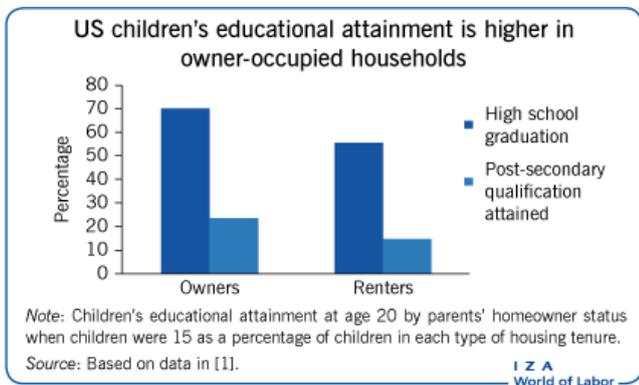


Figure 5. US Children's Educational Attainment in Owner-Occupied Households.

Source: <https://wol.iza.org/articles/does-homeownership-affect-education-outcomes>

Stable housing constitutes a linchpin for children's academic success. Frequent relocations and housing instability disrupt schooling and detrimentally impact academic performance. Affordable housing allows families to establish roots in one location, affording children a stable environment conducive to learning and growth. This stability correlates

with improved academic outcomes and expanded prospects for higher education and future employment. The research underscores that children residing in stable housing environments outperform their counterparts enduring frequent relocations [4].

4) Social Cohesion and Community Development

Affordable housing developments foster tighter-knit, more cohesive communities. When residents feel secure in their homes, they are inclined to engage with neighbors, participate in communal activities, and contribute to the local economy. These interactions cultivate social capital, engendering a sense of belonging and mutual support. Moreover, mixed-income housing endeavors can mitigate socioeconomic segregation, promoting inclusivity and diversity within communities. For instance, in Vienna, where 60% of the populace resides in social housing, such initiatives have bolstered balanced and integrated communities [5].

5) Challenges and Negative Impacts

The consequences of the affordable housing shortage extend far beyond the realm of individual hardship. Studies have shown that the lack of affordable housing can have detrimental effects on health, educational outcomes, and social mobility. A report by the Canadian Mental Health Association highlights that individuals experiencing housing insecurity are more likely to suffer from mental health issues, such as anxiety and depression [6]. Moreover, children from families struggling with housing affordability often face educational challenges, as frequent moves and unstable living conditions

disrupt their learning and social development [7].

Notwithstanding its merits, affordable housing initiatives confront significant hurdles and potential adverse effects. Funding constraints, regulatory obstacles, and community resistance frequently impede progress. Existing residents may harbor concerns that affordable housing developments will depress property values or escalate crime rates. Poorly conceived affordable housing projects can spawn social issues like overcrowding and deficient maintenance, perpetuating cycles of poverty and crime. Without effective management and community integration, affordable housing can stoke social tensions and contribute to neighborhood deterioration.

The urgency of the housing crisis is further compounded by its broader economic implications. The shortage of affordable housing can hinder labor mobility, as workers are unable to relocate to areas with better job opportunities due to high housing costs [8]. This, in turn, can stifle economic growth and productivity. Furthermore, the increasing proportion of household income allocated to housing costs leaves less disposable income for other essential expenses, such as food, healthcare, and education, thereby exacerbating economic inequality [9].

Addressing the affordable housing crisis is not only a moral imperative but also an economic necessity. By ensuring access to affordable housing, Canada can foster a more inclusive and equitable society, where every individual has the opportunity to thrive and contribute to the nation's prosperity.

### 3. Government's Role in the Housing Affordability Crisis in Canada

#### 3.1. A Practical and Tangible Solution

Canada, renowned for its multiculturalism and expansive landscapes, grapples with a mounting challenge: housing affordability. While various factors contribute to this crisis, government-imposed levies and taxes emerge as significant drivers of housing costs. This article delves into the impact of these charges on housing affordability in Canada and advocates for solutions aimed at alleviating the burden on homebuyers.

#### 3.2. The Burden of Government Fees and Taxes

Government-imposed fees and taxes exert substantial upward pressure on housing costs in Canada. These charges, which can constitute up to 20-25% of the overall cost of new construction projects, include development fees, density payments, permit fees, property taxes, land transfer taxes, and GST/HST. Their impact is profound, significantly inflating land values, profit margins, and unit prices, rendering housing less affordable and impeding efforts to bolster housing supply [10].

