

# HOMES YOU CAN AFFORD

NDP  NPD  
**ANDREA**  
HORWATH

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## A message from Andrea Horwath

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

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 keeping a roof over your head in Ontario has skyrocketed.

Rent prices have jumped again and again. Renters seeking a home can't find one they can afford in the neighbourhoods where they want to live, and existing renters worry that their landlord will try to push them out so they can raise the rent even higher.

For many, home ownership is completely out of reach, as speculators and investors outbid families for the homes that are available, driving up prices beyond what is affordable on a regular salary.

In Ontario, half of Ontario renters pay more than 30 per cent of their income to their landlords, and a fifth of renters pay more than 50 per cent.<sup>1</sup> 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.<sup>2</sup>

Ontario is experiencing a homelessness humanitarian crisis.

Ontario needs to build one and a half million new homes over the next decade to catch up and keep up with demand. This means building new homes at a faster rate than ever before, and making sure enough of these homes are affordable and meet the needs of all households — including first-time home buyers, young families, tenants, and downsizing seniors — without needlessly sacrificing more irreplaceable farmland to costly and unsustainable sprawl.

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. They cut and capped funding for municipal homelessness prevention programs. 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.

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

<sup>2</sup> [https://www.auditor.on.ca/en/content/annualreports/arreports/en17/v1\\_314en17.pdf](https://www.auditor.on.ca/en/content/annualreports/arreports/en17/v1_314en17.pdf)

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. Three times, he has been caught trying to let developers pave over Ontario's Greenbelt. He refused to give tenants any direct relief during the COVID-19 pandemic. Ford also callously abandoned Ontario's target of ending homelessness.

## Our commitments

To address the housing crisis, Ontario needs to build at least 1.5 million new market and non-market homes over the next decade, in the communities where people want to live.

We need to crack down on housing speculation and other financial games that are driving up home prices beyond the reach of regular Ontarians.

We need to increase protections and supports for renters and first-time home buyers

We need the provincial government to get back in the business of funding and delivering new affordable and non-market purpose-built rental housing — in partnership with other levels of government.

We need to consider the diverse housing needs of all Ontarians: young families and seniors; urban and rural dwellers; Ontarians with different incomes, abilities, or cultures.

There is no silver bullet, and one size will not fit all; we will need all the tools in the policy toolbox.

The NDP is proposing a comprehensive plan tackling the housing crisis from multiple angles, considering the diverse needs of all Ontarians, and grounded in the fundamental principle that ***housing is a human right***.

Housing is a human right,  
not an investment commodity.

## Starting in 2022, an NDP government will:

- ➔ Make renting more affordable, and give renters more security
  - ➔ Increase housing supply, end exclusionary zoning, make it easier to buy a home, expand inclusionary zoning, 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 areas of Northern Ontario
  - ➔ Give survivors a safe place to go
  - ➔ Increase the supply of affordable and non-market rental housing
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## 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 their current tenants so they can raise the rent for the new tenant. We'll **bring back real rent control** for all units and **scrap vacancy decontrol**. This means new tenants will pay what the previous tenant would have paid, and landlords will no longer have an incentive to push existing tenants out.

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 by pretending they or a family member needs the unit.

We'll **strengthen protections for renters impacted by reconstruction or redevelopment**. We'll protect the supply of affordable housing within neighbourhoods experiencing redevelopment, and ensure that existing tenants can keep living in their own communities. We'll strengthen the enforcement of existing laws guaranteeing the rights of tenants to return to their home after reconstruction, at the same rent they paid before.

To make sure tenant rights are upheld, we'll **fix the Landlord and Tenant Board** (LTB) and restore the right to in-person hearings. The Ford government put a partisan crony in charge of the board,<sup>3</sup> and then stacked it with underqualified adjudicators. We'll end Doug Ford's unfair "eviction blitz," and make sure tenants and landlords can get prompt and fair hearings before the board.

We'll **reverse Doug Ford's cuts to Legal Aid**, so tenants have access to legal help when their landlord violates their rights.

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 and abilities.<sup>4</sup>

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<sup>3</sup> "Politicization of senior appointments alarms Tribunal Watch Ontario" (The Lawyer's Daily, November 20, 2020)

<sup>4</sup> <https://uwaterloo.ca/library/aoda-toolkit/universal-design>

# Increasing the supply of new homes, making it easier to buy, and strengthening homebuyers' protections

Home ownership 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.

Affordable and family-friendly options like a duplex or townhouse or a three-storey walk-up apartment can't be found in the neighbourhoods where families want to live. Sometimes these desirable housing options aren't even permitted due to outdated planning rules.

