



Red Tape
Research

BREAKING GROUND

A jurisdictional update on housing initiatives to reduce red tape

JANUARY 2025



Introduction

CFIB's 2024 report [*Flushing out the nonsense: An analysis of municipal renovation permitting across Canada*](#) shed light on the inefficiencies in municipal permitting processes that hinder housing development. Using a simple bathroom renovation as an example, the report highlighted the challenges contractors face with building permitting, including excessive paperwork, prolonged wait times, and inconsistent service standards.

CFIB used the report to issue our 2024 Red Tape Challenge calling on governments at all levels to find ways to reduce red tape to help address the housing shortage with specific attention to wait times and service standards.

This report aims to provide an informed overview of the federal,¹ provincial, and municipal responses to our challenge. It examines progress across several key areas including digitization, streamlined processes, zoning changes, and policy changes aimed at easing compliance for housing development (see Appendix - Table 1 for a summary of regional findings). This analysis was conducted through research on relevant government websites and the review of letters and correspondence with government officials. Data is accurate as of November 26, 2024.

Further evaluation would be necessary to assess the actual impact these initiatives have on regulatory efficiency, accelerating housing development, and contributing to meeting Canada's housing targets. This analysis focuses on documenting approaches rather than measuring their outcomes.

¹ Municipal initiatives funded through the federal Housing Accelerator Fund (HAF) are excluded from municipal analysis. The HAF is classified as a federal initiative.

Progress to date in housing and regulatory reform

British Columbia

Streamlined processes

Municipal

- Starting in July 2024, Vancouver simplified its permit processes² to make it easier and faster for residents and businesses to obtain permits. By October 2024, Vancouver City Council further sped up³ the permitting process by digitizing and streamlining regulations and implementing the 3-3-3-1 Permit Approval Framework, including for multiplex housing. This facilitated the development of more medium-density housing types to address housing affordability. These efforts align with the province's commitment to advancing digital permitting and construction as part of the Homes for People⁴ action plan.

Zoning changes

Provincial

- The Homes for People action plan focuses on increasing housing supply and affordability through zoning reforms that promote small-scale multi-unit housing such as duplexes and townhouses.
- Under Bill 44,⁵ municipalities with over 5,000 residents are now required to amend zoning bylaws to permit three to four units on previously single-family lots, and up to six units on larger lots near frequent transit stops. This legislation also mandates regular updates to community plans and zoning to streamline permitting and address future housing demands efficiently.

Digitization

Provincial

- In May 2024, the Government of British Columbia introduced the Building Permit Hub,⁶ a digital platform designed to streamline the permitting process by standardizing requirements, checking applications for completeness, and ensuring BC Building Code compliance. This initiative aims to reduce red tape, cut approval times, and lower costs for developers.
- The province is investing in digital solutions to modernize housing and construction, including delivering a web-based, interactive version of the BC Building Code. This digital tool enhances accessibility and compliance with building standards, aligning with the Homes for People action plan's goal to streamline permitting and construction processes across British Columbia.

Municipal

- The City of Kelowna introduced digital tools, including award-winning chatbots,⁷ to simplify application procedures for building permits and housing-related inquiries, providing real-time assistance to residents and developers. These efforts follow feedback about delays and complexities in accessing permits, which have historically posed barriers to timely housing development. By adopting modern, user-friendly technology and reviewing regulatory frameworks, Kelowna seeks to eliminate unnecessary steps, improve processing times, and foster a more efficient permitting system. This initiative aligns with the city's commitment to improving housing

² City of Vancouver. (June 26, 2024). *Status update: Progress toward 3-3-3-1 permitting targets*. <https://council.vancouver.ca/20240709/documents/r1a.pdf>

³ City of Vancouver. (n.d.). *Permitting improvement program*. <https://vancouver.ca/home-property-development/permitting-improvement-program.aspx>

⁴ Government of British Columbia. (2023). *Homes for people: B.C.'s housing action plan to deliver more homes for people, faster*. https://news.gov.bc.ca/files/Homes_For_People.pdf

⁵ Government of British Columbia. (June 18, 2024). *New rules help deliver housing faster in B.C.* <https://news.gov.bc.ca/releases/2024HOUS0100-000943>

⁶ Government of British Columbia. (May 27, 2024). *New Building Permit Hub launched to speed up homebuilding*. <https://news.gov.bc.ca/releases/2024HOUS0028-000817>

⁷ City of Kelowna. (2024). *Meet Kelowna's chatbots: Your award-winning digital sidekicks*. <https://www.kelowna.ca/our-community/community-stories/meet-kelowna%E2%80%99s-chatbots-your-award-winning-digital-sidekicks>

affordability and facilitating sustainable urban development through regulatory innovation.

Policy changes

Provincial

- Changes to the British Columbia building codes⁸ now allow single-egress stair designs in low- and mid-rise buildings, improving flexibility for higher density construction on smaller lots.

Municipal

- The City of Vancouver has introduced measures to reduce red tape for local businesses, including proposed regulatory changes⁹ following public feedback on restrictive rules for home-based businesses. In 2024, Vancouver City Council recommended drafting amendments to allow a limited number of employees and customers at residential premises, reducing the need for extensive permits. The city found that current regulations, which prohibit customer visits and limit business operations in home-office settings, constrain business growth and create uncertainty for entrepreneurs. These proposed changes aim to remove unnecessary barriers and modernize Vancouver's home-based business framework. This effort builds on the 2020 Vancouver plan to support local business growth through regulatory simplification and enhanced operational flexibility.

