

Making life more affordable for you and your family



Making sure everyone can afford a place to call home

Owning a home has become an impossible dream for too many Canadians. Finding a decent place to rent is out-of-reach. Everyone should have the right to a safe and affordable place to call home. Working people should be able to afford to live close to their workplaces, including in the heart of our biggest cities. Young people should be able to stay in the neighbourhoods they've grown up in. And seniors should never be forced out of the communities that they've spent their lives in.

But for too many families, safe and affordable housing is increasingly out of reach, thanks to skyrocketing rents, demo-victions and ballooning home prices. The pandemic has only made things worse for people on the edge, with too many families struggling to make rent or mortgage payments during the crisis. Parents lie awake at night, worrying about how they can afford the family home, as costs keep going up but paycheques don't keep up. And huge numbers of young people are being forced to give up on the dream of ever owning their own house.

Canada is in the midst of a national housing crisis impacting every area of the country: Average rents rose in every single province last year, and 1.6 million Canadian households spend more than 30 per cent of their income on housing¹. Canada has the fastest growing house prices in all of the G7, a trend that shows no signs of slowing. What this means in real terms is that families in our communities are facing constant stress and impossible choices between rent or food; living in substandard housing or relocating out of their community; or worse, the real risk of homelessness.

The worry and anxiety that people feel today is the result of the bad choices that Liberal and Conservative governments have made.

The Liberals have neglected the housing crisis in Canada for too long, turning their backs on families that are struggling to stay in the communities where they want to live and work. Even with modest new announcements to try to fill the gaps, the reality is that their housing program is too small

¹Statistics Canada, "Core Housing Need, 2018 Census." Available online at: <https://www150.statcan.gc.ca/n1/daily-quotidien/201002/dq201002a-eng.htm>

to make a real difference for most Canadians. The Liberal government is telling Canadian families that they're just going to have to wait longer for help, struggle more every month, and settle for less.

New Democrats believe that it's time to help people – now. We have an ambitious plan that will make a difference in every community in our country – because finding a good, affordable place to live shouldn't be like winning the lottery. It's time to relieve the stress and worry that people feel by choosing to make it easier to rent and buy a home.

A major part of the long-term solution to the problem is to ensure that more affordable rental units are built across the country. One in three Canadians is a renter. In many cities, what few affordable apartments there are get snapped up quickly, and people end up living in either inadequate housing or simply forced to spend a huge chunk of their income on rent.

After six years in government, the Liberal plan is simply inadequate compared to the scale of the housing crisis Canadians are facing. We need to take urgent action now towards an ambitious plan to build affordable places to live in every community across the country.

That's why a New Democrat government will create at least 500,000 units of quality, affordable housing in the next ten years, with half of that done within five years. This will be achieved with the right mix of effective measures that work in partnership with provinces and municipalities, build capacity for social, community, and affordable housing providers, to provide rental support for co-ops, and meet environmental energy efficiency goals. This ambitious plan will create thousands of jobs in communities all across the country, jump-starting the economic recovery, and helping Canadians get the affordable housing they need.

In order to kick-start the construction of co-ops, social and non-profit housing and break the logjam that has prevented these groups from accessing housing funding, we will set up dedicated fast-start funds to streamline the application process and help communities get the expertise and assistance they need to get projects off the ground now, not years from now. We'll mobilize federal resources and lands for these projects, turning unused and under-used properties into vibrant new communities.

A New Democrat government will also spur the construction of affordable homes by waiving the federal portion of the GST/HST on the construction of new affordable rental units – a simple change that will help get new units built faster and keep them affordable for the long term.

These measures will help address the housing crisis at the source, but we also need to make sure that families that are hurting get help now – especially during the COVID-19 pandemic. Families do not have years to wait, when every day is a struggle and a constant worry. That's why we'll provide immediate relief for families that are struggling to afford rent in otherwise suitable housing, while we bring forward long-term solutions to the housing affordability crisis.

While making affordable rental housing more available is critical, New Democrats believe that the dream of homeownership shouldn't be forever out of reach for Canadian families. That's why we will re-introduce 30-year terms to CMHC insured mortgages on entry-level homes for first time home buyers. This will allow for smaller monthly payments, freeing up funds to help make ends meet for young families. We'll also give people a hand with closing costs by doubling the Home Buyer's Tax Credit to \$1,500.

For Canadians who are open to innovative paths to home ownership, a New Democrat government will provide resources to facilitate co-housing, such as model co-ownership agreements and connections to local resources, and ease access to financing by offering CMHC-backed co-ownership mortgages.