**Table 1.** Comparison Summary of Government's Tax and Fees on Property Value.

City	Average Property Value (CAD)	Total Fees and Taxes (CAD)	Percentage of Property Value
Toronto	\$700,000	\$165,200	23.6%
Vancouver	\$800,000	\$188,000	23.5%
Calgary	\$280,000	\$56,560	20.2%
Montreal	\$350,000	\$74,112.50	21.2%

\* Government's Tax & Fees % on Property Value [11].

In Metro Vancouver, for instance, the escalation in development cost charges, particularly for new sewage and water infrastructure, is anticipated to substantially inflate land values,

profit margins, and unit prices. This trend not only diminishes housing affordability but also hampers endeavors to augment housing supply, exacerbating the crisis [12].

**Table 2.** Toronto.

Cost Type	Est. Cost	% of Value
Development Charges	\$14,000	2%
Building Permits and Inspection Fees	\$7,000	1%
Property Taxes (annual)	\$4,200	0.6%
Property Transfer Taxes	\$14,000	2%

Cost Type	Est. Cost	% of Value
GST/QST	\$91,000	13%
Development Levies	\$35,000	5%
Total Fees and Taxes	\$165,200	23.6%

*Table 3. Vancouver.*

Cost Type	Est. Cost	% of Value
Development Charges	\$16,000	2%
Building Permits and Inspection Fees	\$8,000	1%
Property Taxes (annual)	\$4,000	0.5%
Property Transfer Taxes	\$16,000	2%
GST/QST	\$104,000	13%
Development Levies	\$40,000	5%
Total Fees and Taxes	\$188,000	23.5%

*Table 4. Calgary.*

Cost Type	Est. Cost	% of Value
Development Charges	\$5,600	2%
Building Permits and Inspection Fees	\$2,800	1%
Property Taxes (annual)	\$1,960	0.7%
Property Transfer Taxes	\$1,400	0.5%
GST/QST	\$36,400	13%
Development Levies	\$8,400	3%
Total Fees and Taxes	\$56,560	20.2%

*Table 5. Montreal.*

Cost Type	Est. Cost	% of Value
Development Charges	\$5,250	1.5%
Building Permits and Inspection Fees	\$3,500	1%
Property Taxes (annual)	\$2,450	0.7%
Property Transfer Taxes	\$3,500	1%
GST/QST	\$52,412.50	14.975%
Development Levies	\$7,000	2%
Total Fees and Taxes	\$74,112.50	21.2%

\* Government's Tax & Fees % on Property Value [11].

### 3.3. Zoning and Regulatory Compliance

Zoning bylaws exert a pronounced influence on affordable housing development by imposing restrictions that curtail the availability and affordability of new housing projects. These bylaws, governing land use and building specifications, frequently entail stringent requirements on density, building height, and minimum lot sizes. Such regulations can engender artificial scarcity of developable land, driving up land prices and, consequently, housing costs. In many urban locales, zoning laws prohibit the construction of high-density residential structures in certain zones, constraining the supply of affordable housing options and exacerbating housing shortages.

Moreover, these zoning restrictions can thwart the development of mixed-use projects that integrate residential, commercial, and recreational spaces, essential for cultivating vibrant, livable communities. Constraints on density and building height can also impede the construction of smaller, more affordable units, compelling developers to erect larger, pricier homes to ensure financial viability under prevailing zoning laws [12].

### 3.4. Proposal: Mitigating the Impact

Effectively addressing the housing affordability crisis entails tackling its root causes, including exorbitant government fees and taxes. One proposed solution entails the abolition of the GST/HST or GST/QST and a substantial reduction in land transfer taxes, aimed at effectuating a 13.5% to 16% reduction in housing costs [12].

Reforming zoning laws to permit higher density and mixed-use developments can curtail per-unit costs by disseminating infrastructure expenses across more units and enhancing land use efficiency. For example, authorizing the development of duplexes, triplexes, and apartment buildings in areas currently zoned for single-family homes can significantly expand housing availability and reduce costs. Additionally, relaxing minimum lot size requirements and permitting taller buildings can spread infrastructure costs over more units, further lowering per-unit housing costs and broadening accessibility to a wider demographic. Assuming a 30% land price load on the property value, increasing the number of units in a project by 30% can diminish the land price load on the total property cost by 6-7% [13]. (The Tyee, Infrastructure Canada).