⁸ Ibid.

⁹ City of Vancouver. (June 11, 2024). *Referral report: Modernizing home-based business regulations*. <https://council.vancouver.ca/20240709/documents/rr1.pdf>

Alberta

Streamlined processes

Provincial

- In February 2024, the Ministry of Municipal Affairs updated the Municipality Measurement Index (MMI), allowing the public to compare data such as the average time municipalities take to process applications for business licences and development permits. This transparency initiative helps residents and stakeholders monitor and compare municipal efficiency, supporting higher service standards and contributing to a streamlined permitting process.

Municipal (City of Calgary)

- The City of Calgary has committed to improving its permitting processes in response to the housing crisis. Calgary’s Home is Here Housing Strategy,¹⁰ approved by Council, seeks to increase housing supply and support affordable housing providers.
- In September 2024, Calgary introduced an Expedited Review pilot program, allowing preapproved building permits for specific home models. This initiative speeds up the permit process, reducing application times for developers.
- Calgary’s Affordable Housing Priority Stream¹¹ fast-tracks reviews for developments that provide affordable housing. Initially available to non-profits, this priority stream has expanded to include private developers, helping to expedite affordable housing projects.

Municipal (City of Edmonton)

- Edmonton publicly released¹² processing approval timelines for permits, licences, and land development applications to provide transparency, predictability, and consistency for developers, allowing for better project planning and risk management.
- Edmonton’s District Policy and Plan repeals¹³ project consolidates 3,700 pages of older, overlapping plans into 16 streamlined district plans (under 500 pages). This reduction simplifies the development review process, reduces policy conflicts, and fosters more efficient housing construction aligned with Edmonton’s City Plan.
- Through the city’s Affordable Housing Permit Processing standard,¹⁴ Edmonton’s Client Liaison Unit¹⁵ now prioritizes development permit applications for non-market affordable housing, streamlining reviews and expediting approvals for eligible projects.
- Launched in September 2024, Edmonton’s self-service Auto-Review for House Development Permits¹⁶ system allows applicants for single-detached and semi-detached homes to receive same-day development permits if their applications meet zoning requirements (zoning bylaw 20001), cutting approval times by two to three weeks.

Zoning changes

Municipal (City of Calgary)

- In May 2024, Calgary updated its citywide low-density zoning (Rezoning for Housing¹⁷) to allow diverse housing types—such as single-detached, semi-detached, townhouses, and row houses—across all communities. This change removes the need for property-specific rezoning approvals, saving applicants three to six months and reducing fees by up to \$4,738.

¹⁰ City of Calgary. (2024). *Housing strategy*. <https://www.calgary.ca/communities/housing-in-calgary/housing-strategy.html>

¹¹ City of Calgary. (2024). *Housing strategy*. <https://www.calgary.ca/communities/housing-in-calgary/housing-strategy.html>

¹² City of Edmonton. (2024). *Development and construction application processing times*. https://www.edmonton.ca/business_economy/processing-times

¹³ City of Edmonton. (2024). *Plans in effect: The District Policy and Plans*. https://www.edmonton.ca/city_government/urban_planning_and_design/plans-in-effect

¹⁴ City of Edmonton. (2024). *Corporate policies*. https://www.edmonton.ca/city_government/city_organization/standards

¹⁵ City of Edmonton. (2024). *Client Liaison Unit*. https://www.edmonton.ca/business_economy/client-liaison-unit#:~:text=The%20Client%20Liaison%20Unit%20provides,in%20the%20Economic%20Action%20Plan

¹⁶ City of Edmonton. (2024). *Application requirements for house permits*. https://www.edmonton.ca/residential_neighbourhoods/application-requirements-house-permits

¹⁷ City of Calgary. (2024). *Rezoning for housing*. <https://www.calgary.ca/planning/projects/rezoning-for-housing.html>

- Calgary’s comprehensive update to its City Building Program¹⁸ focuses on simplifying regulations. The proposed zoning changes would consolidate residential districts, reduce residential uses, eliminate parking minimums, and set clear guidelines for home businesses, reducing costs and easing development.

Municipal (City of Edmonton)

- In January 2024, Edmonton implemented a comprehensive overhaul of its zoning bylaw,¹⁹ making development processes more efficient and accessible. The updated bylaw:
 - Simplifies and reduces regulations, offering clearer expectations for applicants and communities.
 - Increases flexibility for housing designs to better suit neighbourhood contexts.
 - Reduces incomplete applications due to clearer guidelines, minimizes the need for rezonings, and allows up to eight units in small-scale residential zones to support higher density.

Digitization

Provincial

- In May 2024, the Alberta government introduced the Municipal Affairs Statutes Amendment Act (Bill 20)²⁰ which mandates digital options for public hearings, ensuring residents can easily participate in decisions impacting their communities. Additionally, municipalities will limit unnecessary public hearings to encourage timely decisions on housing developments. The legislation also expands the Community Revitalization Levy (CRL) program, enabling municipalities to support the capital costs of privately owned affordable housing projects, including office-to-residential conversions. These updates aim to support affordable housing development and reduce regulatory barriers.

