

THE CATHEDRAL AND THE CONDO

How Canada Confused Process With Achievement

A Paper on Construction Culture, Regulatory Accumulation,
and the Path to Building at Scale

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Introduction

A civilization ultimately reveals itself through what it chooses to build.

The great cathedrals of Europe were constructed over generations by societies with limited machinery, primitive engineering tools, and little certainty that the finished structures would ever be seen by the people who began them. Canada blasted railways through mountains before modern earthmoving equipment existed. Massive hydroelectric systems were constructed across remote wilderness. The St. Lawrence Seaway reshaped continental trade. Postwar builders delivered entire suburban municipalities and thousands of apartment towers within a few decades.

These projects were not perfect. Many would fail modern expectations for energy efficiency, accessibility, urban integration, environmental impact, or architectural sensitivity. Yet they housed millions of people, powered industries, connected economies, and formed much of the physical foundation upon which modern Canada still depends today.

Modern Canada possesses vastly superior engineering knowledge, software, machinery, materials science, environmental understanding, and financial capacity. Yet despite these advantages, the country struggles to build even relatively conventional housing, schools, civic facilities, and critical infrastructure within reasonable timelines and budgets.

The problem is not a lack of intelligence, technology, available or capital. A rezoning, an environmental assessment, a site plan approval, a building permit — these are steps toward a goal, not the goal itself. They do not deliver housing, or a hospital, or a road.

The problem is that modern Canada confuses process with achievement.

Part I — The Builder's Decisiveness

Earlier generations approached construction with a fundamentally different orientation. Building itself was widely understood as a public good — not a transaction requiring exhaustive pre-justification, but an act of civic commitment that society rewarded with the authority to execute.

Railways were not evaluated solely through the lens of disruption. Hydroelectric systems were not judged only by what they displaced. Postwar apartment towers were not expected to solve every social challenge simultaneously. They were built because society believed that growth, expansion, housing, mobility, and industrial development were necessary and desirable.

The operative virtue of that era was decisiveness: the institutional willingness to commit to a course of action, accept the tradeoffs inherent in any physical development, and proceed. Decisiveness is not recklessness. It is the organizational capacity to move from analysis to execution without requiring perfect certainty — because perfect certainty, in construction as in most domains, is not available.

Modern construction culture has largely lost that capacity. It has substituted procedural completion for decisiveness, treating the accumulation of reports, approvals, and reviews as equivalent to progress — when in fact they are prerequisites to progress, not progress itself.

“OK, anybody on our side hiding any shocking or fantastic abilities they’d like to disclose? I’m open to suggestions.”

— Tony Stark, Captain America: Civil War (2016)

Part II — The Everything Building

Modern buildings are expected to solve nearly every societal problem simultaneously — and this expectation extends well beyond residential housing.

A single apartment project may now be expected to deliver affordability, climate resilience, low operational carbon, low embodied carbon, universal accessibility, architectural distinction, public realm improvements, active transportation infrastructure, social integration, heritage sensitivity, urban intensification, electrical vehicle readiness, enhanced amenity spaces, biodiversity protection, stormwater management, construction waste reduction, and extensive public consultation — while still remaining financially viable enough to actually proceed.

The same dynamic applies with equal force to civic buildings. A new municipal hall, community centre, library, fire station, police facility, or elementary school is now routinely expected to simultaneously achieve net-zero energy performance, full universal design compliance, LEED or equivalent certification, Indigenous design integration, public art contributions, stormwater management, cycling and pedestrian amenity, neighbourhood architectural compatibility, and budget targets established before any of those requirements were added to the program. A fire station is expected to be a community anchor, a carbon exemplar, a cultural statement, and an emergency response facility — simultaneously, and within the same construction budget. Each expectation is individually defensible. Their accumulation is frequently project-ending.

None of these objectives are inherently unreasonable. Each exists because a specific harm was observed in its absence. The issue is accumulation without prioritization. Every new objective layers onto all previous ones. Rarely are old requirements removed when new ones are introduced. The cumulative weight of individually defensible requirements eventually produces a process that is collectively unworkable — and a building that is financially unbuildable.

The question almost never asked is not whether each requirement is justifiable in isolation, but whether the system as a whole is producing better outcomes than a simpler, more decisively executed alternative would.

Part III — There Is More Than One Way to Get There

The most sophisticated compliance frameworks Canada has produced understand something the linear approval process does not: that a single mandatory pathway produces perverse outcomes, and that the better alternative is a structured system of multiple routes to a common standard — with protected minimums that preserve intent, and flexibility above that floor that reflects reality.