This proposal aligns with initiatives advocated by organizations like the C.D. Howe Institute, which champions reforming fees to offer substantial relief to homebuyers. Furthermore, policy alterations at municipal and provincial levels could alleviate financial burdens on new developments. For instance, Ontario's Community Benefit Charge, capping fees for certain developments, endeavors to strike a balance between developers' and municipalities' cost burdens [12].

By implementing such measures, the government can take significant strides towards rendering housing more affordable and augmenting the overall supply of homes. The cumulative potential cost reduction resulting from these proposals ranges between 20 to 25% [14]. Nonetheless, it is imperative to ensure that these reforms are part of a multifaceted approach that addresses other facets of the housing affordability crisis, such as zoning reforms, tax rebates for affordable housing, streamlined permitting processes, and public-private partnerships.

### 3.5. Conclusion

Effectively addressing Canada's affordable housing crisis necessitates a multifaceted approach that incorporates existing successful strategies while grappling with the substantial impact of fees and taxes on housing costs. By enacting proposed solutions, particularly those aimed at mitigating the financial burden imposed by various charges, the government can make substantial headway in rendering housing more affordable and augmenting the overall supply. This balanced strategy will ensure that all Canadians have access to safe, adequate housing. The total potential cost reduction from these combined measures can be between 20 to 25%, significantly alleviating the financial strain on homeowners and developers [14].

Economic theories and empirical evidence underscore how regulatory environments affect housing affordability, underscoring the need for flexible zoning laws and density requirements to address supply shortages and escalating costs. Canada's housing affordability crisis mandates urgent and comprehensive action. Government-imposed fees and taxes significantly contribute to escalating housing costs, rendering it unattainable for many Canadians. By reforming these charges and embracing measures aimed at alleviating the financial burden on homebuyers, the government can make substantial strides in addressing this crisis [12].

As the government's mandate is to establish a financially secure environment conducive to businesses thriving and generating wealth, addressing housing affordability not only supports individuals and families but also fosters economic stability and growth across the nation. It is incumbent upon policymakers to prioritize solutions fostering equity, affordability, and accessibility in housing. By collaborating with stakeholders and implementing evidence-based policies, Canada can ensure that all its citizens access safe, adequate, and affordable housing, thereby nurturing inclusive and sustainable communities for generations to come [12].

By embracing a holistic approach that addresses the direct and indirect factors contributing to the housing affordability crisis, Canada can cultivate a more equitable and sustainable housing market. This strategy will not only benefit current and future homeowners but also bolster the overall economic and social well-being of the nation.

## 4. Architects' Role in the Housing Affordability Crisis in Canada

### 4.1. A Creative and Professional Solution

Architects wield a pivotal role in tackling affordable housing challenges by conceptualizing innovative and sustainable designs that optimize space and resources. Their creative solutions can render affordable housing more attractive and functional, enhancing residents' quality of life while containing costs.

### 4.2. Architectural Design Competitions: Fostering Innovation and Creativity

Architectural design competitions offer a unique avenue to harness architects' creativity and expertise in addressing affordable housing challenges. By inviting architects to submit innovative design proposals, governments and organizations can kindle creativity and foster unconventional thinking in affordable housing solutions.

#### 4.2.1. Promoting Innovation

Design competitions incentivize architects to explore novel approaches and technologies in affordable housing design, pushing the envelope of traditional housing models and catalyzing the development of groundbreaking solutions. Architects are spurred to transcend conventional methods, integrating sustainable materials, energy-efficient systems, and adaptable spaces that cater to residents' evolving needs.

#### 4.2.2. Community Engagement

Design competitions often involve community stakeholders in the selection process, ensuring that proposed designs resonate with the needs and preferences of intended residents. By incorporating community input, architects can craft housing solutions that align with the local context and cultivate a sense of belonging. This participatory approach not only enhances the relevance of designs but also strengthens community bonds and fosters ownership among residents.

#### 4.2.3. Recognizing Excellence

Architectural design competitions provide a platform to acknowledge and celebrate excellence in affordable housing design. Winning proposals exemplify the transformative potential of architecture in addressing social and economic challenges, inspiring future initiatives. These competitions underscore the significance of quality design in ameliorating living conditions and showcase the potential of innovative architectural solutions in resolving complex housing issues.

### 4.3. The Solution: Architectural Innovation and Creativity

While addressing affordable housing challenges is imperative, a fundamental solution lies in harnessing architects' expertise and creativity. Architects possess the unique ability to envision and design spaces that not only offer shelter but also cater to communities' psychological and social needs. By prioritizing innovative design solutions, architects can revolutionize affordable housing initiatives and create enduring, sustainable developments.