Municipal (City of Edmonton)

- Edmonton’s interactive Residential Permit Guide²¹ helps homeowners and contractors navigate specific residential permit requirements, expediting application processes for secondary suites and other home improvements.

Policy changes

Provincial

- Alberta introduced changes to city charters for Calgary and Edmonton to improve housing affordability and transparency. The three key changes include: removing unused inclusionary housing provisions to prevent potential supply constraints and price increases; eliminating the ability for cities to enforce stricter energy efficiency standards than the Alberta Building Code, which could reduce construction costs; and clarifying the rules for off-site levies to ensure greater transparency and accountability in how development fees are managed.
- Service Alberta and Red Tape Reduction (SARTR) is conducting a cross-government review of legislation, regulations, and permits affecting housing development and construction. This review aims to identify and address regulatory barriers, assess related legislation that impacts development, and evaluate risks hindering housing progress.

Municipal (City of Calgary)

- Calgary’s Local Area Planning Program²² involves collaboration with over 80 communities to set clear guidelines for growth. These plans support redevelopment while linking development to community investment in public spaces and amenities, aligning with broader municipal and provincial goals for efficient housing development.

¹⁸ City of Calgary. (2024). *City Building Program*. <https://www.calgary.ca/planning/city-building-program.html>

¹⁹ City of Edmonton. (2024). *Zoning Bylaw Renewal*. <http://edmonton.ca/ZoningBylawRenewal>

²⁰ Government of Alberta. (May 8, 2024). Paving the way for more local housing options. <https://www.alberta.ca/release.cfm?xID=9031679BEADB0-DAAF-AEBA-1F83AA545E170235>

²¹ City of Edmonton. (2024). *Self-serve permit applications*.

https://selfserve.edmonton.ca/Default.aspx?PossePresentation=SelfServeWizard&PosseObjectDef=s_Users

²² City of Calgary. (2024). *Local area planning*. <https://www.calgary.ca/planning/local-area.html>

Municipal (City of Edmonton)

- In August 2024, Edmonton introduced a new policy for fire separation (Building Permit Application Policy [B23-01]²³) in row houses with multiple secondary suites, effective retroactively to May 1, 2024. This alternative fire code solution cuts down on design and construction costs while ensuring safety, directly benefiting housing affordability.

²³ City of Edmonton. (2024). *Policy B23-01: Fire separation between row houses with more than two secondary suites*. <https://www.edmonton.ca/sites/default/files/public-files/Policy-B23-01-Secondary-Suites-in-Row-houses.pdf>

Saskatchewan

In its 2024 budget,²⁴ the Government of Saskatchewan introduced a series of measures to increase housing affordability, aiming to lower costs for new and existing homeowners. Key initiatives include:

- The PST Rebate on New Home Construction Program, providing tax relief for new builds and making homeownership more accessible.
- The Saskatchewan First-Time Homebuyers Tax Credit, helping first-time buyers manage the financial burden of purchasing a home.
- The cessation of carbon tax collection by SaskEnergy and SaskPower on natural gas and electric residential heating, paired with an 8% SaskEnergy rate reduction that began in October 2023, reducing utility costs for residential customers across the province.

While the Government of Saskatchewan introduced various cost reduction and tax measures to enhance housing affordability in its 2024 budget, the province and major municipalities have not undertaken any significant housing-related red tape reduction initiatives.

²⁴ Government of Saskatchewan. *Supporting Affordable Housing*. Saskatchewan Provincial Budget, 2024. <https://budget.saskatchewan.ca/communities/supporting-affordable-housing>

Manitoba

Zoning changes

Provincial

- In October 2024, the Manitoba government introduced legislative amendments (Bill 40)²⁵ to ease the zoning appeals process to speed up new housing development. Key changes include raising the number of objectors required to trigger a public appeal to the Manitoba Municipal Board, from 25 to 300 for larger municipalities like Winnipeg and Brandon, and five percent of the census population in smaller municipalities. These changes aim to reduce delays, lower costs, and enhance municipal autonomy in housing development. The amendments are part of a broader planning legislation review, with further consultations expected.

Municipal

- In September 2024, the City of Winnipeg introduced bylaw changes to simplify the permit process for small home improvement projects, such as installing hot tubs, patios, or garden sheds. The changes, led by the Property and Development Committee, will remove development permit requirements on 25 project types, reducing red tape and speeding up approvals. These amendments mark the first of four planned phases of updates to Winnipeg's zoning bylaws, with three more phases²⁶ to be implemented by 2027. Each phase aims to simplify the development process, enable faster project turnarounds, and reduce regulatory barriers. Further updates in 2024 will focus on promoting more housing and affordable units in the city. Winnipeg's zoning amendments are part of the city's broader objective to improve the housing supply and remove barriers to timely residential development.
- Additionally, in November 2024, the City of Winnipeg introduced further revisions to the Winnipeg zoning bylaw for Urban and Regional Mixed-Use Corridors and Centre-zoned properties that are 10 acres or more. Updates include:
 - Allowing residential uses, including multi-family dwellings, with no maximum density.
 - Using a form-based approach to guide site and building design, such as massing, scale, and landscaping.

