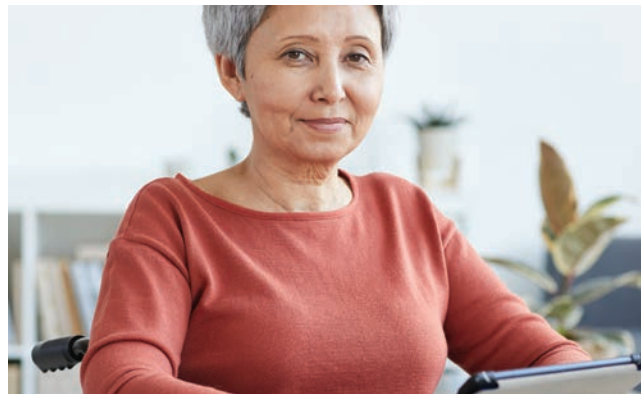




Homes You Can Afford

The Ontario NDP's plan for housing



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A message from Andrea Horwath

Everyone deserves a home – a stable, decent place you can afford.

We believe housing is a human right. We believe that young people should be able to get a safe, affordable place of their own when they're ready. That folks should be able to rent without the constant threat of eviction or bank-breaking rent hikes. That buying a home should not be out of reach for hardworking families. And that families should be able to stay in the community they love. We believe that no one, ever, should find themselves without shelter, and without housing options that fit their needs and abilities.

No one in Ontario should be denied the basic human right of a safe place to live. Housing precarity is caused by economic inequality and social injustice, and lands the hardest on women, Black, Indigenous and racialized people, folks living with mental health and addictions challenges, and 2SLGBTQIA+ folks. We need a new understanding of poverty and homelessness that stops blaming the victims of bad government policy and the lack of supports, and starts supporting Ontarians to start building a stable life with a Housing First strategy.

This is our detailed plan to ensure a market of homes in Ontario that people can actually afford to rent or buy, and increase the stock of affordable rental housing. Our first-time homebuyers Home In Ontario Program will make it easier to buy a home of your own. And by building and supporting investments in public housing, social housing, and assisted living, we'll guarantee that people have options that meet their needs. We'll make sure the rights of renters and homebuyers are upheld, with access to justice and real consequences for bad actors.

Our plan takes on the billionaires, foreign speculators and bad faith developers who have made the market unaffordable for regular Ontarians. And our plan invests in you.

Wherever you live in Ontario, whatever your financial situation, your age, identity, or ability, you deserve a safe, secure place to call home you can afford. This plan will offer so much hope to so many that, soon, you'll be better off.

Together, let's make it happen.



Andrea Horwath
Leader of the Official Opposition, Ontario's New Democrats

A broken system

For decades, the cost of living in Ontario has skyrocketed.

Rent prices have jumped again and again, and for many, home ownership is completely out of reach. Affordable housing and assisted living spaces have become challenging to find, with need far outstripping availability, and wait lists ballooning. In Ontario, half of Ontario renters pay more than 30 per cent of their income to their landlords, and where a fifth of renters pay more than 50 per cent.¹ Ontario's waitlist for affordable housing has grown to more than 185,000 families. Seniors now account for over 35 per cent of the people waiting for affordable housing.²

As a result, Ontario is on the brink of a homelessness humanitarian crisis.

For decades, Conservative and Liberal governments have made the housing crisis worse and worse.

The Liberals had 15 years to help. They chose not to. They let landlords hike the rent in between each tenant, leading to 'renovictions,' where it is common practice for bad apple landlords to throw renters out to hike the rent.³ They cut and capped funding for municipal homelessness prevention programs.⁴ They cut \$150 million in annual funding for Toronto Public Housing to help pay for corporate tax cuts. They left huge loopholes in the Non-Resident Speculation Tax (NRST) so foreign corporations and billionaires could snatch up the bulk of properties, forcing Ontario families to compete over a small amount of even more expensive remaining properties.

Instead of tackling the affordability problem, Doug Ford just keeps scheming to help well-connected developers and billionaire investors, making it even harder for everyday people to afford a good place to call home.