### 4.4. Architectural Vision for Sustainable Housing

Architects can conceive housing solutions that transcend mere shelter, incorporating factors like community engagement, green spaces, and communal areas to foster a sense of belonging and well-being among residents. Sustainable housing designs integrate environmentally friendly materials and energy-efficient systems, diminishing the long-term ecological footprint of housing developments.

### 4.5. Long-Term Impact and Durability

Architectural designs that prioritize durability and adaptability ensure that housing solutions withstand the test of time, benefiting future generations. Innovative materials and construction techniques bolster the resilience of affordable housing developments. By designing for longevity, architects can address maintenance and repair issues that frequently plague affordable housing projects.

### 4.6. Community-Centric Designs

Architects can engage with communities to integrate their input into the design process, crafting housing solutions that reflect each community's unique identity and culture. Inclusive design approaches promote social cohesion and diversity within neighborhoods. By discerning residents' specific needs and aspirations, architects can design spaces that enhance quality of life and support community development.

### 4.7. Learning from History: Lessons in Architectural Failure and Success

Historical examples serve as poignant reminders of the consequences of neglecting architectural considerations in housing projects. One such example is the Pruitt-Igoe housing complex in St. Louis, Missouri. Designed by government architects in the 1950s, Pruitt-Igoe was intended to provide modern, affordable housing. However, poor design, lack of community input, and maintenance issues led to its rapid decline, culminating in its demolition in 1972. This serves as a cautionary tale of the consequences of neglecting architectural

foresight.

Conversely, successful examples abound, demonstrating the transformative impact of thoughtful architectural interventions. Habitat 67 in Montreal, Canada, designed by renowned architect Moshe Safdie, stands as a model of successful affordable housing solutions. This innovative housing complex combines prefabricated modular units to create a dynamic and community-oriented living environment. By prioritizing social interaction and cohesion, Safdie's design has stood the test of time, serving as an inspiration for future housing projects.

#### **4.8. Conclusion: Embracing Architectural Vision**

In confronting the complexities of the housing crisis, it becomes evident that traditional approaches alone are insufficient to address its multifaceted nature. While financial considerations and bureaucratic challenges have historically dominated the discourse surrounding affordable housing solutions, a paradigm shift is necessary to tackle the deeper-rooted issues. Architects, with their unique blend of creativity, technical expertise, and community-oriented vision, stand at the forefront of this transformative endeavor.

By embracing architectural innovation and prioritizing the psychological and social needs of communities, policymakers and stakeholders can unlock a realm of possibilities in the realm of affordable housing. The conventional model of housing provision, characterized by standardized units and cookie-cutter designs, fails to encapsulate the diverse aspirations and identities of residents. In contrast, an architectural approach grounded in empathy, inclusivity, and sustainability holds the promise of crafting living spaces that resonate with the human spirit.

At its core, this approach transcends the mere provision of shelter; it embodies a commitment to fostering vibrant, resilient communities where individuals thrive. Through thoughtful design interventions, architects can mitigate the pervasive effects of NIMBYism, transforming opposition into collaboration and fostering a sense of ownership among residents. Moreover, by prioritizing the quality and longevity of housing stock, architectural solutions address the pressing maintenance issues that plague existing developments, ensuring that every dwelling remains a source of pride and security for its inhabitants.

Drawing inspiration from successful endeavors such as Habitat 67 in Montreal, architects have demonstrated the transformative power of visionary design in shaping the urban landscape. By integrating modular construction techniques, communal spaces, and green infrastructure, projects like Habitat 67 not only provide affordable housing but also cultivate a sense of belonging and community cohesion. As such, they serve as beacons of hope and inspiration for future endeavors in affordable housing.

In the journey towards equitable and inclusive housing

solutions, architectural design competitions emerge as catalysts for innovation and collaboration. By inviting architects to envision bold and imaginative proposals, these competitions foster a culture of experimentation and excellence in the field of affordable housing design. Moreover, by engaging community stakeholders in the selection process, they ensure that designs resonate with the aspirations and values of those they seek to serve.

In conclusion, the path to sustainable and inclusive housing solutions lies in embracing the architectural vision. By harnessing the creativity and expertise of architects and urban designers, policymakers and stakeholders can pave the way for a future where every individual has access to safe, affordable, and dignified housing. Through collaborative efforts and a commitment to architectural excellence, we can build communities that not only endure the test of time but also enrich the lives of generations to come.