The MLI Select Model

The Canada Mortgage and Housing Corporation's MLI Select program for insured multifamily financing defines three streams — affordability, accessibility, and energy efficiency — and allows projects to earn points across those streams in proportion to performance. Certification requires reaching a defined point threshold. Mandatory minimums exist in each stream to prevent complete circumvention of any single objective — but no project is required to be perfect across all three simultaneously.¹

Point-Based Certification Frameworks

The same logic underlies LEED, RHFAC (the Rick Hansen Foundation Accessibility Certification), and Fitwel. Each is a point-based system with mandatory prerequisites that protect certification integrity. Each allows projects to pursue a combination of measures reflecting their specific site, program, budget, and community context. None imposes a rigid single pathway. All maintain a credible floor.²

A Genuine Trade-Off Framework

This model — structured flexibility with protected minimums — is precisely what the broader regulatory environment for construction lacks. A project achieving full universal accessibility to RHFAC Gold might reasonably receive calibrated relief from the most stringent energy performance tier. A project delivering deep affordability for 40 percent of its units might move through approval faster than a market-rate tower meeting only the minimum standard in every category. A civic building serving a remote northern community might reasonably be held to different embodied carbon standards than a downtown Toronto condominium.

This is emphatically not the SB-10 performance equivalency model, where a project demonstrates a different technical path to the same numeric outcome. That approach still assumes a single performance target is universally appropriate. The proposal here is different: that a project excelling significantly in one domain of measurable public good should earn proportional credit applicable against the requirements of another. A genuine trade-off framework — not a technical workaround.³

The best Canadian financing and certification programs already know how to do this. The regulatory system for construction approvals has not yet learned from them.

Part IV — Imperfect but Enduring

Much of the housing Canadians still depend on today — postwar apartments, rental towers, walk-ups, suburban communities, and major civic infrastructure — was built under standards and frameworks that would never receive approval today.

If these buildings are fundamentally inadequate, society should logically be rushing to demolish and replace them immediately. Instead, modern Canada depends on them.

This raises an uncomfortable but important question: are we significantly overestimating the minimum threshold required to build good housing and durable infrastructure today?

The honest counterargument deserves direct engagement. Urban renewal programs demolished functioning neighbourhoods. Elevated expressways severed communities that took generations to reconstitute. Some postwar towers became concentrated sites of poverty and social isolation. These were real harms to real people, and the regulatory reforms that followed were corrective responses to observable failures. Jane Jacobs was right about what the planners got wrong.⁴

The case for recalibration is not that those reforms were wrong to introduce. It is that the corrective logic — each documented harm generates a new mandatory requirement — has continued operating long after the original harms were addressed. The question is not whether to have standards. It is whether the current aggregate of standards is producing outcomes proportionate to its cost in time, money, and housing not built.

Statistics Canada reported that Canada added approximately 240,000 net new housing units in 2023 against a population that grew by approximately 1.27 million people — the fastest pace since 1957. The supply gap is substantially a throughput problem: the system cannot process approvals, permits, and construction at the rate the population requires. Population growth moderated to approximately 744,000 in 2024, reflecting federal policy to reduce non-permanent resident inflows — not a correction of the underlying structural throughput problem. Every additional month of approval time on a 200-unit building represents real carrying costs recovered through higher rents, passed on to purchasers, or absorbed as projects abandoned before they begin. The process has a price. That price is paid by the people the process was designed to protect.⁵

Part V — Verification of Verification

Modern construction operates within a culture of procedural validation. Studies require peer reviews. Reports require secondary reports. Consultants verify other consultants. Code consultants are required on every job, the prescriptive path in the building code almost doesn't exist these days. Authorities review the same information through overlapping frameworks.

The underlying assumption is understandable: risk must be minimized and accountability must be demonstrated. But excessive procedural layering produces consequences of its own. Timelines extend. Soft costs escalate. Decisions diffuse across institutions. Responsibility becomes fragmented.

The deeper problem is that more review does not reliably produce clearer accountability. When a decision passes through seven bodies before it is made, none of those bodies fully owns the outcome. Responsibility is spread until it is effectively absent.

A mid-rise residential project that might have proceeded from site acquisition to construction permit in two to three years in the 1980s now routinely requires five to eight years in many jurisdictions — not because the engineering is more complex, but because the approval sequence has grown.⁶ Research by the Altus Group and BILD has documented soft costs now comprising 30 to 40 percent of total project cost in major Ontario markets, up from roughly 10 to 15 percent two decades ago. Those costs are recovered through rents and sale prices, or they render projects unviable.⁷

Completion of procedure frequently substitutes for completion of projects.

Part VI — Innovation Happens Through Building

Only a decade ago, many modern energy targets appeared nearly unattainable for conventional multifamily construction. The required technologies either did not exist, remained highly specialized, or were prohibitively expensive.

Today, many of those same targets are routinely achieved through multiple viable pathways. Air-source heat pumps have improved dramatically in cold-climate performance. Building envelope systems perform better. Conventional mechanical systems are significantly more efficient. The targets that once seemed aspirational are now entry-level.

Mass timber construction provides a parallel. Following the 2020 revision to the National Building Code permitting mass timber up to 12 storeys, and driven by practical knowledge generated by early projects that built before every question was answered, mass timber is now cost-competitive and well-understood across many Canadian markets.⁸

In both cases, progress emerged not because building paused, but because industries continued building, iterating, scaling, and learning. A regulatory environment that requires every question to be answered before any shovel breaks ground is structurally hostile to exactly this kind of progress.

Innovation is not only invention. It is the willingness to execute at scale, to accept imperfection, to iterate, and to build despite uncertainty.

