Building Livable & Affordable Communities

The Green Party of Ontario’s housing strategy
Letter from GPO leader, Mike Schreiner

Like you, I want to live in a community where it is easy to connect with friends and family.

And to get to the places I need to go.

An affordable place to call home that’s within a walk, cycle or short transit ride away from work.

With equitable access to parks, services, and vibrant local businesses.

In short, a great place to live.

With an excellent quality of life. Knowing that our children and our parents are cared for.

And no one is forced to live in risky situations, or without a permanent home, or on the streets.

Where roads are safe for everyone. With places where people and families connect - in communities where everyone feels like they belong. Where everyone feels safe.

No worries about issues like air pollution, flooding or extreme weather impacting where we live.

This is the world we want.

And we can get there.

Here and now - not just in the future.

We’ll get there by pushing for solutions.
LEADER'S MESSAGE

Solutions to make housing more affordable. To create neighbourhoods without paving over nature. And by building for a climate-friendly future.

COVID has taught us the importance of human connections and having an affordable place to call home. As we emerge from this pandemic, let’s refocus our cities, towns and neighbourhoods so that we are building to house and connect us to one another.

I invite you to look through our strategies on how we can get there. Greens are working hard to provide the leadership needed to build the world you want.

Mike Schreiner
Leader, Green Party of Ontario
# Building Livable & Affordable Communities

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1.2. Embrace transit-oriented development

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Our Vision

In the world we want, our homes are near our places of work, the small businesses we want to support, and the places we like to enjoy.

Neighbourhoods are centered on people, with a mix of affordable housing near transit, amenities and parks.

The result will be shorter, more affordable commutes, a reduction in climate pollution and more time with loved ones.

In the world we want, farms, wetlands and forests are protected.

Families, students, and individuals who struggle with increasing housing costs get the help they need to have a safe, affordable place to live.

There is an end to homelessness. We believe that everyone has a right to safe and affordable housing, and access to the supports they need.

 Discrimination based on the colour of your skin or your age or having a disability doesn’t prevent you from finding a quality place to live.

 We build net zero to create jobs, address the climate crisis and save on energy costs.

 We have leadership to get us there that won’t sacrifice our environment and our health, and doesn’t create policies that line the pockets of land speculators at the expense of building great housing and communities for people.

 This is the world we want to build towards.
The Green Party is proposing housing solutions based on 3 key pillars to build livable and affordable communities:

**Connected:** Communities to live, work & play  
**Affordable:** Homes that people can afford  
**Sustainable:** Housing that works for people and planet

**Here are our strategies for getting there:**

1. Build inclusive, accessible neighbourhoods where we live, work and play  
2. Protect people and the places we love  
3. Build 100,000 affordable rental units and maintain an affordable housing supply  
4. Fund an Urban and Rural Indigenous Housing Strategy  
5. End chronic homelessness by building 60,000 supportive housing units  
6. Address speculation to put homes for people first  
7. Provide stability and security for renters  
8. Create more pathways to home ownership  
9. Launch a transformative $5 billion Green Building program
Build inclusive neighborhoods where we live, work and play

Building Livable & Affordable Communities
THE GREEN PARTY OF ONTARIO’S HOUSING STRATEGY
Strategy 1: Build inclusive, accessible neighbourhoods where we live, work and play

What’s been happening with how we build our neighbourhoods?

Many small-scale developers and homeowners in the province are eager to build more supply. But roadblocks to development can get in the way of locally based solutions in the neighbourhoods we know and love.

In fact, in many places, policy barriers limit options for all developers. The forced choice becomes either build high on a single site to maximize profit or build over farmland and greenspace. It doesn’t have to be this way. We need better options than sprawl development, which is bad for our environment, results in longer commutes and increases infrastructure costs.

High-rises are an important part of the housing mix in cities. As are single family homes to towns and cities throughout the province. But there is also (literally) a lot of space in between. Adding triplexes, fourplexes and walk-up apartment buildings into existing neighbourhoods and mid-rise buildings on our main streets is a great way to increase supply. We can also redevelop former commercial land, like warehouses or plazas, that are underused or vacant.

A recent study found that even high growth places like Mississauga can accommodate 435,000 new residents through building low and mid rise multi-unit homes within existing urban boundaries. And even more through laneway suites, accessory dwellings and low-rise apartments in residential neighbourhoods.

And we need to make sure we build the right supply, which means housing types that suit families of all sizes.

When we build neighbourhoods with a mix of housing near transit - even better to help us get around.
Importantly, our communities need to be inclusive. We need to address system-wide barriers that can exclude those living with disabilities from accessing housing. And we need to reverse decades of exclusionary planning and zoning policies that have resulted in cities that are divided based on income and race.

Finally, new housing developments create the need for new infrastructure - from water and sewage to schools to parks. New development should cover these costs.¹

What is the missing middle?
Houses and high rises are an important part of our housing mix. But there's a lot of space in between. Adding triplexes, fourplexes and walk-up apartment buildings into existing neighbourhoods is a great way to increase supply.