Streamlined processes

Provincial:

- Manitoba has launched the "Housing Starts Here"²⁷ portal to streamline access to a \$26 million capital grant for affordable housing projects for non-profits, Indigenous governments, and municipalities. This initiative aims to develop 350 social housing units in 2024-25, offering forgivable loans, rent supplements, and support services for those at risk of homelessness.

²⁵ Government of Manitoba. (October 16, 2024). *News release: Manitoba government introduces legislation to help build new housing faster.* <https://news.gov.mb.ca/news/index.html?item=65597&posted=2024-10-16>

²⁶ City of Winnipeg. (March 22, 2024). *City now giving development permit exemptions for 25 construction projects and activities.* <https://www.winnipeg.ca/news/2024-03-22-city-now-giving-development-permit-exemptions-25-construction-projects-and-activities>

²⁷ Government of Manitoba. (November 7, 2024). *News release: Manitoba government making it easier for organizations to build affordable housing and end chronic homelessness: New housing portal opens to help connect projects with funding.* <https://news.gov.mb.ca/news/index.html?item=65997>

Ontario

Streamlined processes

Provincial

- The Ontario government published its new Provincial Planning Statement (PPS) that streamlines land use planning and reduces red tape by creating one province-wide land-use planning policy statement.²⁸ This new policy took effect on October 20, 2024. According to the province, it eliminated over 100 pages and 30,000 words of administrative burden and will save municipal staff an estimated 6,600 hours.
- Ontario released a new Building Code to reduce regulatory burdens for the construction industry, increase building safety and quality, and make it easier to build housing.²⁹ The 2024 Building Code streamlines processes and eliminates at least 1,730 technical variations between provincial and national requirements. It took effect on January 1, 2025, with a three-month grace period until March 31, 2025, for certain designs that are already underway.
- Under the At Your Service Act passed in March 2022, Ontario established a framework to set service standards for businesses applying for licences and permits across all government ministries, including the Ministry of Municipal Affairs and Housing.³⁰ As of January 1, 2025, business service standards for processing licences and permits online, by phone and in person have been published on the province's website.

Municipal (City of Toronto)

- The City of Toronto has put in place the Express Services stream.³¹ The service's goal is to streamline building permit applications and make the permit approval process faster and more efficient for smaller residential projects such as one-to-two-unit conversions, as well as standalone plumbing and drain permits, and smaller commercial projects such as interior alterations to certain businesses.

Municipal (City of Ottawa)

- The City of Ottawa has updated its Development Applications Information and Materials webpage³² to better communicate with the public, industry, and internal staff.
- New internal business processes³³ centered around zoning bylaw amendments and site plan control applications were introduced to help improve processing timelines.
- Pre-consultation forms and checklists were revised so that a phased approach to pre-consultation can be implemented which also aligns with the information that could be requested as part of a complete Planning Act application.
- Internal tracking systems used to track pre-applications as well as formal applications were upgraded to ensure compliance with provincial timelines.

²⁸ Government of Ontario. (August 20, 2024). *Provincial Planning Statement, 2024*. <https://www.ontario.ca/page/provincial-planning-statement-2024>

²⁹ Government of Ontario. (July, 4, 2024). *The 2024 Ontario Building Code*. <https://www.ontario.ca/page/2024-ontario-building-code>

³⁰ Ibid.

³¹ City of Toronto. (2024). *Express Building Permits*. <https://www.toronto.ca/services-payments/building-construction/apply-for-a-building-permit/express-building-permits/>

³² City of Ottawa. (2024). *Planning application submission information and materials*. <https://ottawa.ca/en/planning-development-and-construction/residential-property-regulations/development-application-review-process/development-application-submission/planning-application-submission-information-and-materials#section-185ac24a-dd53-4765-8122-514264e7b1b1>

³³ City of Ottawa. (2024). *Bill 109 Implementation Phase 2*. <https://pub-ottawa.escribemeetings.com/filestream.ashx?DocumentId=127703>

Digitization

Provincial

- Ontario launched the Permit Navigation Tool that helps businesses find and track permits and licences. The tool is undergoing beta testing and now includes building and land use permits.³⁴

Policy changes

Provincial

- Ontario passed Bill 185 (Cutting Red Tape to Build More Homes Act, 2024) to reduce barriers to building housing and accelerate planning approvals.³⁵ Changes include removing parking space minimums for developments in certain areas near most major transit stations, allowing municipalities to reallocate infrastructure servicing allocations from stalled developments to ready-to-build ones, and removing the planning responsibilities of seven upper-tier municipalities.
- Ontario passed Bill 227 (Cutting Red Tape, Building Ontario Act, 2024) as part of the broader Fall Red Tape Reduction package.³⁶ The package includes housing-related measures such as reducing unnecessary administrative requirements for brownfield redevelopment to help accelerate new home building, allowing building officials in Manitoba to practice in Ontario to help address the current shortages of municipal building officials in Northern Ontario communities.