Ford cancelled rent control on new units, forcing tenants to face double-digit increases in their rent.⁵ Three times, he has been caught trying to let developers pave over Ontario's Greenbelt.⁶ He refused to give tenants any direct relief during the COVID-19 pandemic.⁷ Ford also callously abandoned Ontario's target of ending homelessness by 2025.⁸ And his government is reported to be considering plans to cancel the NRST, which will only drive housing prices up more.⁹

¹ <http://rentalhousingindex.ca/en/#CommunityProfileCollapse>

² https://www.auditor.on.ca/en/content/annualreports/arreports/en17/v1_314en17.pdf

³ <https://www.thestar.com/news/gta/2019/02/24/landlord-fined-75000-for-evicting-tenants-in-bad-faith-money-it-can-recoup-in-less-than-a-year-from-higher-rents.html>

⁴ <https://www.thesudburystar.com/2012/12/15/accent-poor-will-suffer-from-program-cut/wcm/1296b1d9-77ec-d45c-43cb-0bb8c4a8e28e>

⁵ <https://www.thestar.com/news/gta/2019/11/22/the-ford-government-removed-rent-control-on-new-units-a-year-later-tenants-are-reporting-double-digit-increases.html>

⁶ <https://www.cbc.ca/news/canada/toronto/doug-ford-greenbelt-housing-vaughan-milani-rizmi-developer-1.5263980>

⁷ <https://www.toronto.com/news-story/10019632-tenants-rally-demanding-rent-relief-extended-eviction-ban-from-ford-government/>

⁸ <https://globalnews.ca/news/6151971/ontario-government-homelessness/>

⁹ <https://www.macleans.ca/economy/realestateeconomy/how-doug-fords-tax-plan-could-bring-back-a-housing-bubble/>

Our commitments

Starting in 2022, an NDP government will:

Make renting more affordable, and give renters more security

Make it easier to buy a home, and strengthen homebuyers' protections

Take on greedy billionaires, speculators, flippers and bad developers to cool the market

Support a For Indigenous, By Indigenous housing strategy

Tackle the housing shortage that exists in some areas of Northern Ontario

Give survivors a safe place to go

End homelessness and give more people safe and stable housing options

Making renting more affordable, and giving renters more security

Renters in Ontario have been squeezed for too long, with Liberal and Conservative governments allowing the greediest developers and some bad faith landlords to gouge tenants and throw people out of their homes to make a buck.

Too many Ontarians are stuck living in rental units that are run down or even unsafe, because their landlords are not being held to account and they can't afford to rent anywhere else.

Not everyone in Ontario is covered by rent control. Landlords can always raise the rent for the next tenant (called vacancy decontrol). So a lot of people live in fear, worried that their landlord will hike their rent or come up with an excuse to evict them so they can charge the next tenant more.

Ontario is home to many good landlords, including landlords who are everyday working folks who rent out a basement apartment. But we know there are bad landlords, sometimes very large companies, who take advantage of loopholes, and take advantage of their tenants. This is a plan to protect renters no matter who their landlord is.

How we'll make it happen

An NDP government will get rid of the financial incentive for landlords to squeeze out tenants and raise the rent, **bringing back real rent control** for all units. We'll scrap **vacancy decontrol**, to stop landlords kicking tenants out in order to raise the rent on the unit.

We will **stop unfair 'renovictions' and bad faith 'landlord's own use' evictions**. We'll crack down on landlords who exploit loopholes in the law to seek evictions or unfair, above guideline rent increases for repairs or renovations that aren't needed, or those who evict tenants under the guise of them or a family member moving into the unit.

To make sure tenant rights are upheld, we'll fix the **Landlord and Tenant Board (LTB)**. The Ford government has deliberately delayed filling vacancies in the LTB. This has caused a massive administrative backlog, with hearings often delayed by months. An NDP government will hire enough competent and impartial adjudicators, and stop the delays that prevent Ontario renters from getting justice on critical issues from poor living conditions and renovictions to racism and discrimination.

We'll establish a **Cooling Strategy for seniors and other vulnerable tenants**. When temperatures are rising, some landlords who operate rentals for seniors and other vulnerable folks can choose to scrimp on providing air conditioning, putting tenants at risk of heat stroke and other heat-related illnesses. Our Cooling Strategy will ensure that seniors and other vulnerable tenants can stay cool, safe and healthy during the summer.

We'll **mandate Universal Design** building codes, which are standards that reflect the needs of people of all ages, sizes, abilities and disabilities.¹⁰

Making it easier to buy a home, and strengthening homebuyers' protections

Homeownership offers stability and financial security.