As a result, 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.

To meet demand, **Ontario must build at least one and a half million new homes over the next decade.**

This means building new homes at a faster rate than ever before.

It means expanding housing options, and making sure people of all incomes can find a home that is affordable, well-built and energy efficient — and meets their needs, whether they are a young family seeking a starter home or a senior looking to downsize.

It also means updating planning rules so these new homes are located where people want to live — close to jobs, schools, healthcare facilities, amenities, friends and family — in pedestrian and transit-friendly, complete communities.



## How we'll make it happen

An NDP will government will work with municipalities to **reform land use planning rules** to encourage and accelerate the construction of homes in *complete communities* close to transit, schools, healthcare, grocery stores, and recreation centers.<sup>5</sup> We will **end exclusionary zoning** and ensure an adequate supply of different housing options that are affordable, meet the diverse needs of different families, and are located where people want to live. We will ensure responsible development within existing urban boundaries, while protecting farmland and natural heritage from costly, irresponsible and wasteful sprawl. This includes aligning growth with transit investments, and updating zoning rules to enable the construction of affordable “missing middle” housing – like duplexes, triplexes and townhomes — wherever residential development is allowed.

A 2016 report by Ryerson’s City Building Institute and the Ontario Home Builders’ Association<sup>6</sup> 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.

New Zealand has shown how this can be done. With the support of all political parties, New Zealand recently passed legislation to reform its planning and development approval policies, including allowing more “missing middle” housing in residential areas where such options are currently prohibited. An independent cost-benefit analysis projected that these changes will save first-time home buyers and tenants the equivalent of \$175 billion in housing costs over 20 years (in a country whose population is about one-third that of Ontario’s).<sup>7</sup>

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.<sup>8</sup> 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.

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<sup>5</sup> [https://d3n8a8pro7vhmx.cloudfront.net/greenbelt/pages/12315/attachments/original/1593022385/GB\\_CompleteCommunities\\_REPORT\\_E-ver.pdf](https://d3n8a8pro7vhmx.cloudfront.net/greenbelt/pages/12315/attachments/original/1593022385/GB_CompleteCommunities_REPORT_E-ver.pdf)

<sup>6</sup> <https://www.citybuildinginstitute.ca/download/6428>

<sup>7</sup> “Cost-benefit analysis – proposed medium density residential standards” (Government of New Zealand, 2021)

<sup>8</sup> <https://rescon.com/news/files/Affordability-Phase2-report.pdf>

The NDP will **get inclusionary zoning back on track**. Inclusionary zoning policies require developers to include a specified percentage of affordable housing in their development projects. Inclusionary zoning faced repeated delays and false starts under the Liberal government,<sup>9</sup> and then the Ford government arbitrarily placed narrow limits on their use.<sup>10</sup> We'll remove these arbitrary limits, ensuring that all growing neighbourhoods can continue to be home for people of all incomes.

We'll **stop speculative land banking and speed up home building** with a “use-it-or-lose” tax. There is evidence that some monopolistic developers and landowners are constraining the supply of new homes in order to extract top prices from new home sales, or to collect passive profits from the rising value of scarce developable land.<sup>11</sup> We'll get new homes built faster by imposing a tax on land-hoarding developers who have permits and infrastructure in place but still refuse to build the housing Ontario needs now.

The NDP will **increase homebuilding sector capacity by welcoming more skilled immigrants and offering more apprenticeship opportunities**. According to the Ontario Skilled Trades Alliance, more than 86,000 construction workers in Ontario will retire by 2030.<sup>12</sup> Without skilled workers, homes do not get built. We will keep Ontario's skilled workforce strong by promoting the skilled trades and ensuring adequate funding for colleges, trade schools and apprenticeships. We will work with municipalities, unions and employers to provide more apprenticeship opportunities and on-the-job training. We will also urge the federal government to welcome more skilled tradespeople under the Ontario Immigrant Nominee Program.

An NDP government will **enable innovative self-development and co-housing models**, where a group of friends, multiple families or even an entire community can come together to plan and build the shared home or community they want, without a developer. These self-built homes can be 10-20% cheaper than developer-built housing.<sup>13</sup> With innovative ownership structures, like zero- or limited-equity co-ops, these communities can be made even more affordable, while still providing the stability and security of home ownership.