³⁴ Government of Ontario. (September, 27, 2024). *2024 Burden Reduction Report: Enhancing Ontario's communities - Pathways to efficiency and connection*. <https://www.ontario.ca/page/2024-burden-reduction-report-enhancing-ontarios-communities-pathways-efficiency-and-connection>

³⁵ Legislative Assembly of Ontario. (2024). Bill 185, Cutting Red Tape to Build More Homes Act, 2024. <https://www.ola.org/en/legislative-business/bills/parliament-43/session-1/bill-185>

³⁶ Government of Ontario. (2024). Fall 2024 Red Tape Reduction Package. <https://www.ontario.ca/page/fall-2024-red-tape-reduction-package>

Quebec

Streamlined processes

Provincial and municipal

- In August 2024, the Quebec government and the City of Montréal created a fast-track program for "qualified developers"³⁷ to kick-start affordable housing construction. The program supports financially affordable housing projects led by groups of experienced developers recognized for their efficiency by the Société d'habitation du Québec (SHQ). The SHQ will grant "Qualified Developer" status to promoters or organizations so they can begin construction on their projects more quickly. To facilitate this, the SHQ is planning significant administrative and regulatory relief when applying for financial assistance for affordable housing construction, specifically shortening the "applicant qualification" phase.

Policy changes

Provincial

- In February 2024, the province of Quebec passed Bill 31 An Act to amend various legislative provisions with respect to housing with the goal of introducing temporary rules to speed up the completion of housing projects.³⁸ To accelerate the construction of rental housing, Bill 31 enables municipalities with a population over 10,000 and a vacancy rate below 3% to allow projects of three or more units on their territory, regardless of their planning bylaws. Bill 31 also introduces a five-year system starting August 21, 2024, that allows owners to build an accessory dwelling unit in a main residential building, even if prohibited by planning bylaws.
- In May 2024, the province of Quebec passed Bill 51 An Act to modernize the construction industry which implements various regulatory amendments that will increase productivity by reducing red tape in the construction industry.³⁹ The Bill allows versatility between 25 trades, meaning that journeymen can perform additional tasks as long as they are related to their trade, part of the same work sequence, and short in duration. It also improves labour mobility in Quebec's construction industry by easing rules for workers to move between regions.

³⁷ Gouvernement du Québec. (2024). *Construire plus de logements abordables, partout au Québec - 1 001 logements sociaux et abordables seront construits au Québec grâce à la création d'une voie rapide pour les développeurs qualifiés.* <https://www.quebec.ca/nouvelles/actualites/details/construire-plus-de-logements-abordables-partout-au-quebec-1-001-logements-sociaux-et-abordables-seront-construits-au-quebec-grace-a-la-creation-dune-voie-rapide-pour-les-developpeurs-qualifies-57986>

³⁸ National Assembly of Quebec. (2024). *Bill 31 (2024, chapter 2), An Act to amend various legislative provisions with respect to housing.* https://www.publicationsduquebec.gouv.qc.ca/fileadmin/Fichiers_client/lois_et_reglements/LoisAnnuelles/en/2024/2024C2A.PDF

³⁹ National Assembly of Quebec. (2024). *Bill 51 (2024, chapter 19), An Act to modernize the construction industry.* https://www.publicationsduquebec.gouv.qc.ca/fileadmin/gazette/pdf_encrypte/lois_reglements/2024A/106927.pdf

New Brunswick

Streamlined processes

Provincial

- New Brunswick adopted a signed attestation system for the province's Affordable Rental Housing Program (ARHP)⁴⁰. By reducing the number of required documents, the new system will reduce the regulatory burden for applicants and help streamline the review process for designers.

Zoning changes

Provincial

- New Brunswick's 2023 Housing Strategy outlines several ways the province will work with communities to reduce red tape around housing.⁴¹ The province will focus on reforming zoning regulations to encourage densification, while also eliminating "bottlenecks" in provincial and municipal approval procedures.
- The province will work with local communities to reduce barriers to housing by consulting with municipal governments about proposed zoning regulations, allowing municipalities to adopt affordable housing bylaws.

Policy changes

Provincial

- The Department of Environment and Local Government has examined the Community Planning Act to develop amendments that will enable additional housing development and propose service timelines for the regulatory review process.

Streamlined processes

Municipal

- In February 2024, the City of Moncton made changes⁴² to the Municipal Plan and zoning bylaw amendments that converted all residential "conditional uses" to "permitted uses." This change will allow new developments to be approved by city staff rather than the Planning Advisory Committee and could potentially save up to three months⁴³ in the building permitting process. The city claims that projects following municipal regulations could see their permits approved in as few as one to two weeks. The change was specifically designed to address red tape and speed up the process for developers and non-profits to help address the shortage of affordable housing within the growing municipality.

⁴⁰ Randy Kaye, email to SeoRhin Yoo, "NB & CFIB Red Tape Discussion Follow-up," December 2024.

