

Launch of Build Canada Homes

Updated: September 16, 2025

Top Takeaways

- **A new federal housing approach:** With \$13B in funding, access to public lands, and a “Buy Canadian” approach, Build Canada Homes (BCH) signals a significant federal role in housing delivery, innovation, and industrial policy.
- **Execution will be key:** High costs, infrastructure constraints, slow approvals, and policy changes remain challenges. BCH’s success will depend on how well it works with partners who have the influence and expertise to navigate these barriers.
- **Experienced leadership:** CEO Ana Bailão brings municipal and private-sector housing experience, providing credibility across the sector. Her ability to align governments, industry, and community partners will shape BCH’s early results.

Overview

Build Canada Homes officially launched on **September 14, 2025**, with CEO **Ana Bailão** and alongside Housing and Infrastructure Minister **Gregor Robertson**. Prime Minister Carney highlighted BCH as a central part of the government’s housing response, aimed at financing, building, and accelerating affordable homes nationwide. BCH is also tied to broader goals, including job creation, industry development, and innovation in construction methods.

BCH is positioned as a federally owned builder and financier, aiming to double the pace of housing construction. It will work with partners across government and the housing ecosystem to increase non-market housing supply, support sustainable building, and encourage innovative construction technologies.

While this represents a significant step in federal involvement, Ontario’s affordability crisis remains acute. Municipal approvals do not always translate into homes, and many low-income and vulnerable tenants continue to face housing insecurity.



BCH's Immediate Priorities

1. Fight homelessness through transitional and supportive housing.
2. Expand deeply affordable and community housing.
3. Partner with the private sector to provide housing for the middle class.
4. Build a stronger Canadian housing industry using modern construction methods.

How BCH Will Work

BCH will become a standalone federal agency in the coming year, with three main functions:

1. **Build affordable homes:** Plan, manage, and deliver projects with partners.
2. **Finance affordable homes:** Provide low-cost, multi-year financing to help non-market and Indigenous housing providers expand.
3. **Catalyze the industry:** Support innovative construction methods like modular and prefabricated housing.

Key supports include:

- **Federal lands:** BCH has access to 88 federal sites (463 hectares) and may receive additional sites for large-scale housing projects.
- **Financial incentives:** Flexible, low-cost financing and multi-year support for projects that may otherwise face funding challenges.
- **Streamlined approvals:** BCH aims to reduce administrative barriers, acting as a “one-stop shop” for approvals, financing, and land access.
- **Innovative, sustainable construction:** Support for factory-built housing, mass timber, and low-carbon technologies, potentially cutting timelines by 50% and costs by 20%.
- **Buy Canadian:** Projects using Canadian materials strengthen local supply chains and create jobs.



First Four BCH Investments

1. **Six federal land sites for factory-built homes:** 4,000 homes across Ottawa, Toronto, Winnipeg, Edmonton, Dartmouth, and Longueuil.
2. **Rental Protection Fund:** \$1.5B for community housing providers to acquire at-risk rental housing and preserve long-term affordability.
3. **\$1B for social and transitional housing:** Paired with provincial, municipal, and Indigenous partners to provide wraparound supports.
4. **Nunavut partnership:** 700 affordable units, 30% built offsite, using innovative construction methods.

ONPHA's Role: Clarity and Advocacy

ONPHA continues to:

- **Seek clarity for members:** We are monitoring BCH's policies, funding programs, and processes to ensure community housing providers understand how to access support.
- **Advocate for providers:** We are actively engaging with federal partners to ensure the needs of community housing providers are represented.
- **Listen to our members:** Feedback from providers informs our advocacy and helps us identify the key questions where guidance is needed.

ONPHA will keep members updated as more details on BCH's programs and partnerships emerge.



About Ana Bailão, CEO, Build Canada Homes

Ana Bailão's background combines municipal leadership and private-sector development, giving her credibility across the housing sector. During 12 years on Toronto City Council, including as Deputy Mayor and Chair of the Planning and Housing Committee, she led multi-billion-dollar housing initiatives and zoning reforms that enabled new housing types.

Her work with Dream Unlimited Corp adds practical experience in public-private partnerships, delivering mixed-income housing projects and public spaces. This blend of experience positions her to guide BCH in building trust and alignment across governments, industry, and community partners.