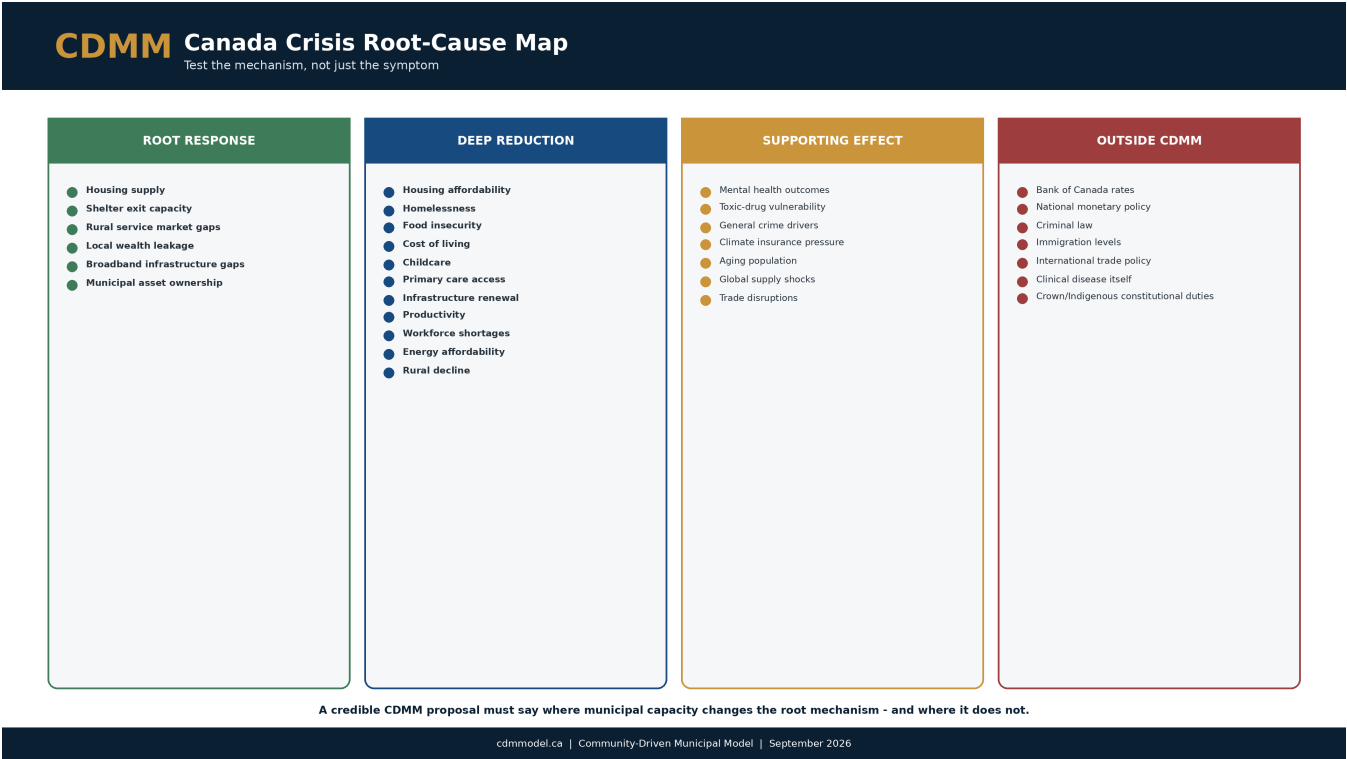


CDMM Canada Crisis & Root-Cause Atlas

A national test of where CDMM changes a root mechanism, where it reduces pressure, and where the root cause remains outside municipal authority.



September 2026 | Analytical proposal framework. Forward-looking outcomes are scenarios, not demonstrated results.

1. Classification standard

Class	Meaning
Root Response	CDMM directly changes a major structural mechanism creating the pressure.
Deep Reduction	CDMM attacks several major causes, but other governments, systems or market forces remain necessary.
Supporting Effect	CDMM can improve resilience/outcomes but does not control the primary root cause.
Outside CDMM	Primary root cause lies outside ordinary municipal authority; CDMM may only reduce exposure or improve local capacity.