⁴¹ Government of New Brunswick (May 2023). *NB Housing Strategy: Housing for All*. <https://www2.gnb.ca/content/dam/gnb/Corporate/Promo/housing-habitation/housing-for-all.pdf>

⁴² Alan Cochrane (February 2024). Bylaw changes will speed up housing developments: city. <https://tj.news/moncton-miramichi/bylaw-changes-will-speed-up-housing-developments-city>

⁴³ Shane Magee (November 2023). Moncton plan to speed housing approvals would cut some public notices, hearings. <https://www.cbc.ca/news/canada/new-brunswick/moncton-housing-bylaw-conditional-approvals-1.7034674>

Nova Scotia

Streamlined processes

Provincial and municipal (Halifax Regional Municipality)

- Nova Scotia recently released its plan to partner with the Halifax Regional Municipality (HRM) to reduce permit approval times through their Trusted Housing Partners program.⁴⁴ The proposed program works with both large and small builders with proven track records for quality and timely work to shorten and remove unnecessary reviews in the building application process for all types of housing.
- Under the partnership program, proven businesses would have their applications streamlined, significantly reducing construction timelines. In a sample scenario featured in the program outline,⁴⁵ the Trusted Housing Partners program would shorten the current Development Agreement and Rezoning Process by 12-18 months.
- The HRM has reportedly⁴⁶ taken the first step in developing the program by launching a Trusted Housing Partner Program for developments in select subdivisions within the municipality.

Policy changes

Provincial

- Nova Scotia also made a series of amendments to the Halifax Regional Municipality Charter, such as permitting manufactured housing (i.e., modified shipping containers) in all residential zones and allowing temporary housing for employees on or near a work site in any zone.

Municipal (Cape Breton Regional Municipality)

- In April 2024, Cape Breton Regional Municipality (CBRM) changed a land-use bylaw to allow accessory dwellings on single-family residential lots.⁴⁷ The change follows up on CBRM's new planning strategy for 2023 that attempts to address the housing shortage by allowing for the creation of higher-density units,⁴⁸ such as six-unit townhouses, in most residential zones.

⁴⁴ Government of Nova Scotia (August 2024). *New Regulations Remove Barriers, Create More Opportunities for Housing in HRM*. <https://news.novascotia.ca/en/2024/08/21/new-regulations-remove-barriers-create-more-opportunities-housing-hrm>

⁴⁵ Deloitte & Government of Nova Scotia (April 2024). *HRM Trusted Housing Partner Program: Housing Task Force*. housing-task-force-agenda-presentation-2024-04-04.pdf (novascotia.ca)

⁴⁶ Zane Woodford, "HRM Tries Trusted Partners in Select Subdivisions," *AllNovaScotia*. https://allnovascotia.com/headlines?lineup=politics&story_key=MTgxOTg5.

⁴⁷ Ryan MacDonald (April 2024). Cape Breton housing bylaw change could help people living with disabilities. <https://atlantic.ctvnews.ca/more/cape-breton-housing-bylaw-change-could-help-people-living-with-disabilities-1.6860865>

⁴⁸ Tom Ayers (July 2023). CBRM council majority votes to move ahead with changes to planning, land-use rules. <https://www.cbc.ca/news/canada/nova-scotia/cbrm-council-votes-in-changes-to-planning-and-land-use-rules-1.6913437>

Prince Edward Island (P.E.I.)

Streamlined processes

Provincial

- In February 2024, the Government of P.E.I. released its five-year housing strategy guidebook, *Building Together*.⁴⁹ The strategy outlined a series of recent initiatives undertaken to reduce the costs and red tape around housing, as well as future plans to make building homes easier.
- To streamline the permitting process, the province established Permit Coordinator positions that aim to assist in all aspects of the building and development application process, and to provide direct support for all permit-related inquiries. As P.E.I. requires all building permit submissions to go through the province outside of four major cities, the new Permit Coordinator positions will greatly aid in shortening processing times for rural projects.
- The province has also updated its permitting application process to expedite the approvals of routine permits to within 30 days.

Policy changes

Provincial

- The province has introduced Harmonized Sales Tax (HST) rebates for the development of higher density rental projects which would reimburse developers 10% of the HST cost, up to a maximum of \$35,000 per unit. The province has also released a Housing Development Challenge Fund, which would provide low-interest capital for a variety of housing projects. These measures are meant to spur the creation of higher density projects by incentivizing and providing financial support for private and non-profit developers.
- The province has also undergone a comparative assessment of legislative authority for land use to identify areas of improvement between departments.
- The province has focused on modernizing its acts and regulations related to land division to support a greater variety of housing and speed up permitting. It has made changes such as amending provincial regulations to allow for the inclusion of tiny homes on existing residential properties and other amendments to enable higher density residential lots through secondary suites and accessory dwellings.

⁴⁹ Government of Prince Edward Island (February 2024). *Building Together - Prince Edward Island Housing Strategy, 2024-2029*. https://www.princeedwardisland.ca/sites/default/files/publications/pei_housing_strategy_2024-2029.pdf

Newfoundland and Labrador

Policy changes

Provincial

- In late 2023, the Government of Newfoundland and Labrador released its five-point plan⁵⁰ to increase the availability of affordable homes within the province. While some points attempt to offer funding opportunities to stimulate development, two initiatives are centred around making housing investment and development quicker and more affordable.
 - The first point of the government's plan involves the removal of the goods and services tax and HST on any new purpose-built rental housing (PBRH). This initiative will ease the cost barrier for housing, significantly aiding developers and directly lowering the cost of doing business.
 - Developers will also be incentivized to follow PBRH building requirements, which will help create new high-density living spaces.
 - Newfoundland and Labrador joins Ontario and Nova Scotia in providing full rebates for the provincial portion of HST for new PBRH.