Whether they grew up in the same Ontario neighbourhood as their grandparents, or are newly putting down roots in the province, people are looking for a family home that can be cherished by their parents, grandparents, and children.

But for families in Ontario, owning a place of their own has been getting harder and harder for decades.

The cost of a down payment is an insurmountable barrier to home ownership for many in Ontario.

As a result, some couples make the heartbreaking decision to put off growing their family because they just can't afford a place. Some are forced to live in cramped conditions, unable to accommodate their growing or multi-generational families. And others are priced out of the neighbourhoods they love altogether – forced to leave the familiar places where they grew up, near their families and communities.

The stability of home ownership gets further and further out of reach as housing prices balloon.

How we'll make it happen: The Home in Ontario Plan

We'll **help first-time homebuyers with their down payment.**

An Ontario NDP government will help more first-time homebuyers finance their down payment with **a shared equity loan of up to 10 per cent of a home's value.**

Repayments on the loan won't be necessary until the homeowner sells or moves out, and homeowners will have the option of buying back the government's share at any time.

The program will be income tested, helping people only who don't already own property and whose household income is less than \$200,000 annually.

We call it the Home in Ontario Plan (HOP).

¹⁰ <https://uwaterloo.ca/library/aoda-toolkit/universal-design>

How we'll make it happen: Increasing the supply of homes you can afford

We'll also **encourage more basement apartments, laneway houses and granny flats**. A paradox of the housing crisis is that while many people struggle to find an affordable place to live, there are many others who have more living space than they need or want — and could use extra monthly income. According to a 2017 report by the Canadian Centre for Economic Analysis, there are more than five million empty bedrooms in Ontario.¹¹ If some of these empty bedrooms can be turned into rental units, Ontario could create hundreds of thousands of affordable homes at relatively little cost. An Ontario NDP government will create a new **Residents' Rights Act** so homeowners can easily and inexpensively convert an unused garage, basement or floor into an affordable rental home.

An NDP will government will work with municipalities to **update land use planning rules** to encourage and accelerate the development of complete communities, while protecting farmland and natural heritage from wasteful sprawl.¹² This includes aligning growth with transit investments and enabling the construction of more “missing middle” housing, like duplexes and townhouses. A 2016 report by Ryerson's City Building Institute and the Ontario Home Builders' Association observed that the average new price of a semi-detached home is roughly \$350,000 lower than the average cost of a single detached home. A stacked townhouse or mid-rise apartment is cheaper still, less than half the average cost of a single detached home.¹³

The NDP will **reform the LPAT** and the planning appeal system to make sure that growth rules and environmental protections are respected.

And after years of delays and false starts under the Liberal and Conservative governments, the NDP will **get inclusionary zoning back on track**, which means offering more homes people can afford near the transit that they need.

And the NDP will **eliminate mandatory parking minimums**. In walkable communities with good transit service, some residents are forced to incur large costs due to outdated planning rules that require a minimum number of parking spaces per unit, whether the homeowner wants them or not. A 2015 report by the Pembina Institute and the Ontario Home Builders' Association found that an unwanted parking space can needlessly add as much as \$60,000 to the cost of a new home.¹⁴ It's time to eliminate this outdated planning rule, and let home buyers decide for themselves whether they want to pay for parking space.

We'll also **reform Ontario's home warranty system**. The Liberals and Conservatives have allowed warranty regulator Tarion to go unchecked. Consumer complaints and a scathing 2019 audit by Ontario's Auditor General show that Tarion is run by homebuilders and serves homebuilders, at the expense of families.¹⁵ An Ontario

¹¹ <https://rescon.com/news/files/Affordability-Phase2-report.pdf>

¹² https://d3n8a8pro7vhmx.cloudfront.net/greenbelt/pages/12315/attachments/original/1593022385/GB_CompleteCommunities_REPORT_E-ver.pdf

¹³ <https://www.citybuildinginstitute.ca/download/6428>

¹⁴ <https://www.pembina.org/pub/make-way-for-mid-rise>

¹⁵ https://www.auditor.on.ca/en/content/specialreports/specialreports/Tarion_en.pdf

NDP government will end Tarion's monopoly, following the recommendation of Justice J. Douglas Cunningham in his 2016 report.¹⁶

We'll **hold builders accountable**. We will reward ethical builders and hold exploitative builders accountable by ensuring that all new homebuyers have free access to timely, accurate and relevant information about builders' records.