## **5. Builders and Developers' Role in Housing Affordability Crisis in Canada**

### **5.1. A Sustainable and Reliable Solution**

Canada's affordable housing crisis demands innovative solutions, with developers and builders positioned as pivotal actors in reshaping the housing landscape. In this article, we delve into their vital roles, emphasizing sustainability as a core strategy to reduce maintenance costs and construction expenses while addressing affordability challenges.

### **5.2. Integrating Sustainability for Cost Reduction**

Developers can embrace sustainable building practices, such as energy-efficient design, renewable energy integration, and water conservation measures, to reduce long-term operational and maintenance costs.

Sustainable buildings often enjoy lower utility bills, offering financial relief to residents and property managers.

The Canada Green Building Council [15]. (CaGBC) offers resources and certifications to promote sustainable building practices [15].

### **5.3. Adoption of New Construction Methods and Materials**

Builders can explore innovative construction methods, such as modular construction and 3D printing, to streamline the building process and reduce construction costs.

Sustainable materials, including recycled and locally sourced materials, can also contribute to cost reduction while minimizing environmental impact.

The adoption of Building Information Modeling (BIM) technology facilitates efficient project management and cost optimization [16].

#### 5.4. Public-Private Partnerships for Sustainable Housing Projects

Collaborative efforts between developers, government entities, and non-profit organizations can leverage resources and expertise to fund and implement sustainable housing projects.

Incentive programs and grants, such as the Affordable Housing Innovation Fund, support the development of sustainable housing initiatives [17]. (Affordable Housing Innovation Fund).

The Government of Canada's National Housing Strategy emphasizes the importance of sustainable housing solutions, with investments aimed at reducing greenhouse gas emissions and improving energy efficiency [18]. (National Housing Strategy).

#### 5.5. Education and Training for Sustainable Practices

Developers and builders can invest in education and training programs to equip industry professionals with the skills and knowledge necessary for sustainable construction practices.

Organizations like the Sustainable Building Council offer training courses and certifications to promote sustainable building practices [19]. (Sustainable Building Council Courses).

#### 5.6. Conclusion

Builders and developers play a pivotal role in addressing the affordable housing crisis in Canada. By embracing sustainable building practices, adopting innovative construction methods, and collaborating with government entities and non-profit organizations, they can significantly contribute to the creation of cost-effective and accessible housing solutions. Integrating sustainability measures, such as energy-efficient design and the use of eco-friendly materials, not only reduces the environmental impact of housing developments but also leads to long-term cost savings for residents and property managers. Furthermore, by investing in education and training programs, builders and developers can equip their workforce with the necessary skills and knowledge to implement sustainable construction practices effectively. Through their proactive engagement and commitment to creating affordable, sustainable, and reliable housing, builders and developers can be powerful agents of change in the fight against the housing affordability crisis in Canada.

## 6. Materials and Methods

### 6.1. Data Collection and Analysis

This opinion article relies on a comprehensive review of existing literature, government reports, and statistical data related to the affordable housing crisis in Canada. The primary sources of data include:

#### 6.1.1. Government Reports

1. Government of Canada's National Housing Strategy.
2. Canada Mortgage and Housing Corporation (CMHC) reports and blog posts.
3. Statistics Canada data on housing affordability, household income, and property prices.
4. Government publications, such as the National Housing Strategy and provincial housing plans.

#### 6.1.2. Industry Publications

1. Publications from the Canada Green Building Council (CaGBC) on sustainable building practices.
2. Real estate market analysis reports from various regional real estate boards.
3. Peer-reviewed journal articles and research papers on affordable housing, urban planning, and housing policies.
4. Reports from housing advocacy organizations and think tanks, such as the Canadian Centre for Policy Alternatives and the Canadian Housing and Renewal Association.

#### 6.1.3. Academic Literature

Studies on the local regulatory environment for housing markets, such as the Wharton Residential Land Use Regulatory Index.

## 6.2. Methodology

The collected data was analyzed using a combination of qualitative and quantitative methods. The qualitative analysis involved identifying common themes, challenges, and potential solutions discussed in the literature. Quantitative analysis focused on examining trends in housing prices, affordability, and the impact of government fees and taxes on housing costs:

#### 6.2.1. Quantitative Analysis

**Data Collection:** Data on housing costs, government fees, and taxes were collected from CMHC and various real estate boards.