Zoning changes

Provincial

- Unused, provincially owned land that is deemed suitable for development will be made available through an open bidding process. As some parcels of land are distant from municipal services and utilities, land assessments for parcels around regional hubs will be made a priority.

⁵⁰ Government of Newfoundland and Labrador (2023). *Building More Housing That is Affordable*. <https://www.nlhc.nl.ca/building-more-housing-that-is-affordable/>

Yukon

Digitization

Provincial

- Yukon boasts some of the most efficient and affordable permitting processes in the country, with construction permits typically approved within five to 10 business days, including the review and approval of all necessary drawings. To further enhance this efficiency, Yukon is actively exploring new software solutions and transitioning to more efficient online systems for permit tracking and applications.

Policy changes

Provincial

- In 2023, Yukon tabled Bill 27,⁵¹ aimed at reducing red tape. This legislation modernizes various aspects of doing business, including housing-related activities, by removing outdated licensing barriers.

Streamlined processes and zoning changes

Municipal

- Whitehorse's Action Plan⁵² complements these efforts by addressing diverse housing in the territory. The plan promotes various housing forms and densities, improves permitting processes, and encourages the construction of medium-density housing types, such as townhouses and multiplexes, to meet the growing demand for accessible housing options in Yukon.

⁵¹ Government of Yukon. (June 3, 2024). *Government of Yukon tables Bill 27 to reduce red tape.*

<https://yukon.ca/en/news/government-yukon-tables-bill-27-reduce-red-tape>

⁵² Canada Mortgage and Housing Corporation. (October 26, 2024). *Helping build more homes, faster in Whitehorse.*

<https://www.cmhc-schl.gc.ca/media-newsroom/news-releases/2024/helping-build-more-homes-faster-in-whitehorse>

Northwest Territories (NWT):*

- The 2024-25 budget⁵³ for the NWT includes significant investments in housing. For instance, \$1 million has been allocated to Housing NWT to support the Canada-NWT Housing Benefit program, and \$1.4 million is directed towards transitional housing programs in Inuvik and Yellowknife. These initiatives aim to enhance housing affordability and availability across the territory.⁵⁴
- Moreover, the Canada Community-Building Fund (CCBF), renewed for the next 10 years, will provide \$94.5 million to the NWT over the first five years, supporting infrastructure projects that include affordable housing development.⁵⁵ These measures signal the NWT's commitment to both improving housing access and reducing the bureaucratic obstacles that often slow down development.
- Furthermore, Yellowknife has stated that it will work to address housing challenges across the market, from affordable housing to middle-income needs and even student housing, using \$8.4 million from the Housing Accelerator Fund. This funding aims to help modernize the city's housing policies and regulatory processes to provide more choices and increase affordability.

Nunavut:*

- In 2024, the Nunavut Housing Corporation (NHC) launched the Homeownership Assistance Program (NHAP),⁵⁶ designed to support residents in constructing their own homes. The program offers Nunavut residents a forgivable loan of up to \$250,000, covering costs for construction materials and approved home designs. Eligible participants will also receive guidance from the NHC, including project management support, to help ensure their homebuilding projects meet safety and quality standards. This initiative aligns with the broader Nunavut 3000 program, aiming to address housing shortages in the territory by constructing 3,000 homes by 2030.

**While funding initiatives in the Northwest Territories and Nunavut are promising steps towards improving housing affordability and availability, similar investments have been observed in other regions. More comprehensive action beyond funding alone is necessary to address the unique and critical housing needs in these territories. Currently, concrete examples of solutions beyond funding in these territories are not readily available, underscoring the need for innovative approaches tailored to these regions.*

⁵³ Government of Northwest Territories. (May 24, 2024). Budget 2024-25 highlights.

https://www.fin.gov.nt.ca/sites/fin/files/resources/2024-25_budget_highlights-final_-_2024-05-24.pdf

⁵⁴ Government of Northwest Territories. (2024). *Budget address 2024*. <https://www.fin.gov.nt.ca/en/services/budget-2024/budget-address-2024>

⁵⁵ Government of Canada. (September 4, 2024). *Federal government and Northwest Territories announce renewed Canada Community-Building Fund*. <https://www.canada.ca/en/housing-infrastructure-communities/news/2024/09/federal-government-and-northwest-territories-announce-renewed-canada-community-building-fund.html>

⁵⁶ Nunavut Housing Corporation. *Homeownership Programs*. Nunavut Housing Corporation. <https://www.nunavuthousing.ca/programs/homeownership>

The federal government:

Policy initiatives

- In March 2023, the federal government launched a \$4 billion Housing Accelerator Fund (HAF)⁵⁷ aimed at incentivizing local governments to implement structural reforms that will increase the supply of housing. Participating municipalities have removed or are removing common barriers⁵⁸ around housing development such as ending exclusionary zoning, streamlining permitting processes, and increasing process efficiency through digitization to support housing development and access federal funding. As a result, 178 Housing Accelerator Fund agreements with municipalities across Canada have been reached and are being implemented.
- Budget 2024⁵⁹ also provided \$409.6 million over four years, starting in 2025-26, to the Canada Mortgage and Housing Corporation (CMHC) to launch a new Canada Secondary Suite Loan Program, enabling homeowners to access up to \$40,000 in low-interest loans to add secondary suites to their homes.
- The Government of Canada has listed 83 properties in the Canada Public Land Bank, making available for construction a total of about 430 hectares of land across Canada.⁶⁰

Streamlined processes

- The federal government invited companies building modular, panelized, and 3D-printed houses to submit existing prefabricated housing designs to help inform the Housing Design Catalogue.⁶¹ The catalogue will offer standardized designs and streamline the process for design, approvals, and construction. It is still under development.