The NDP will **reform the Ontario Land Tribunal** to ensure that planning decisions respect provincial plans and laws, sustainable land use policies and good planning principles. Doug Ford amalgamated five different tribunals into a single mega-tribunal, sidelining the professional expertise of environmental and heritage conservation experts, while further tilting the planning appeal process towards the interests of large developers. Meanwhile, municipalities that take responsible action to update their planning rules to support affordable housing, in line with official plans

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<sup>9</sup> “Ontario supports developers over providing affordable housing” (Toronto Star, January 25, 2018)

<sup>10</sup> <https://www.jessicabellmpp.ca/izeverywhere>

<sup>11</sup> “Developers limit production to keep home prices high, Mississauga report says — a claim the builders' association calls ‘absurd’” (Toronto Star, March 3, 2022)

<sup>12</sup> “Canada Desperately Needs More Immigrants with Specialized Trade Skills as Shortage Looms” (Storeys, February 17, 2022)

<sup>13</sup> <https://www.larchlab.com/baugruppen/>

and provincial policies and laws, risk costly delays due to unnecessary and lengthy *de novo* appeals.<sup>14</sup> We'll reform the planning appeal system to make sure that the planning appeal process is fair, efficient and serves the public interest – not special private interests.

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.<sup>15</sup> 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 help **first-time home buyers with their down payment**. Home ownership shouldn't depend on having wealthy parents. In partnership with new home builders, an Ontario NDP government will help more first-time home buyers finance their down payment with a shared equity loan of up to 10 per cent of a new 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.

We'll also **reform Ontario's new 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 showed that Tarion is run by homebuilders and serves home builders, at the expense of families.<sup>16</sup> An Ontario NDP government will end Tarion's monopoly, following the recommendation of Justice J. Douglas Cunningham in his 2016 report.<sup>17</sup> We'll also ensure that new home buyers have access to a quick and inexpensive dispute resolution system for consumers seeking remedies for new home defects. This includes a **review of the Licence Appeal Tribunal**, where too often consumers seeking fairness are being outgunned by deep-pocketed industry interests, or even by Tarion itself.

We'll establish an **independent Consumer Watchdog** to handle consumer complaints and investigate businesses that violate consumer protection laws, including unethical developers or builders.

We'll **hold builders accountable**. We will reward ethical builders and hold exploitative builders accountable by ensuring that all new home buyers have free access to timely, accurate and relevant information about builders' records. We'll also ensure that new homes are properly inspected during construction, so problems can be fixed early.

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<sup>14</sup> ["City's short-term rental bylaw appealed, threatens to delay start of new regime" \(Ottawa Citizen, May 18, 2021\)](#)

<sup>15</sup> <https://www.pembina.org/pub/make-way-for-mid-rise>

<sup>16</sup> [https://www.auditor.on.ca/en/content/specialreports/specialreports/Tarion\\_en.pdf](https://www.auditor.on.ca/en/content/specialreports/specialreports/Tarion_en.pdf)

<sup>17</sup> <https://www.ontario.ca/document/final-report-review-ontario-new-home-warranties-plan-act-and-tarion-warranty-corporation>

We'll **standardize purchase agreements for new homes**. An NDP government will make sure pre-construction purchase agreements have standardized clauses, so that all relevant information is clearly disclosed up front, with no nasty surprises buried in the fine print, ensuring that new home buyers get what they were promised and paid for.

We'll **protect new home buyers 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. Sometimes a greedy developer cancels a project in order to force buyers to pay a higher price.<sup>18</sup> 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.<sup>19</sup> 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.<sup>20</sup>

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.

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<sup>18</sup> ["Ontario condo developer suddenly cancels years-long sales deal — unless buyers pay \\$100K more" \(CBC, November 19, 2021\)](#)

<sup>19</sup> <https://condoinformation.ca/feedback.html>

<sup>20</sup> <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. 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.”<sup>21</sup>

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.

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.<sup>22</sup> 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 **introduce an annual speculation and vacancy tax on residential property**. Modeled off British Columbia's tax,<sup>23</sup> it will apply to foreign and domestic 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.

An NDP government will **maintain the NRST at 20 per cent**, and close those loopholes that let some greedy, wealthy speculators off the hook.

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<sup>21</sup> <http://inroadsjournal.ca/housing-price-lunacy-moves-east-2/>

<sup>22</sup> <https://www.theglobeandmail.com/news/national/ontario-urged-to-follow-bcs-lead-in-tracking-presale-condo-flips/article38061531/>

<sup>23</sup> <https://www2.gov.bc.ca/gov/content/taxes/speculation-vacancy-tax/how-tax-works>

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

We'll **stop real estate investors from pushing regular families out of home ownership.** Large corporate investors have begun moving aggressively to buy up houses and condo apartments in Ontario, outbidding regular families looking for a home.<sup>24</sup> Instead of becoming home owners, more families are paying profits to corporate landlords. We'll use tax policy or regulation to put limits on investor purchases of resale homes, and give regular families a fair shot at home ownership.