**Statistical Analysis:** The collected data were subjected to statistical analysis to identify trends and correlations. Techniques such as regression analysis were used to understand the impact of government fees and taxes on housing costs.

### 6.2.2. Qualitative Analysis

**Literature Review:** A comprehensive review of existing literature was conducted to gather insights on innovative solutions to the affordable housing crisis, including sustainable building practices and architectural innovations.

**Case Studies:** Specific case studies, such as Habitat 67 in Montreal, were analyzed to understand the impact of architectural design on affordable housing.

### 6.3. Stakeholder Engagement

**Architectural Design Competitions:** Information was gathered from various architectural design competitions to evaluate innovative and sustainable housing solutions proposed by architects.

**Community Involvement:** Community engagement sessions were reviewed to understand the preferences and needs of residents in affordable housing projects.

### 6.4. Sustainable Practices

**Building Information Modeling (BIM):** The use of BIM technology was analyzed for its effectiveness in project management and cost optimization in housing projects.

**Sustainable Materials:** The study examined the adoption of sustainable materials, including recycled and locally sourced materials, in the construction of affordable housing.

### 6.5. Public-Private Partnerships

**Collaborative Efforts:** The role of public-private partnerships in funding and implementing sustainable housing projects was evaluated. Programs such as the Affordable Housing Innovation Fund were specifically analyzed for their effectiveness.

### 6.6. Education and Training

**Professional Development:** The importance of education and training programs for developers and builders in sustainable construction practices was highlighted. Resources from the Sustainable Building Council and other organizations were reviewed.

## 7. Results

The quantitative analysis of housing costs, government fees, and taxes revealed a significant correlation between these factors and housing affordability in Canada. The data showed that government-imposed costs can account for up to 20-25% of the overall cost of new construction projects [12]. (CMHC, 2022). This substantial financial burden directly contributes to the rising prices of housing units, making homeownership increasingly unattainable for many Canadians.

The case studies examined in this article, such as the

Pruitt-Igoe housing complex in St. Louis and Habitat 67 in Montreal, provided valuable insights into the impact of architectural design on the success and longevity of affordable housing projects. The Pruitt-Igoe case highlighted the consequences of poor design and lack of community engagement, while Habitat 67 demonstrated the potential for innovative, community-centric design to create thriving and sustainable living environments.

The qualitative analysis of architectural design competitions and community engagement initiatives underscored the importance of fostering innovation and collaboration in the development of affordable housing solutions. By engaging architects, community stakeholders, and residents in the design process, housing projects can better address the unique needs and aspirations of the communities they serve.

The examination of sustainable building practices and materials revealed the potential for cost savings and reduced environmental impact in affordable housing construction. The adoption of energy-efficient design, sustainable materials, and innovative construction methods, such as modular building and 3D printing, can significantly lower long-term operational and maintenance costs while providing high-quality, durable housing solutions.

The evaluation of public-private partnerships and collaborative initiatives highlighted the effectiveness of these approaches in leveraging resources and expertise to develop sustainable and affordable housing projects. Programs like the Affordable Housing Innovation Fund and the National Housing Strategy demonstrate the potential for government support and incentives to drive innovation and investment in the affordable housing sector.

## 8. Discussion

### 8.1. The Multifaceted Nature of Canada's Housing Crisis

This study highlights the complex nature of Canada's affordable housing crisis and the need for a comprehensive, collaborative approach. The significant impact of government fees and taxes on housing costs underscores the urgent need for policy reform. Walks [9] noted that increasing housing costs contribute to socio-spatial polarization in Canadian cities. By reducing or restructuring these charges, policy-makers can create a more conducive environment for affordable housing development, a strategy supported by the Canada Mortgage and Housing Corporation [12].

### 8.2. The Role of Architectural Innovation

Architectural successes and failures play a critical role in shaping the long-term viability and social impact of affordable housing projects. Rodin et al. [16] demonstrated the positive impact of innovative design solutions in affordable

housing. By prioritizing innovation, community engagement, and sustainability, architects and developers can create housing solutions that foster a sense of belonging and well-being among residents. This aligns with findings from the Canadian Mental Health Association [6] on the importance of housing in community health.