2. National indicators

Pressure	Current indicator	Source
Housing supply	417,000-469,000 annual starts needed through 2036	CMHC, Sep. 10 2026
Homelessness	Nearly 60,000 people enumerated on one night in 74 communities	HICC, Everyone Counts 2024
Food insecurity	9.8 million people / 24.0% in 2024	Statistics Canada, 2026 release
Core household spending	Shelter 32.1%; transportation 15.8%; food 15.7%	Statistics Canada, 2023 SHS
Infrastructure renewal	\$294.4B estimated required; \$31.3B invested in 2022	Statistics Canada
Municipal infrastructure responsibility	72% of transport + water replacement value held by local/regional governments	Statistics Canada
Primary care access	17% no regular provider; 74% unable same/next-day appointment	CIHI
Childcare space creation	112,165 spaces reported by Mar. 2024 vs 250,000 target	Auditor General
Productivity	25-year weak-productivity problem; ~9% GDP counterfactual gap vs G7 growth	Bank of Canada
Food-bank use	2.166M visits in March 2025, about double 2019	Food Banks Canada

3. Root-cause matrix

Pressure	Root mechanism	CDMM mechanism	Classification
Housing supply shortage	Too little housing relative to demand; labour, capital, approvals and productivity constraints	Housing, Workforce, Resources, Finance	Root Response
Housing affordability	Supply shortage plus land, finance, interest rates and construction costs	Housing + Financial layer	Deep Reduction
Homeownership exclusion	High entry prices, down-payment/financing barriers, limited starter supply	Foundational Homes, Tiny Homes, ownership pathways	Deep Reduction
Homelessness	Housing exclusion plus poverty, health, violence, institutional discharge and income instability	Housing + Community Services + Healthcare + Safety	Deep Reduction
Shelter dependence	Insufficient exits to permanent housing	Housing production and permanent placements	Root Response
Food price pressure	Supply-chain costs, concentration, logistics and external shocks	MGA, logistics, regional procurement	Deep Reduction
Food insecurity	Inadequate resources after essential costs; food prices/access	Core Three + workforce + childcare	Deep Reduction
Food-bank dependence	Low retained income and inadequate ordinary food access	MGA + household affordability + emergency reserve	Deep Reduction
Rural food access	Thin markets, distance, low density	MGA hubs, pickup, regional logistics	Root Response
Cost of living	High unavoidable housing, food, transport, energy and childcare costs	Core Three + Energy + Services	Deep Reduction
Household debt vulnerability	High essential costs, weak savings, rates	Household retained income + Financial layer	Deep Reduction
Poverty	Income below needs; high essential costs; barriers to work/assets	Workforce + costs + ownership + services	Deep Reduction
Childcare shortage	Too few regulated spaces/workforce and uneven local access	Community Services + Workforce	Deep Reduction
Primary care access	Provider/facility shortages and uneven local access	Healthcare Autonomy	Deep Reduction
ER pressure	Primary care gaps, LTC/home-care delays, social instability	Healthcare + Community Services + Housing	Deep Reduction
Mental-health crisis demand	Clinical need plus housing/social instability and access gaps	Healthcare + Safety + Services + Housing	Supporting Effect
Toxic-drug crisis	Toxic supply, addiction, trauma, health and housing factors	Housing + Healthcare + Safety	Supporting Effect
Skilled-trades shortage	Retirement, training bottlenecks, weak work-to-training linkage	Workforce & Skills + municipal projects	Root/Deep
Weak productivity	Underinvestment, weak competition, infrastructure and skills gaps	Assets + competition + infrastructure + workforce	Deep Reduction
Small-business market access	Financing, procurement, demand and scale constraints	Financial layer + procurement + anchor demand	Deep Reduction
Local wealth leakage	Essential spending/profits leave municipality	Municipal ownership + local procurement + reinvestment	Root Response
Property-tax dependence	Narrow municipal own-source revenue base	Productive assets + diversified net revenue	Root Response
Infrastructure renewal backlog	Large lifecycle liabilities and insufficient renewal funding	Asset management + Finance + Resources/Transport	Deep Reduction
Water/wastewater/storm water pressure	Aging assets, growth, climate and compliance needs	Resource Development Autonomy	Root/Deep