We'll **standardize purchase agreements**. An NDP government will make sure pre-construction purchase agreements have clear, standardized clauses, and that all relevant information is disclosed upfront.

We'll **protect new homebuyers from cancellations**. The financing of new home construction often requires buyers to commit to a purchase months or years before the home is even built. If a development fails, the buyers can lose part of their deposit. An Ontario NDP government will strengthen protections for consumers who put down money on a new home before construction.

We'll **ensure condo governance is transparent and effective**. An Ontario NDP government will strengthen Ontario's *Condominium Act* to support condo boards and ensure condo owners have recourse when boards fail in their duties.

We'll **strengthen the Condominium Tribunal** to resolve a greater range of disputes quickly and cheaply, so condo owners don't have to fight long and costly lawsuits in court. We will review the Condo Authority of Ontario and decide if the tribunal should shift from a private to a public system.

We'll **improve condo management**. The majority of condo owners' complaints concern their condo manager, and pertain to issues from poor maintenance to wasted funds and allegations of kickbacks and fraud.¹⁷ In 2018, Ontario started licensing condo managers, but has failed to strengthen the enforcement and consumer complaints process. An Ontario NDP government will work with condo owners and communities to improve the standards of condo manager ethics and performance.

We'll **guarantee elevator availability**. Ontario's roughly 20,000 elevators are crucial for accessibility, especially in high-rise buildings, and for seniors and people living with disabilities. But Liberal and Conservative governments have failed to create standards for elevator accessibility in Ontario, meaning landlords can delay the repair of an elevator for weeks or months to save money. An Ontario NDP government will set elevator availability standards so that residents never have to worry they'll be stranded due to a broken elevator.¹⁸

As a part of our **Green New Democratic Deal**, we'll introduce new, **environmentally progressive building standards, and support families to undertake green renovations** to make their homes greener and more energy efficient, reducing their carbon footprint, and their energy bills.

¹⁶ <https://www.ontario.ca/document/final-report-review-ontario-new-home-warranties-plan-act-and-tarion-warranty-corporation>

¹⁷ <https://condoinformation.ca/feedback.html>

¹⁸ <https://globalnews.ca/news/4740321/auditor-general-elevator-safety/>

Taking on greedy billionaires, speculators, flippers and bad developers to cool the market

Speculators have destabilized Ontario's housing market, and Liberal and Conservative governments have let them.

Billionaires buy up properties, and leave them vacant.¹⁹ That drives up both rent and sale prices. The Liberals dragged their feet implementing the Non-Resident Speculation Tax (NRST), and the program they finally put in place is full of loopholes. Simon Fraser professor Josh Gordon wrote "its loopholes are so big that one can only conclude that it was designed to fail."²⁰ Even worse, Ford is reportedly considering a plan to cancel the NRST, which would help speculators and foreign buyers and drive up prices again for Ontario families.²¹

Short-term rental apps that are meant to help people share their primary home are instead being used to turn stacks of unoccupied condos into unlicensed hotels, taking potential homes off the market and driving up both rent and purchase prices.²²

In the hottest markets in the province, speculators buy and sell pre-construction condos multiple times before the place is ready to live in, and dodge taxes by not reporting the sales.²³ Again, prices go up, and everyday Ontarians lose out twice — with higher prices on the condos, and by losing out on the taxes those speculators avoided.

The NDP is the only party that will take on bad developers, flippers, speculators, multi-national corporations and billionaire investors. Our changes will help cool the market.

How we'll make it happen

An NDP government will **increase the NRST from 15 to 20 per cent, and expand the tax to apply everywhere in Ontario**. We'll also close those loopholes that let some greedy, wealthy speculators off the hook.

In addition, we'll **introduce an annual speculation and vacancy tax on residential property**. Modeled off British Columbia's tax, it will apply to speculators who don't pay taxes in Ontario, and own houses they don't live in, in regions where Ontario's NRST currently applies. The rate will be 2 per cent of assessed value, and will be phased in over two years.

We'll **dedicate all proceeds from housing speculation taxes to programs that deliver homes people can afford**.

