

Build Canada Homes (BCH) – Webinar (April 2026)

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Build Canada Homes (BCH) Mandate

Build Canada Homes (BCH) is accelerating the delivery of affordable homes across Canada by:

- 1) **Providing flexible financial tools:** Deploying public capital to support readiness, delivery, and long-term outcomes.
 - a. Attracting private and philanthropic investments and all levels of government.
- 2) **Leveraging public lands:** Unlocking publicly owned land for housing that serves public purpose.
- 3) **Catalyzing modern methods of construction:** Supporting faster, more predictable housing delivery at scale.
 - a. Factory built and standardized design. Help to get shovels on the ground, quicker.

What Sets BCH Apart

- 1) **One federal agency:** combining financial tools, public land access, and development expertise.
 - a. Positions as one stop federal shop for housing.
- 2) **A portfolio approach:** enabling multi-year pipelines. With that being said, they also support individual applications.
- 3) **Strong partnerships:** across non-profit, Indigenous, private, municipal and provincial partners.
- 4) **Commitments to modular and factory-built:** To support scale and predictability but also to strengthen local supply chains.

Early Commitments and Momentum

- 1) As of April 2026 (approximately 7 months in operation) at time of Ontario Webinar; made early commitments and strong momentum

- 2) **Direct Build Program:** with an initial 4,000 homes across six federal sites (Toronto, Ottawa, Longueuil, Edmonton, Winnipeg and Dartmouth) using modern construction methods to accelerate delivery.
- 3) **\$1.5B Canada Rental Protection Fund:** to preserve and protect existing affordable rental homes.

As much as we need to focus on net-new supply, we also need to preserve and maintain the existing homes that we have to create that net new growth of the stock. CRPF launches later in the year. <https://housing-infrastructure.canada.ca/housing-logement/crpf-fcpl/index-eng.html>

- 4) \$1B for supportive and transitional housing: expanding purpose-built options for people experiencing or at risk of homelessness.
- 5) **Growing partnership list: across the country:** Signed partnership agreements with Nunavut, British Columbia, Quebec, New Brunswick, and Nova Scotia. Recent announcement in Ottawa to build 3000 homes.

How BCH Defines Affordability

- 1) **Affordability** = housing that costs <30% of before-tax household income, adjusted to local income realities.
- 2) **Non-market housing** = public, non-profit, Indigenous, or co-operative housing where rents are set below market to ensure long-term affordability.

Maximum Affordable Rent per Unit Size*

Area Median Household Income (2026)	Studio	1 Bed	2 Bed	3 Bed
Very Low Income (0–25% median income)	\$286	\$368	\$584	\$763
Low Income (26–50% median income)	\$572	\$737	\$1,169	\$1,526
Moderate Income (51–75% median income)	\$858	\$1,105	\$1,753	\$2,289
Median Income (76–100% median income)	\$1,144	\$1,473	\$2,338	\$3,053

Available on BCH website

*These figures are illustrative, based on national income levels. Actual rent thresholds will vary by municipality and change over time based on updated income data.

- 3) **Chart:** How BCH affordability is calculated. Full tool available on the BCH website for each geographic area and region. Looking to achieve units that are across very low income, low income, moderate income, and median income. <https://housing-infrastructure.canada.ca/bch-mc/housing-affordability-abordabilite-logement-eng.html>

Flexible Partnership Eligibility

- 1) **BCH's investment approach is flexible by design:** Essential theme to how BCH advances their work. Enabling projects of all sizes in all regions (urban, rural, remote, northern, and Indigenous communities) with no minimum unit threshold.
 - a. For example, you can have a proposed 10-unit project, or an application that proposes 500-units. Recommended to submit all of them.
- 2) **Readiness and community need drive scale:** Prioritizing the projects that can get to construction quickest, but also that serve specific community needs.
- 3) **Housing continuum:** BCH investments focused on permanent housing (also focusing on transitional housing) and does not support emergency shelters.

BCH will support transitional, supportive, community, and affordable housing all the way to the low-end market housing.