Pressure	Root mechanism	CDMM mechanism	Classification
Transit affordability/access	Operating economics, funding, low-density service gaps	Transportation Autonomy	Deep Reduction
Rural transportation gaps	Thin private markets and long distances	Intermunicipal/rural mobility	Root Response
Digital divide	High deployment cost and thin rural business case	Digital & Communications	Root/Deep
Energy affordability/resilience	Generation/distribution cost and system exposure	Energy Autonomy	Deep Reduction
Climate/disaster vulnerability	Exposure + infrastructure weakness + limited redundancy	Energy + Water + Housing + Logistics + Digital	Deep Reduction
Crisis-response overload	Police/ER/shelters used for social, housing and health failures	Community Safety + Services + Housing + Healthcare	Deep Reduction
Rural economic decline	Population/service loss, weak investment and market scale	Regional networks + productive assets + digital	Deep Reduction
National inflation	Monetary/fiscal/global conditions	Local supply/competition only	Outside / limited
Interest rates	Bank of Canada and financial markets	Exposure can be reduced, rate cannot be set locally	Outside
Criminal law	Federal/provincial justice system	Prevention/support only	Outside
Immigration levels	Federal policy	Municipal absorption capacity only	Outside
International trade/tariffs	Federal/international policy	Resilience/local supply only	Outside
Clinical disease itself	Biology/medicine	Access and prevention only	Outside
Indigenous constitutional/Crown obligations	Constitutional rights, treaties, Crown duties	Partner/adaptation only where rights holders choose	Outside ordinary municipal authority

4. System patterns

Essential-cost compression

Housing, food, transportation, energy and childcare compete for the same household income. Treating them separately can miss the household outcome.

Permanent-capacity substitution

CDMM tries to replace chronic dependence on temporary responses with housing, logistics, facilities and productive assets while preserving genuine emergency capacity.

Local supply and contestability

Where thin markets or concentrated markets produce weak service or high prices, municipal entry can add supply or a competitor without requiring elimination of private firms.

Asset compounding

Land, housing, infrastructure, energy, broadband and other productive assets can deliver service while strengthening municipal balance sheets.

Regional specialization

Small municipalities can share supply chains, facilities and purchasing rather than replicate every asset.

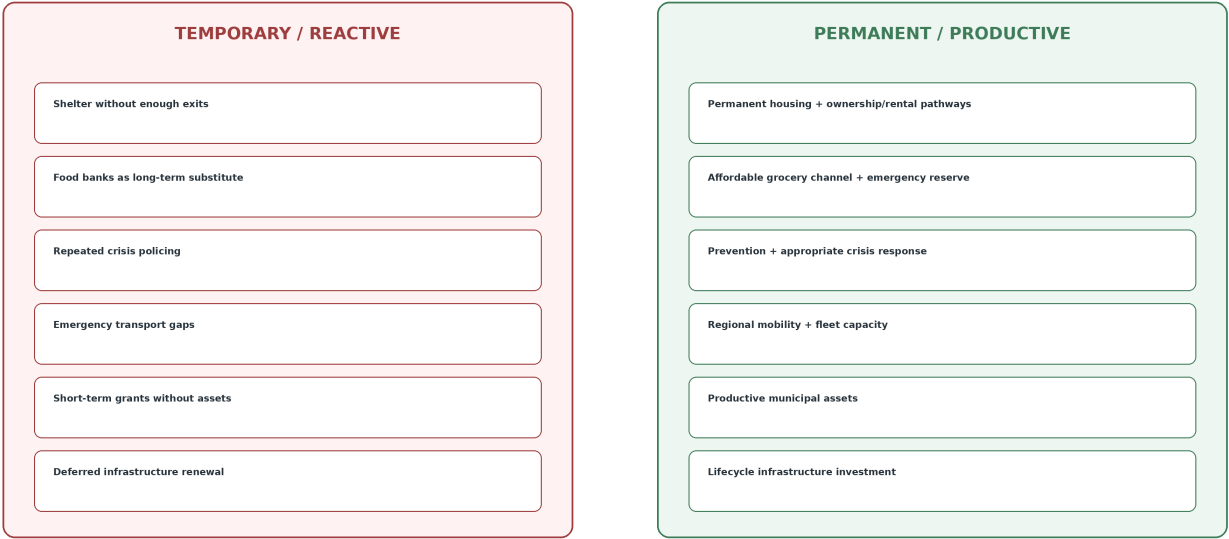
Human-capacity activation

Training linked to real construction, infrastructure and enterprise demand turns workforce policy into productive capacity.