We'll **work with municipalities to enable progressive residential property taxes,** letting them shift more of the tax 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.<sup>25</sup> 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 and crack down on money laundering:** Up to \$130 billion of illegal money is laundered through Canada each year.<sup>26</sup> 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 require 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 publicly available.

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<sup>24</sup> ["Condo developer plans to buy \\$1-billion worth of single-family houses in Canada for rentals" \(Globe and Mail, June 13, 2021\)](#)

<sup>25</sup> <https://www.theglobeandmail.com/news/investigations/investigation-x2-condo-toronto/article34906278/>

<sup>26</sup> [https://www.cdhowe.org/sites/default/files/attachments/research\\_papers/mixed/Final%20for%20release%20e-brief\\_291\\_web%20%28003%29.pdf](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.<sup>27</sup>

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.<sup>28</sup>

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.

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<sup>27</sup> [https://onpha.on.ca/Content/Advocacy\\_and\\_research/Advocacy/Indigenous\\_Housing\\_Plan/Indigenous\\_Housing\\_Plan.aspx?WebsiteKey=49cb1e54-80a5-4daf-85fb-a49e833ec60b](https://onpha.on.ca/Content/Advocacy_and_research/Advocacy/Indigenous_Housing_Plan/Indigenous_Housing_Plan.aspx?WebsiteKey=49cb1e54-80a5-4daf-85fb-a49e833ec60b)

<sup>28</sup> <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 60,000 new homes with supports, and 100,000 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.<sup>29</sup>

Despite these findings, there were shelters closed due to underfunding by the Liberal government.<sup>30</sup> And in 2019, the Auditor General reported that the problems she identified years earlier still persisted under the Doug Ford government.<sup>31</sup>

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.<sup>32</sup>

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."<sup>33</sup>

### 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 100,000 units of affordable housing we are building for women and their families escaping violence.

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<sup>29</sup> <https://www.auditor.on.ca/en/content/annualreports/arreports/en13/310en13.pdf>

<sup>30</sup> <https://www.cbc.ca/news/canada/kitchener-waterloo/haven-house-anselma-house-funding-shortfall-womens-shelter-1.4173264>

<sup>31</sup> [https://www.auditor.on.ca/en/content/annualreports/arreports/en19/v4\\_400en19.pdf](https://www.auditor.on.ca/en/content/annualreports/arreports/en19/v4_400en19.pdf)

<sup>32</sup> <https://endvaw.ca/wp-content/uploads/2019/04/More-Than-a-Bed-Final-Report.pdf>

<sup>33</sup> [https://www.auditor.on.ca/en/content/news/specials\\_newsreleases/newsrelease\\_irregularbordercrossers.pdf](https://www.auditor.on.ca/en/content/news/specials_newsreleases/newsrelease_irregularbordercrossers.pdf)

## Increase the supply of affordable and non-market rental housing

Housing is a human right.

The Canadian Mortgage and Housing Corporation has set a goal of ensuring that “by 2030, everyone in Canada has a home that they can afford and that meets their needs.”<sup>34</sup> Ontario must do much more if this necessary goal is ever going to be achieved.

The federal and provincial governments once played a much more active role in building affordable housing. This all changed in the 1990s, when the federal Liberal government, and then the Ontario PC government, largely abandoned their traditional roles in delivering affordable housing. They slashed funding for community housing programs and downloaded responsibilities onto municipalities. These cuts continued under the federal Conservative government and the Liberal provincial government.<sup>35</sup>

Predictably, the number of families in core housing need has skyrocketed.

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, 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.

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<sup>34</sup> “Our Goal: Achieving Housing Affordability for All” (CMHC, February 17, 2019)

<sup>35</sup> <https://www.theglobeandmail.com/news/politics/province-to-cancel-150-million-in-funding-for-toronto/article12736496/>

## How we'll make it happen

We'll **establish a new public agency, Housing Ontario, to finance and build 250,000 new affordable and non-market rental homes**. Housing Ontario will ensure an adequate supply of rental homes meeting the needs of low-to-moderate income households at all stages of life, from couples to young families to seniors. These homes will be operated by public, non-profit or co-op housing providers, and permanently protected from the speculation and financialization of the private market.