Partnership Roles

- 1) Partnerships take many forms, and BCH's role adapts based on project needs and readiness. Across the ecosystem, partners consistently bring distinct and complementary strengths that enable projects to move into construction quickly and deliver long-term affordability.
 - a. **Build Canda Homes:** Capital, land access, transaction structuring and development expertise to support projects.
 - b. **Provinces & Territories:** Capital, long-term operating and support service funding approvals, and system integration (across government and housing/health systems).
 - c. **Municipalities & City Agencies:** Land, zoning, permitting, inspections, and local priority-setting.
 - d. **Non-profit, Co-op, and Indigenous partners:** Equity or land stewardship, affordability levels within community, culturally specific housing to support these communities. Collaborate on funding and approach and housing that supports the distinct needs of communities.
 - e. **Private Developers & Manufacturers:** Key partners that BCH and proponents need to work with. They bring delivery capacity and help to support mixed-income communities, and Modern methods of construction.

The Investment Framework

- 1) BCH is looking to support projects that align with their key priorities

- a. **Shovel-ready:** construction ready to begin within 12 months. Many groups will submit pipelines of projects, but BCH wants to ensure projects that are shovel ready in future years are also submitted to BCH.
- b. **Depth and duration of affordability:** meets local needs and creates capacity in non-profit housing.
- c. **Innovative in delivery:** volume-metric modular, repeatable designs factory-built, to reduce costs and speed up delivery.
- d. **Strong partnerships:** Come to BCH with a capital stack in place, and BCH will fill in the gap. Collaborative partnerships that leverage capital and bundle submissions for regional and community impact.
- e. **Embrace Buy Canadian:** Key to BCH and federal government in buying Canada policy. Using Canadian materials and reinforce supply chains and local manufacturing to support the local economies.

Markers of a Standout Build Canada Homes Proposal

***What you need to put into a BCH proposal to really stand out.

BCH is transparent that many projects have been submitted and more projects than the funding that has been allocated to BCH over 5 years (\$13B envelope + just recently announced \$1.7B for Indigenous housing through BCH)

Important that projects their support show value for public dollars, affordability and support for community

- 1) **Leadership in Modern Methods of Construction (MMC):** Use of modern methods of construction to accelerate delivery, reduce cost and schedule risk, improve quality and support scalability consistent with BCH's industrialization mandate.
- 2) **Commitment to Buy Canadian:** Strong alignment with the Government of Canada's Buy Canadian Policy through prioritization of domestically produced materials, Canadian manufactures, and local supply chains.
- 3) **Sustainable Building Design:** Integrated approaches to low-carbon, climate resilient, and energy efficient design that reduce environmental footprint and optimize long-term operational performance (housing delivered to date is well maintained and financially viable over long-term).
- 4) **Innovative Partnership Structure:** Collaborative partnerships across public, non-profit, Indigenous, and private sectors that align incentives, allocate risk

appropriately, and strengthen delivery capacity. Looking to align dollars to stack funding and optimize limited funding in the space.

- 5) **Demonstrated Value for Investment:** Lifecycle-based cost discipline that maximizes the impact of public investment by balancing capital costs, affordability outcomes, and long-term financial viability. BCH wants to see how does proposals align with local benchmarks?
- 6) **Clear and Balanced Capital Stack:** A credible and realistic financing strategy that demonstrates clear need for BCH support and uses BCH investment catalytically to leverage other public, private, and philanthropic capital.

***Proposals that move quickly are ones that have lined up other funders but still have a gap for support.

- 7) **Long-term Operating Sustainability:** Service-inclusive, lifecycle-based operating models that ensure financial sustainability (ongoing capital repairs as needed, maintenance and day to day needs), durable asset performance and long-term stewardship or public investment.
- 8) **Meeting Local Housing Needs:** Projects that respond to local housing needs and priorities, delivering appropriate affordability levels, unit mix, and outcomes aligned with BCH.

Tell BCH how they address local and housing/homeless needs in their community. The more data you have presented and aligned to local needs, the more willing BCH is to act.

Submitting a Proposal

- 1) **Review Priorities:** review the Investment Policy Framework before completing your proposal. IPF serves as a navigation tool for proponents.
- 2) **Create a Portal Account:** proponents must register for a Build Canada Homes portal account to start a proposal, save progress, and receive BCH communications. Creating an account alone does not mean a proposal has been submitted.
- 3) **Complete the Proposal:** proposals are completed directly in the portal. Required questions are marked with a red asterisk (*)
- 4) **Validate Each Section:** each section must be validated once complete. When validated, the section turns green. <https://housing-infrastructure.canada.ca/bch-mc/resources-ressources/required-docs-requis-eng.html>

- 5) **Required Documentation:** complete the required documentation checklist. If all documents in the checklist are not provided, this will create delays to the assessment of the proposal and may in some cases require re-submission.