CDMM

From Temporary Response to Permanent Capacity

CDMM does not remove emergency services - it aims to reduce chronic dependence on them



Emergency capacity remains. The objective is to stop emergency systems from becoming permanent substitutes for normal housing, food, mobility and support.

5. What CDMM must not claim

CDMM should not claim to set interest rates, eliminate national inflation, determine immigration levels, replace criminal law, cure disease, remove toxic illicit-drug supply, override Indigenous rights or substitute for provincial/federal constitutional responsibilities. Credibility increases when these boundaries are explicit.

6. Sources

CMHC, Fall 2026 Housing Supply Report (2026-09-10) - 417,000-469,000 annual housing starts needed through 2036 to restore pre-pandemic affordability.

<https://www.cmhc-schl.gc.ca/media-newsroom/news-releases/2026/slowing-home-construction-threatens-recent-affordability-gains>

Statistics Canada, Canadian Income Survey 2024 (2026-04-29) - 9.8 million people, 24.0% of Canadians, lived in food-insecure households in 2024.

<https://www150.statcan.gc.ca/n1/daily-quotidien/260429/dq260429a-eng.htm>

Statistics Canada, Survey of Household Spending 2023 (2025-05-21) - Shelter 32.1%, transportation 15.8%, food 15.7% of average household goods/services spending.

<https://www150.statcan.gc.ca/n1/daily-quotidien/250521/dq250521a-eng.htm>

Housing, Infrastructure and Communities Canada, Everyone Counts 2024 (2024/2025) - Nearly 60,000 people enumerated homeless in 74 communities on one night; >67,000 if Quebec 2022 counts held stable.

<https://housing-infrastructure.canada.ca/homelessness-sans-abri/reports-rapports/pit-counts-dp-2024-highlights-p1-eng.html>

Statistics Canada, Core Public Infrastructure Survey (2025-06-24) - \$294.4B required to renew/replace core public infrastructure to good condition; \$31.3B invested in 2022.

<https://www150.statcan.gc.ca/n1/daily-quotidien/250624/dq250624b-eng.htm>

Statistics Canada, Infrastructure Replacement Values (2024-10-21) - Local/regional governments responsible for 72% of transportation and water infrastructure by replacement value.

<https://www150.statcan.gc.ca/n1/daily-quotidien/241021/dq241021b-eng.htm>

CIHI, Access to primary care (2024-12-05) - 17% of adults reported no regular provider; 74% could not get same/next-day appointment.

<https://www.cihi.ca/en/primary-and-virtual-care-access-emergency-department-visits-for-primary-care-conditions/access-to-primary-care-many-canadians-face-challenges>

Auditor General of Canada, Canada-Wide ELCC (2025) - 112,165 new regulated spaces reported by March 2024 vs 250,000 target by March 2026; target at risk.

https://www.oag-bvg.gc.ca/internet/docs/parl_oag_202510_02_e.pdf

Bank of Canada, Canada's weak productivity: reversing course (2025-11-19) - Weak productivity persisted for 25 years; matching other G7 productivity growth since 2000 would imply GDP about 9% higher.

<https://www.bankofcanada.ca/2025/11/canadas-weak-productivity-reversing-course/>

ISED, Universal Broadband Fund (2025-08-19) - Target 98% 50/10 Mbps connectivity by 2026 and 100% by 2030.

<https://ised-isde.canada.ca/site/high-speed-internet-canada/en/universal-broadband-fund>

Food Banks Canada, HungerCount 2025 (2025) - 2,165,776 visits in March 2025; ~99% increase from 2019.

<https://foodbankscanada.ca/hunger-in-canada/hungercount/>