Big money investors are driving up the costs of houses. No one can win a bidding war against investors with deep pockets who are looking to turn a profit, not build a neighbourhood. To help put an end to speculation that's fuelling high housing prices, we'll put in place a 20% Foreign Buyer's tax on the sale of homes to individuals who aren't Canadian citizens or permanent residents. New Democrats will also fight money laundering, which fuels organized crime and drives up housing prices. We will work with the provinces to create a public beneficial ownership registry to increase transparency about who owns properties, and require reporting of suspicious transactions in order to help find and stop money laundering.

Safe, quality housing for all

New Democrats believe that everyone in Canada should be able to find a safe and affordable place to call home. And no one in this country should be forced to live in housing that makes them sick.

But, today, decades of colonialism perpetrated by the federal government has resulted in a devastating housing crisis for many First Nations, Inuit, and Métis families. The Liberal government has failed to help people, leaving communities with long waiting lists for housing, and overcrowded, dilapidated homes. The mold crisis continues to harm people's health. And chronic overcrowding is hurting people in Indigenous communities across the country, including by creating the conditions for rapid transmission of the COVID-19 pandemic. The Conservatives have an even worse record from their time in government: they announced a fund for 25,000 homes, yet six years later, fewer than 100 homes had been built.

It's time to end the housing crisis for good – with **safe and affordable housing** in every Indigenous community, on and off reserve.

New Democrats will address the Indigenous housing crisis and put an end to chronic overcrowding and long-wait lists by working with Indigenous communities to implement co-developed, fully funded **Indigenous National Housing Strategy** within our first 100 days in office. This innovative, ground-up strategy will mean sustainable and dedicated funding to meet the needs of Indigenous peoples, whether in urban, rural or remote communities.

We believe that the federal government must immediately step up to tackle the **mold crisis** affecting tens of thousands of homes, and provide support for First Nations, Inuit and Métis peoples to ensure that their **homes are safe and healthy**. We will also ensure that Indigenous communities have the resources to make homes greener and more **energy efficient**, working to keep the benefits of good jobs, training and investment close to home.

Tackling poverty

In 1989, NDP Leader Ed Broadbent rose in the House of Commons to put forward a successful motion to end child poverty in Canada by the year 2000.

More than thirty years after Canada's pledge, more than a million Canadian children are still living in poverty. Children are still going to school on an empty stomach – and growing up without a place to call home. That's because successive Liberal and Conservative government have created a patchwork of underfunded supports that still leave millions of Canadians struggling on the margins. The Liberals even brought forward a poverty reduction strategy without a single dollar of new spending – telling Canadians who need help now that they have to wait.

We need the courage – and meaningful action – to build a Canada without poverty, where all Canadians can count on quality public services and community supports to help them lead dignified lives. A core component of our approach is fully implementing the right to housing, and working toward the goal of **ending homelessness** in Canada within a decade. In a country as wealthy as Canada, there is no excuse to leave any Canadian living in poverty or without a safe roof over their head.

Our affordable housing strategy will include measures to support Canadians at risk of becoming homeless, taking the lead from communities about local needs and adopting a "housing first" approach. To help people find an affordable home in the long term, we will support the creation of more **social housing** and other affordable options. To deliver help to the most vulnerable right away, we'll also work with the provinces and municipalities to

fast-track the purchase, lease and conversion of hotels and motels for emergency housing relief until more permanent, community-based solutions are available.

Poor health and poverty are linked, and a national pharmacare program will mean that all Canadians can access the **prescription medicine** they need, regardless of their income or address. Better access to **mental health** and **addictions support** will also form a key part of our approach to tackling poverty.

During the COVID-19 pandemic, we have seen that it is possible for the government to step up and provide basic income to Canadians in difficult circumstances, and that this support can be transformational. That's why New Democrats will begin work to expand income security programs, beginning with seniors and people living with disabilities, to build towards a future where all individuals residing in Canada have access to a guaranteed livable basic income.

We also know that developing a national, public, universal **child care** program is critical for lifting women and their families out of poverty, and an important way to give all kids a good start in early learning.

Finally, making sure that all Canadians can access healthy, affordable food is a cornerstone of our Canadian food strategy. A national **school nutrition** program will make sure that no child enters their classroom hungry. Children should always have access to healthy food – and the ability to concentrate on learning. In addition, New Democrats will ensure that a reformed Nutrition North program is able to better respond to the needs of Northern families, to put an end to chronic food insecurity in the North.