***Recognize that some folks in Northern or rural Ontario (I'd assume this is in other northern and rural areas beyond Ontario too) may not have exactly what is prescribed in the checklist, but if you have something that is only available in your particular area, you can explain and submit an alternative in lieu.

- 6) **Attest and Submit:** Before submitting, proponents must agree.

***Attestation allows BCH to review and share materials with other agencies to conduct a proper evaluation.

***Most delays are due to incomplete proposals.

Modern Methods of Construction (MMC)

- 1) A broad range of homebuilding innovations that can support BCH's goals. Innovation takes a lot of different forms, and BCH wants the market to have freedom to select forms that are best for the builds.
- a. Off-site Construction:
 - i. Volumetric modular construction
 - ii. Panelized structural systems
 - iii. Prefabricated structural components
 - iv. Non-structural assemblies & sub-assemblies
 - v. Additive manufacturing (3D Printing)
 - b. On-site Construction
 - i. Product-led productivity improvements
 - ii. Process-led productivity improvements
- 2) BCH's primary focus is off-site construction, but they are interested in a broad range of MMC.

Many projects will use more than one type of MMC approach in a project. Potential to apply MMC will vary substantially based on typology (e.g. high rise versus mid-rise, local supply changes). There is no one-size-fits all approach to MMC usage; BCH does expect to see a wide variety.

Partnering for Success with MMC

***Emerging best practices from initial BCH applications leveraging MMC.

- 1) **Early engagement:** with project owners, builders, and manufacturers to integrate MMC early in a project's planning. Consider MMC at the outset.
- 2) **Design approach:** that considers MMC methods, opportunities, and constraints from the earliest stages of design.
- 3) **Standardization and repeatability:** emphasizing reuse of designs and building systems to improve efficiency, reduce waste, and enhance quality control.
- 4) **Integrated planning:** to ensure manufacturers, transport providers, and on-site teams are aligned to minimize delays and optimize off-site production workflows.
- 5) **Digital integration:** leveraging building information modelling to coordinate design, fabrication, logistics, installation which allows higher precision.

Question and Discussion

- 1) **Affordable Rents:** In various jurisdictions, many are working with varying definitions of affordability (federal government through different programs, provincial under DC act and residential bulletin or municipal definitions).

BCH focuses on market components and income components. BCH definition is flexible and tied to income and in most jurisdictions in Ontario what would be affordable and considered affordable by the province is also considered what is affordable by BCH. There are no minimum requirements for % of affordability or what level of affordability you use in the proforma.

- 2) **Capital Stacking and Ideal Stacking:** Need a variety of funding sources to unlock projects due to high costs.

In general, with projects that have been successful, is that there is some proponent equity, financing (CHMC financing, ACLP, MLI select, financing from more traditional lenders i.e. big banks) and BCH will come together as the final step to unlock projects.

- 3) **Retrofits and Conversions:** BCH is aiming to support creation of new supply of housing (new construction or conversion of non-residential residential or addition of units).

***BCH does not necessarily have funds available for retrofits, although they recognize this is a major gap, especially with aging infrastructure. BCH mandate

is developing new affordable housing supply either through new construction, addition, or conversion to residential.

- 4) **Processing Submissions:** BCH does recognize it has taken longer to review proposals. Received more applications than expected (1,100 – either fully submitted or missing components).

New organization that is 7months old. Continuing to build out their regional teams. Will address capacity constraints. Proposals that are most aligned with the Investment Policy Framework have been the most successful to date.

- 5) **Pre-development Funding:** CMHC had a program (seed funding) on pre-development costs, and those investments were critical to get projects to readiness status.

(Looks like the program has been closed - “Due to the government's Comprehensive Expenditure Review, no new funds will be allocated to Seed Funding. As a result, the program is no longer accepting new applications, and the application portal is now closed”.

*** BCH does not necessarily fund pre-development funding as it relates to preparation of sites, however, as part of portfolio submissions if you have a number of sites (some that are shovel ready or ones coming up at a different time or over multiple years), if there is a need for predevelopment funding to activate these sites, BCH will consider these options.

***If you are looking for pre-development funding, BCH is not necessarily the best option.

- 6) **Grant Funding:** BCH has grant funding, repayable loan options (similar to CMHC programs) but are taking more flexible approach to really looking at the need of the project or portfolio and will work collaboratively with each proponent to determine the best course of option.