This includes **100,000 new affordable homes over the next decade**. The Co-operative Housing Federation of Canada (CHF) and Ontario Non-Profit Housing Association's (ONPHA) have proposed a 10-year target of 69,000 new deeply-affordable homes.<sup>36</sup> We'll increase this target to 100,000, and work with the federal government to make this happen. Rents will be geared to income, helping tenants in the most need.

We'll also build **at least 150,000 new non-market homes charging below-market rents**. Using an innovative self-financing model proposed by economist Marc Lee of the Canadian Centre for Policy Alternatives,<sup>37</sup> Housing Ontario would rapidly expand the supply of non-market rental housing, with rents that would be lower than what a for-profit landlord would charge, affordable for moderate-income households. Affordability will be enhanced further through inclusionary zoning policies, access to public land, income supports and other new initiatives outlined in this plan, as well as through existing programs.

Through Housing Ontario, we'll **purchase and rehabilitate existing privately-owned rental homes** to be operated by public, non-profit or co-op housing providers. Ontario is losing thousands of affordable rental homes every year, as these aging privately-owned rentals are acquired by real estate investors seeking to displace existing tenants and jack up the rent. Housing Ontario will acquire and permanently protect these rental homes from speculation and financialization, preserving affordability and security of tenure for tenants.

We'll **extend the lifespan of 260,000 affordable homes**. The cost of replacing Ontario's community housing units is an estimated \$65 billion. 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.

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<sup>36</sup> <https://fhcc.coop/wp-content/uploads/2019/02/An-Affordable-Housing-Plan-for-Ontario.compressed-2Adobe.pdf>

<sup>37</sup> "Financing public housing: how a massive expansion of rental homes can literally pay for itself" (Policy Note, April 21, 2022)

We'll **make government-owned land available for affordable housing with the creation of land trusts.** Land trusts offer an innovative way to put public land to good use, in partnership with non-profit or co-op housing providers committed to affordable housing.

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

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 tenant or owner members 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 co-op homes you can afford. We will also work with the federal government and the co-op sector to support a Co-operative Housing Trust, as proposed by the Cooperative Housing Federation of Canada.<sup>38</sup> The Trust would be publicly-accountable and operated by co-ops, and would use an innovative portfolio approach to expand the capacity of the sector, with a goal of building 20,000 new co-op homes in Ontario over ten years.

## How we'll make it happen:

### A rights-based Housing First approach

The NDP will **recommit to the goal of ending chronic homelessness within 10 years.** The Ford government ignored the province's goal of ending homelessness by 2025, and defunded anti-poverty programs that supported this goal. The Auditor General said the Ford government "has no plan to reduce or prevent homelessness"<sup>39</sup> An NDP government will recommit to this crucial goal, and ensure funding to see it through.

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<sup>38</sup> [Getting the Housing Supply Mix Right: Building the Next Generation of Co-operative Housing \(Co-operative Housing Federation of Canada, February 2022\)](#)

<sup>39</sup> ["Ontario Has No Plan to Reduce or Prevent Homelessness: Auditor General" \(Auditor General of Ontario, December 1, 2021\)](#)

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,<sup>40</sup> accompanied by additional supports and services where needed. An NDP government will build on successful and locally-driven 'housing first' initiatives underway in Ontario,<sup>41</sup> and expand support for this rights-based approach throughout the province.

We'll **deliver 60,000 new homes with supports**. Ontario has less than half the supportive housing units needed.<sup>42</sup> In 2017, the Mental Health and Addictions Leadership Advisory Council 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 double this target and 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.

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<sup>40</sup> <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>

<sup>41</sup> <https://www.homelesshub.ca/solutions/housing-first/case-studies>

<sup>42</sup> <https://www.wellesleyinstitute.com/wp-content/uploads/2017/03/SupportiveHousingWGFINAL.pdf>

## Investments

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

**The net costs of the NDP's plan are \$3.7 billion over the first four years**, representing direct provincial transfers or costs not recoverable from rents, net of federal contributions.

In addition to the above, the NDP will establish a new public agency to **finance, build or acquire non-market rental homes to be operated by public, non-profit or co-op housing providers**. Net costs to the provincial government are ultimately recoverable from rental income, with affordability enhanced through inclusionary zoning policies, access to public land, income supports and other new initiatives outlined in this plan, as well as through existing programs.

The **total additional annual projected revenue is \$300 million** from new speculation and vacancy taxes, taxes on pre-construction condo flipping and licensing short-term rentals — not a dime will come from everyday families.

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. Repayments to the fund over time will be used to maintain the fund.

## 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.