¹⁹ <https://torontostoreys.com/vacant-real-estate/>

²⁰ <http://inroadsjournal.ca/housing-price-lunacy-moves-east-2/>

²¹ <https://www.macleans.ca/economy/realestateeconomy/how-doug-fords-tax-plan-could-bring-back-a-housing-bubble/>

²² <https://www.thestar.com/news/gta/2018/12/17/home-sharing-watchdog-warns-of-ghost-hotels.html>

²³ <https://www.theglobeandmail.com/news/national/ontario-urged-to-follow-bcs-lead-in-tracking-presale-condo-flips/article38061531/>

We'll **grant municipalities the power to set their own graduated residential property taxes**, letting them lower property taxes for everyday folks, shifting the burden onto properties worth more than \$2 million.

Andrea Horwath and the NDP will **regulate short-term rentals**. An NDP government will require hosts of short-term rentals to obtain a license from the province, or from a municipality that sets its own regulations. In areas experiencing low vacancy rates for long-term rentals, hosts will be limited to renting their primary residence only. We'll work with platforms like Airbnb to ensure that short-term rentals pay appropriate provincial and municipal taxes.

We'll **track and tax pre-construction condo flipping**. Currently, developers are permitted to deal in the sale and re-sale of pre-construction condos without having to report their transactions. In these situations, tax evasion is rampant. Speculators can flip a condo several times before it's even built, driving up home prices for regular folks looking for somewhere to live.²⁴ An NDP government will follow British Columbia's lead and establish a registry to track pre-construction condo sales and make sure condo flippers pay their fair taxes.

We'll **end hidden ownership of real estate**: Up to \$130 billion of illegal money is laundered through Canada each year.²⁵ Our real estate sector is especially vulnerable to money laundering practices that drive up the cost of housing, as anonymous shell companies are given free rein to snap up homes and other assets without the onus to disclose who benefits from these acquisitions.

Our government will **crack down on money laundering**, requiring the disclosure of additional information about ownership for real estate transactions to make sure crooks can't hide behind numbered corporations to conceal their ownership of Ontario real estate. We'll make information about who really owns homes in Ontario available.

²⁴ <https://www.theglobeandmail.com/news/investigations/investigation-x2-condo-toronto/article34906278/>

²⁵ https://www.cdhowe.org/sites/default/files/attachments/research_papers/mixed/Final%20for%20release%20e-brief_291_web%20%28003%29.pdf

Supporting a For Indigenous, By Indigenous housing strategy

Ontario needs 22,000 additional Indigenous-owned and operated community housing units over the next decade to address critical gaps.²⁶

We'll **support a For Indigenous, By Indigenous housing strategy.**

The Canadian Housing and Renewal Association's Indigenous Caucus has proposed a For Indigenous, By Indigenous housing strategy to address the unique needs of Indigenous households who live in both urban and rural Ontario.²⁷

An NDP government will work with Indigenous communities, the federal government and Indigenous-led housing providers to support this strategy, and ensure an adequate supply of safe, affordable and culturally-appropriate urban and rural housing, with supports where needed.

We're committed to supporting the construction of at least 22,000 additional units – and we won't take a single step that isn't Indigenous-led.

²⁶ http://onpha.on.ca/Content/Advocacy_and_research/Advocacy/Affordable_housing_plan/An_Affordable_Housing_Plan_for_Ontario.aspx

²⁷ <https://chra-achru.ca/fibi/>

Tackling the housing shortage in Northern Ontario

In some communities in the North, housing stock hasn't kept up to demand. That's hindering population growth and leaving families with too few options. It's also making the wait lists far too long for options like affordable, supportive and transitional housing.

Housing prices are rising, and the cost of living in that home — like the energy bills — are rising, too.

The NDP will **tackle the shortage of housing options in Northern Ontario**, and make living in your own home more affordable.

How we'll make it happen

By finally recognizing the unique housing challenges in Northern Ontario, and taking a multi-faceted approach to fixing it, we can end the waits, end the searches and get people into quality, safe, homes they can afford.

We're going to build 30,000 new homes with supports, and 69,000 units of affordable housing. Unlike previous governments, we'll make sure the North gets its fair share.

By supporting the construction of new options like granny flats, and investing in green renovations through the Green New Democratic Deal to update older buildings, we can help people update their existing properties to meet new needs.

As a part of our Green New Democratic Deal, we'll also introduce new, environmentally progressive building standards, and support families to undertake green renovations to make their homes more energy efficient, cutting high energy bills and making monthly housing costs more affordable.

And our Home in Ontario Plan will help with the down payment, making it easier for folks to get into their first home in Northern Ontario.