⁵⁷ Canada Mortgage and Housing Corporation. *Housing Accelerator Fund progress*. (May 2024). <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/housing-accelerator-fund/housing-accelerator-fund-progress>

⁵⁸ Canada Mortgage and Housing Corporation. (July 2024). *10 updated Housing Accelerator Fund best practices*. <https://www.cmhc-schl.gc.ca/blog/2023/10-housing-accelerator-fund-best-practices>

⁵⁹ Government of Canada. (April 2024). *Budget 2024*. <https://budget.canada.ca/2024/report-rapport/toc-tdm-en.html>

⁶⁰ Government of Canada. (November 2024). *Public lands for homes, Canada Public Land Bank*. <https://www.canada.ca/en/public-services-procurement/services/infrastructure-buildings/public-lands-homes/bank-mapping-tool.html>

⁶¹ Government of Canada. (October 2024). *Housing Design Catalogue: Federal government provides update*. <https://www.canada.ca/en/housing-infrastructure-communities/news/2024/10/housing-design-catalogue-federal-government-provides-update.html>

Conclusion & recommendations

Canada's current housing shortage has prompted governments nationwide to take action in improving the homebuilding process with provinces, territories, and municipalities pursuing different strategies to achieve a common goal of building more homes, faster. Zoning and policy changes, proposed by certain municipalities and encouraged by provincial governments, support higher density housing. Progress is also being made to streamline permitting processes and digitization efforts and remove barriers to housing development. Finally, innovative solutions are being tested, providing a promising outlook of Canadian provinces' ability to solve housing-related issues.

Federal funding opportunities are expected to support jurisdictions working to reduce permit timelines and streamline processes. This additional capital can enhance provincial and municipal capacity to implement their housing solutions. CFIB encourages all levels of government to introduce practical housing solutions in line with our recommendations:

Municipalities:

- Launch a review of the permitting and licensing and approval process, including a review of the relevance and scope of existing requirements, with a view to reducing them.
- Establish publicly available service standards for permit and licence processing, and publicly report on them quarterly or monthly when possible.
- Improve the ease of access to information on building permit requirements.
- Digitize the permit and licence application and review processes, including online payment. Consider following BC's and the City of Toronto's lead and look at adopting AI where risks are low.
- Ensure adequate resource allocation to effectively reduce processing times.
- Implement a permanent public feedback mechanism for businesses and citizens to report their regulatory frustrations and red tape irritants related to housing.

Provincial governments:

- Where permit processing service standards are set provincially, ensure reporting requirements are too.
- Streamline and reduce red tape in land use planning.
- Similar to municipalities, implement a permanent public feedback mechanism for businesses and citizens to report their regulatory frustrations and red tape irritants related to housing.

Federal government:

- Continue the Housing Accelerator Fund.
- Champion best practices.

Appendix: Summary of regional findings

Table 1

Provincial/territorial and municipal initiatives for housing and development improvements in Canada in 2024

Legend:

"•": Initiative is present; "--": Initiative is absent

	DIGITIZATION	STREAMLINED PROCESSES	ZONING CHANGES	POLICY CHANGES
BC	•	--	•	•
VANCOUVER	--	•	--	•
KELOWNA	•	--	--	--
AB	•	•	--	•
CALGARY		•	•	•
EDMONTON	•	•	•	•
SK	--	--	--	--
SASKATOON	--	--	--	--
MB	--	•	•	--
WINNIPEG	--	--	•	--
ON	•	•	--	•
TORONTO	--	•	--	--
OTTAWA	--	•	--	--
QC	--	•	--	•
MONTRÉAL	--	•	--	--
NB	--	•	•	--
MONCTON	--	•	--	•
NS	--	•	--	•
HALIFAX	--	•	--	--
CAPE BRETON	--	--	--	•
PEI	--	•	--	•
CHARLOTTETOWN	--	--	--	--
NL	--	--	•	•
ST. JOHN'S	--	--	--	--
YT	•	--	--	•
WHITEHORSE	--	•	•	--
NT	--	--	--	--
YELLOWKNIFE	--	--	--	--
NU	--	--	--	--
IQALUIT	--	--	--	--
FED	--	•	--	•

Note: We acknowledge that some of these categories may overlap and may not be mutually exclusive, as certain topics or issues can intersect across multiple areas.

About CFIB and RTAW

The Canadian Federation of Independent Business (CFIB) is Canada's largest association of small- and medium-sized businesses with 100,000 members across every industry and region. Our goal during Red Tape Awareness Week (RTAW) is to raise awareness about the red tape challenges that currently exist with politicians and policy makers to encourage positive changes that will boost productivity, improve affordability, and create a landscape where small businesses can thrive.

Additional resources

Questions or data requests: research@cfib.ca

All CFIB research: cfib.ca/research

X: [@CFIB_FCEI_Stats](https://twitter.com/CFIB_FCEI_Stats)

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