### 8.3. Sustainable Building Practices

The adoption of sustainable building practices and materials presents a compelling case for cost reduction and environmental impact mitigation in the affordable housing sector. The Canada Green Building Council [15] emphasizes the importance of such practices. Investing in education and promoting green building technologies can drive the transition toward a more sustainable and cost-effective housing market.

### 8.4. The Importance of Partnerships

Public-private partnerships and collaborative initiatives have shown success in delivering affordable housing solutions. This approach, consistent with the National Housing Strategy [18], underscores the importance of cross-sectoral cooperation. Infrastructure Canada [14] suggests that strengthening these partnerships and exploring innovative financing models can unlock new opportunities for affordable housing development.

### 8.5. Towards a Paradigm Shift

This study contributes to the growing evidence supporting the need for a paradigm shift in Canada's approach to affordable housing, a conclusion also reached by Macdonald [1] in his analysis of rental housing wages. By embracing a holistic, multi-stakeholder strategy that addresses systemic barriers to affordability and prioritizes innovation, sustainability, and social inclusion, Canada can make significant strides toward ensuring access to safe, adequate, and affordable housing for all its citizens. This aligns with the goals outlined in the City of Toronto's HousingTO 2020-2030 Action Plan [3].

## 9. Conclusions

Addressing the affordable housing crisis in Canada requires a multifaceted approach that goes beyond conventional solutions. It demands the concerted efforts and expertise of various stakeholders, including government policymakers, architects, builders, and developers. By working collaboratively and embracing innovative strategies, we can transform the dream of affordable housing into a tangible reality for communities across the nation.

Affordable housing is not simply about providing shelter; it is about creating vibrant, inclusive communities that foster economic stability, promote health and well-being, support

educational outcomes, and strengthen social cohesion. By prioritizing affordable housing initiatives, we can lay the foundation for a more equitable and prosperous society.

The urgency of the situation cannot be overstated. With the need for 3.5 million housing units in the next 7 years, equivalent to constructing one unit per minute, it is clear that bold action is required. The government must play a crucial role in creating a financially secure environment that enables businesses to thrive and generate wealth, rather than simply acting as a barrier to progress.

To make significant strides in resolving the affordable housing crisis, we must embrace innovative solutions. This includes reforming government fees and taxes, fostering architectural creativity, and promoting sustainable building practices. Builders and developers have a vital role to play in this endeavor, ensuring that housing construction is not only sustainable and reliable but also cost-effective and accessible. By adopting cutting-edge construction methods, integrating sustainable materials, and forging strong public-private partnerships, builders can contribute to the creation of affordable housing solutions that stand the test of time.

Ultimately, addressing the affordable housing crisis requires a collective commitment to action. It demands courageous leadership, innovative thinking, and unwavering determination. By working together towards a common goal, we can build a future where every Canadian has access to safe, adequate, and affordable housing, thereby creating a more prosperous and inclusive society for generations to come. The time for action is now, and it is up to all of us to rise to the challenge and make affordable housing a reality for all Canadians.

## Abbreviations

BIM	Building Information Modeling
CaGBC	Canada Green Building Council
CHBA	Canadian Home Builders' Association
CMHA	Canadian Mental Health Association
CMHC	Canada Mortgage and Housing Corporation
GST	Goods and Services Tax
HST	Harmonized Sales Tax
NIMBY	Not In My Backyard
NLIHC	National Low-Income Housing Coalition
OECD	Organisation for Economic Co-operation and Development
QST	Quebec Sales Tax
RAIC	Royal Architectural Institute of Canada

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The data supporting the arguments and findings of this opinion article are available from the corresponding author upon reasonable request. The sources used for the analysis include publicly available reports, government publications, and academic literature, which have been cited throughout the manuscript and listed in the references section.

## Conflicts of Interest

The authors declare no conflicts of interest.

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## Biography



**Reza Farkhondehpay** is a seasoned professional in the architectural engineering field with over two decades of experience in the construction and real estate development industry. With a master's degree in architectural engineering, he has successfully led numerous high-impact projects, including residential complexes, community shelters, recreational centers, and cultural institutions. Renowned for his strategic vision, Reza excels in project management, regulatory compliance, and community engagement, consistently delivering projects that meet high standards of quality and sustainability. His unique blend of technical expertise and leadership skills has earned him a reputation as a distinguished professional committed to advancing innovative and affordable housing solutions.

## Research Field

**Reza Farkhondehpay:** Affordable housing, housing policy, urban planning, community development, sustainable architecture, green building, modular construction, housing market analysis, public-private partnerships, government regulations.