Giving survivors a safe place to go

Women-identifying survivors of gender-based violence need a safe place to go. To successfully leave a violent intimate partner, women need to be supported through the housing spectrum, from an emergency transition shelter to a new long-term home she can afford.

A horrifying 2013 report by Ontario's Auditor General revealed that more than half of women fleeing violence could not find room at any of Ontario's Violence Against Women shelters, and that the government did not track what happened to women turned away.²⁸

Despite these findings, there were shelters closed due to underfunding by the Liberal government.²⁹ And in 2019, the Auditor General reported that the problems she identified years earlier still persisted under the Doug Ford government.³⁰

These challenges are more acute in rural, remote and Northern communities, where the nearest shelter might be hundreds of kilometres away, and still could be full.³¹

In 2018, the Ford government tried to avoid spending money on emergency and transitional shelters, especially those for women and refugees. The Minister of Children, Community and Social Services made exaggerated cost claims that the Auditor General found were "far off the mark."³²

How we'll make it happen

We will properly fund women's shelters and transitional housing, ending the cuts and enhancing investments, completely ending the practice of women being turned away.

We'll partner with community organizations to invest in culturally appropriate transitional housing. We recognize that the real supports women need when escaping gender-based violence need to be rooted in their cultural and community context.

We will set aside a portion of the 69,000 units of affordable housing we are building for women and their families escaping violence.

²⁸ <https://www.auditor.on.ca/en/content/annualreports/arreports/en13/310en13.pdf>

²⁹ <https://www.cbc.ca/news/canada/kitchener-waterloo/haven-house-anselma-house-funding-shortfall-womens-shelter-1.4173264>

³⁰ https://www.auditor.on.ca/en/content/annualreports/arreports/en19/v4_400en19.pdf

³¹ <https://endvaw.ca/wp-content/uploads/2019/04/More-Than-a-Bed-Final-Report.pdf>

³² https://www.auditor.on.ca/en/content/news/specials_newsreleases/newsrelease_irregularbordercrossers.pdf

Ending homelessness and giving more people a safe and stable place to live

Housing is a human right.

The crisis of homelessness is playing out in cities across the province, from Ottawa, London and Hamilton, to Thunder Bay, Sioux Lookout, and Kenora, to Peterborough, Kitchener-Waterloo and St. Catharines.

Sleeping rough, couch surfing or moving shelter to shelter is the cold reality of everyday life for more and more Ontarians, including entire families and a disproportionate number of Indigenous people. Seniors now account for over 35 per cent of the people waiting for affordable housing,³³ and older Ontarians are more at risk of homelessness than they've been in generations.

Shelters are consistently at or near 100 per cent capacity.

Housing precarity is caused by economic inequality and social injustice. We need a new understanding of poverty and homelessness that stops blaming the victims of bad government policy, and supports Ontarians to start building a stable life with a Housing First strategy.

How we'll make it happen

We will build more affordable housing. An NDP government will implement the Co-operative Housing Federation of Canada (CHF) and Ontario Non-Profit Housing Association's (ONPHA) plan to increase the supply of affordable rentals and protect the cost of existing rentals. We'll make investments to guarantee that all Ontarians, regardless of income or ability, have access to safe, secure and affordable housing.

We'll **build 69,000 new affordable homes over the next decade**. We'll work with the federal government to make this happen.

We'll **extend the lifespan of 260,000 affordable homes**. The cost of replacing Ontario's community housing units is an estimated \$65 billion.³⁴ Instead, \$2.6 billion in spending will ensure capital repairs to these homes, so they stay safe and efficient for years to come. An NDP government will contribute 40 per cent to these capital repairs, to be matched by the federal government, with the remaining 20 per cent split between municipalities and contributions from community housing providers.

We're **going to help 311,000 households pay the rent, with direct financial support**.

An estimated 311,000 tenants in Ontario will require financial support, sometimes called portable housing benefits, to afford homes obtained on the private market. As recommended by the Ontario Non-Profit Housing Association (ONPHA) and CHF Canada, we will work with the federal government and municipal service managers to make sure that 311,000 more homes are affordable, and 311,000 people have an affordable place to live and raise their family.