Conclusion

The housing giants and infrastructure builders that shaped modern Canada were products of a culture that rewarded ambition, speed, and decisive action — and that understood imperfection and iteration as the normal conditions of progress, not as failures to be prevented in advance.

The practical prescription is not deregulation. It is rationalization: a disciplined, evidence-based review of which requirements are producing outcomes proportionate to their cost, which have been superseded by better tools and methods, and which could be traded against one another without sacrificing the protections that genuinely matter. A project excelling in accessibility should be able to apply that achievement against a less demanding energy target. A civic building delivering deep affordability should move through review faster than one that does not. A remote northern school should not be evaluated on the same embodied carbon framework as a downtown Toronto condominium.

The cathedral builders did not eliminate structural standards. They simply did not hold a public consultation about every flying buttress. The difference was not recklessness — it was clarity about what the project was for, and the institutional will to complete it.

Canada does not need to lower its ambitions. It needs to build at the speed those ambitions require.

Also in the Building Forward Series: *How Do We Get Innovative...Again? (Paper One)* examines how institutional inertia and the conflation of familiarity with effectiveness are quietly suppressing innovation across construction, housing, and the Canadian economy. *Ontario's Housing Giants: From Individuals to Empires (Paper Two)* profiles the founders of fourteen of Ontario's largest homebuilders and rental developers — tracing the micro origins, macro conditions, and crucible moments that built enduring enterprises from limited capital.

This paper was developed with the assistance of generative AI tools — Claude (Anthropic) and ChatGPT (OpenAI) — for source organization, structural review, and drafting refinement. AI is a tool. Like any tool, its value is determined by the judgment of the person using it. The pneumatic nail gun was resisted by carpenters who believed it would undermine craftsmanship. AutoCAD was resisted by drafters who believed hand drawing produced better design thinking. In both cases, the tool expanded what skilled practitioners could accomplish — it did not replace the judgment that made the work worth doing. The analysis, policy positions, and conclusions in this paper are the author's own.

ABOUT THE AUTHOR

Patrick Norris is a Canadian construction and capital planning professional with experience in large-scale residential development and infrastructure-related projects. This paper is an independent thought piece and does not reflect the views of any employer or affiliated organization.

ENDNOTES

- ¹ Canada Mortgage and Housing Corporation, MLI Select program. cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/mli-select. Program terms and point thresholds are subject to change; readers should verify current requirements directly with CMHC.
- ² LEED: Canada Green Building Council, cagbc.org. RHFAC (Rick Hansen Foundation Accessibility Certification): rickhansen.com/rhfac. Fitwel: fitwel.org. Each program publishes its scoring methodology and prerequisite requirements on its respective website.
- ³ Ontario Building Code, SB-10 (Supplementary Standard SB-10: Energy Efficiency Supplement). Ontario Ministry of Municipal Affairs and Housing. ontario.ca/page/ontario-building-code. SB-10 provides performance equivalency pathways for demonstrating compliance with energy requirements through alternative means.
- ⁴ Jane Jacobs, *The Death and Life of Great American Cities* (New York: Random House, 1961). Jacobs's critique of postwar urban renewal — demolition of functioning mixed-use neighbourhoods in favour of single-use towers and expressways — remains the foundational text of modern urbanism and was a direct influence on the planning reforms that followed.
- ⁵ Statistics Canada, "Canada's population grew by record 1.2 million in 2023," *The Daily*, March 27, 2024. statcan.gc.ca/en/subjects-start/population_and_demography. Net new housing completions: Statistics Canada, Table 34-10-0135-01 (Canada Mortgage and Housing Corporation, housing completions). The 240,000 figure represents net completions after demolitions; Canada's population grew by approximately 1.27 million in the 2023 calendar year, the fastest pace since 1957.
- ⁶ Approval timelines are based on industry data and reporting from BILD and the Residential Construction Council of Ontario (RESCON). See: RESCON, "Approval Timelines in Ontario: The Impact on Housing Supply and Affordability," 2022. rescon.com. The two-to-three-year benchmark reflects pre-development timelines common in Ontario through the mid-1980s; the five-to-eight-year range is consistent with documented approval durations in the GTA as of 2020–2024. Timelines vary significantly by municipality and project type.
- ⁷ Altus Group and Building Industry and Land Development Association (BILD), "The True Cost of Housing: A Study of Development Charges and Government Fees in the Greater Toronto Area," 2022. bildgta.ca. Soft costs — defined as all non-hard-construction costs including land, approvals, consultants, financing, and government fees — are documented to have risen substantially as a share of total project cost over the preceding two decades in the GTA. Readers should consult the original study for full methodology and definitions.
- ⁸ National Research Council of Canada, *National Building Code of Canada 2020*, Division B, Part 3 — Fire Protection, Occupant Safety and Accessibility. The 2020 edition of the NBC introduced provisions permitting encapsulated mass

timber construction (EMTC) up to 12 storeys. nrc-cnrc.gc.ca/eng/publications/codes_centre/2020_national_building_code.html. Individual provinces adopt NBC provisions on their own schedules; adoption timelines vary by jurisdiction.