***Prioritizing grant funding for mostly transitional and supportive housing projects where rents are affordable to low and very low income and know most projects cannot carry a debt.

***Prioritizing grants for non-profit Indigenous housing projects.

Repayable loan options. BCH is not looking to be the primary funder in these projects. BCH does not want to be rigid with their tools.

When BCH becomes a Crown Corporation, BCH investment tools likely to expand (loan guarantees, equity investments).

- 7) **Indigenous Housing:** Announcement that on April 24th Build Canada Homes will have \$1.7B allocated to BCH to support Indigenous Housing under URN. Funding will allow a lot more projects to be unlocked.

BCH has already seen a lot of Indigenous housing proposals into the portal. Some Indigenous specific, some are partnerships with other non-profits or private sector Groups.

BCH will continue to prioritize Indigenous housing projects and acknowledges the needs of Indigenous communities are unique and distinct.

Understands that smaller and rural communities' Indigenous organizations may need a different level of support compared to larger, urban Indigenous housing providers that have built significant number of units.

VP of Indigenous Engagement at BCH expected soon. Building capacity for an Indigenous specific group within BCH to support applications to support that partnership (concierge approach) so that it is not a one-size fits all approach to support larger reconciliation and self-determination.

\$1.7B in addition to \$13B envelope.

- 8) **Integrative Funding for On-Reserve:** As of today, there is no integrative funding. BCH is looking to take an integrative approach across federal agencies. Recognize that to unlock housing; BCH will continue to advance these conversations internally.

***Build Canada Strong Fund could possibly be an alternative option here for Housing enabling infrastructure (water lines, etc)

- 9) **MMC:** BCH issued a request for information. Purpose to gather information from all manufacturers, general contractors working with MMC. Opportunity to get over 200 submissions and intention to publish those in the next few months and opportunity for companies to connect with different partners.

BCH will reopen this process.

- 10) **Portfolios (Multiyear):** BCH focusing on portfolio submissions and want to see affordable housing at scale.

You can bundle projects that are shovel ready with projects that will be ready a few years down the line. You can bundle projects that include shovel ready that are

doing conventional builds, but intention down the line through MMC BCH will look at that. There are no minimum requirements for portfolios (i.e. It can be several projects in one jurisdiction, multiple jurisdiction) to have a portfolio approach across regions...

The portal has capabilities to account for portfolio submissions (i.e. multiple address lines and can upload documents for each)

BCH encourages a pre-submission call with the BCH team to have a better sense of the application and portfolio.

- 11) **Partnerships and Stacking:** Ontario provincial gaps with other initiatives (COCHI) and (OPHI) which are limited. Funds often remain with municipalities and at the local level and do not trickle down to non-profits who can spend the funds better.

BCH does recognize those projects, and in Ontario specifically, BCH will continue to engage all levels of government to deliver housing across partners.

- 12) **Build Canada Policies:** The Buy Canadian Policy is something that the federal government is encouraging that BCH is supporting.

***If some parts of your supply chain are not Canadian, that does not disqualify you.

List of Build Canada Homes Resources:

Investment Policy Framework

Outlines priorities, approach, project eligibility

<https://housing-infrastructure.canada.ca/bch-mc/policy-framework-invest-cadre-strategique-eng.html>

FAQ

<https://housing-infrastructure.canada.ca/bch-mc/faq-eng.html>

Glossary of Terms

Definitions of key terms and concepts used in BCH's work

<https://housing-infrastructure.canada.ca/bch-mc/resources-ressources/glossary-glossaire-eng.html>

BCH Portal

Where proposals are submitted

<https://bch-portal-portail-mc.canada.ca/en/>

BCH Portal Guidance

What to expect in the Portal

<https://housing-infrastructure.canada.ca/bch-mc/resources-ressources/portal-guide-portail-eng.html>

Required Documentation Checklist

Everything you'll need to prepare

<https://housing-infrastructure.canada.ca/bch-mc/resources-ressources/required-docs-requis-eng.html>

Step-By-Step Proposal Guide

Full walkthrough of the submission process

<https://housing-infrastructure.canada.ca/bch-mc/resources-ressources/step-by-step-guide-etape-eng.html>

BCH Affordability Tool

Local affordability thresholds by region

<https://bch-portal-portail-mc.canada.ca/en/AffordabilityTool/>

General inquiries:

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Portal technical support:

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