³³ https://www.auditor.on.ca/en/content/annualreports/arreports/en17/v1_314en17.pdf

³⁴ http://onpha.on.ca/Content/Advocacy_and_research/Advocacy/Affordable_Housing_Plan_for_Ontario.aspx

We'll **allow co-op housing to thrive**. Co-op housing is an innovative model that delivers long-term affordable housing, the management of which is overseen by the tenants themselves. Ontarians are already leading the way with this important housing model, with many communities already having established their own co-ops that create shared, affordable housing that respects and embraces their languages, cultures and identities. In 2019, the Ford government cancelled a seed fund that would have allowed the co-op model to grow. An NDP government will restore the co-op housing seed fund, immediately investing \$10 million in homes you can afford.

How we'll make it happen: A rights-based Housing First approach

The NDP will **restore the goal of ending chronic homelessness within 10 years**. The Ford government scrapped the province's goal of ending homelessness by 2025. It defunded anti-poverty programs that supported this goal. An NDP government will restore this crucial goal, and ensure funding to see it through.

We'll **expand the Housing First model**. Evidence from other jurisdictions shows that chronic homelessness is successfully reduced when people have access to safe, permanent and independent housing,³⁵ accompanied by additional supports and services where needed. An NDP government will build on successful and locally-driven 'housing first' initiatives underway in Ontario,³⁶ and expand support for this rights-based approach throughout the province.

We'll **deliver 30,000 new homes with supports**. Ontario has less than half the supportive housing units needed.³⁷ The Mental Health and Addictions Leadership Advisory Council has recommended that 30,000 new supportive housing units be built over ten years for people living with mental health and addictions challenges. An Ontario NDP government will deliver on building these new supportive homes.

We'll **prioritize local and individual needs, not a one-size-fits-all approach**. Our homelessness prevention policies must be locally-driven and individually-focused to respond to the specific needs of both rural and urban regions across the province. This focus is also critical to respond to the needs and lived experiences of Ontarians of all communities, identities, religions, abilities and disabilities – including women, families, Black, Indigenous and racialized people, youth, 2SLGBTQIA+ folks, and newcomers.

And we'll **resume the homelessness census**. The Ford government stopped the official enumeration of homeless individuals in Ontario, making it impossible to measure the severity and scope of poverty and homelessness in the province. Local data collection and counting of people experiencing homelessness is key to ending chronic homelessness and measure progress in achieving anti-poverty targets.³⁸ An NDP government will immediately resume the local enumeration of homeless populations.

³⁵ <https://www.cbc.ca/radio/sunday/the-sunday-edition-for-january-26-2020-1.5429251/housing-is-a-human-right-how-finland-is-eradicating-homelessness-1.5437402>

³⁶ <https://www.homelesshub.ca/solutions/housing-first/case-studies>

³⁷ <https://www.wellesleyinstitute.com/wp-content/uploads/2017/03/SupportiveHousingWGFINAL.pdf>

³⁸ <http://www.mah.gov.on.ca/AssetFactory.aspx?did=11038>

Investments

The NDP's **Homes You Can Afford** plan includes capital and operating investments, which are offset by increased revenues specifically and only from actions like non-resident speculation and pre-construction condo flipping.

Implementing the **Homes You Can Afford** plan will take a **capital investment of \$90 million** to extend the life of 260,000 affordable homes and an average annual investment of **\$340 million** for 10 years to build 69,000 new affordable homes.

The **total additional annual projected revenue is \$300 million**, all from speculation, non-resident vacancy, taxes on pre-construction condo flipping and licensing short-term rentals — not a dime will come from everyday families who rent or buy in Ontario.

And NDP government will fund an **operating investment of \$300 million**. That includes \$240 million to fund rent subsidies for 311,000 households, \$10 million for a co-op seed fund and \$50 million to deliver 30,000 supportive housing spaces.

The NDP will create a **revenue-neutral fund to finance repayable loans** as a part of the Home in Ontario Program (HOP). That fund will be self-sustaining. Gains in the fund over time will be used to maintain the fund so Ontario can always give folks ready to buy their first home in Ontario help with the down payment, equal to up to 10 per cent of the purchase price of their first home.

Conclusion

Andrea Horwath and the NDP believe that no matter where you live, your age, your identity or ability, and no matter what your financial situation is, you deserve a good, safe, secure place to call home in the community you love.

You deserve a home you can afford.

And this is a plan that offers hope.

This plan is designed to give people more stability, more affordability and more support to build their best life here in Ontario.

And it's designed to help today's Ontarians have the same opportunities that generations of Ontarians before them have had: a chance to plant roots for themselves and for their family, and watch them grow.