¹ https://archive.citybuildinginstitute.ca/portfolio/missing-middle/
Here’s the approach Green MPPs will take:

1.1. Support infill development and inclusive communities across the province

- Update the Planning Act, Provincial Policy Statement and other applicable laws and regulations to allow a minimum of duplex and triplex construction as-of-right in all residentially zoned areas. We need to add the missing middle and should be able to build duplexes and triplexes without additional zoning permissions required.

- Work with municipalities to ensure that all neighbourhoods allow for a mix of housing types and tenures so that everyone can access housing in their own community throughout all stages of their lives. Think about neighbourhoods that offer rental and ownership opportunities, both affordable and market rate. Housing types like a mix of triplexes, walk-up apartments, stacked townhouses, single detached dwellings, etc. And about the size of the units, so that there are smaller homes that will work for students as well as homes with multiple bedrooms to allow for growing families.

- Encourage municipalities to meaningfully engage with prospective residents, not only current residents, when consulting on zoning changes and new developments to ensure that all voices are heard during the planning process.

- Explore innovative approaches to planning consultation that ensure processes are genuinely inclusive and meaningfully engage all citizens. For example, providing childcare can help parents participate.

- Make sure all communities have access to transportation, parks and other amenities, particularly racialized communities and people in vulnerable situations. Too often, these communities have been negatively impacted by poor planning decisions.

- Develop a framework that encourages the construction of units on commercial property, such as abandoned plazas and warehouses, where safe and appropriate.

- Research and invest in promising practices to make better use of existing homes, buildings, and neighbourhoods to increase the supply of housing. For example, matchmaker services that facilitate arrangements between seniors with extra space and renters, including students.
• Mandate universal design to ensure that new housing stock is accessible for all and suitable for aging in place.

• Streamline and simplify the approvals process for cohousing and coliving developments (three+ units) in cases where the future residents are developing the site. This will make it easier for seniors and people of all ages and abilities to live in cohousing arrangements.

• Work collaboratively with municipalities on a province-wide “Yes in My Backyard” initiative to address NIMBYism and change public attitudes against infill missing middle, mid-rise and community housing developments in neighbourhoods.

Why is this important?

In many cities and towns in Ontario, restrictive zoning in neighbourhoods prevents multi-unit homes from being built. This encourages sprawl development that eats up farmland and greenspace, and means we end up living further away from work, shops and amenities. Sprawl is bad for people, planet and pocketbooks.
Such restrictive zoning has led to neighbourhoods that exclude certain residents and have dwindling populations. This limits supply in the neighbourhoods we want to live, driving up demand, which in turn is one of the drivers of increasing housing prices.

Think instead about what makes a vibrant neighbourhood: a true mix of housing types that are designed to reflect the needs of people, whether it be a family of four or a senior wanting to downsize. We should all be able to find affordable, accessible housing in our own communities throughout all stages of our lives.

1.2. Embrace transit-oriented development

- Prezone for missing middle and mid-rise on transit corridors and main streets. This will help get projects moving faster and reduce building costs.

- Require minimum densities along transit corridors as part of the Growth Plan and transit funding agreements between the province and municipalities.

- Revise the Growth Plan to promote healthy density.

- Require that intensification targets are met with distributed density throughout urbanized areas. Density should not only be achieved through tall condos in high growth areas.

- Develop “15-minute” neighbourhoods by working with municipalities on rezoning, using a framework that is flexible to suit a variety of towns and cities across the province.

Why is this important?

Do you, or someone you know, spend hours each day commuting? If so, you’re not alone. Many people are forced to live far away from work. That’s hours in a car instead of doing... well, anything else!

This can be frustrating and takes a toll on our physical and mental health, and it costs more in fuel and parking.
Transit investment can energize and build up neglected urban and rural areas. Decreased or lack of bus service in rural towns hurts downtowns. Neighbourhoods in cities that have been undervalued or ignored in transit decisions means essential workers are forced to spend hours commuting.

Transit investment will help us get around within and between our communities. By maximizing housing development along transit routes, we’ll all be better off.

1.3. Stop subsidizing sprawl

- Revise the Development Charges Act to stop subsidizing sprawl. Sprawl development eats up vital farmland and comes with increased infrastructure costs. We need to prioritize development near transit and existing amenities.

- Ensure that communities have the resources, systems, and amenities needed to support the influx of people that new developments bring. Municipalities should not be on the hook for those costs of new development.

- Reform development charges and reverse recent changes so that there is more money for climate-friendly social services, parks, and transit options in the immediate area of the development site.

Why is this important?

Ontario’s development charge system is difficult to understand and undermines sustainable growth. It also disconnects development projects from their environments.

We want housing development that is close to other things we need to promote healthy, sustainable communities. Greenspaces, community spaces like libraries, small businesses, transit – these should all be part of our neighbourhoods. We saw during the pandemic just how important these outdoor spaces are, whether you live in an urban city or a small town.
The “15 Minute” neighbourhood

Imagine you can walk, cycle or take transit within 15 minutes to everything that you need, from groceries to school to services. That’s a 15 minute neighbourhood.

We don’t all want to live in a dense city. But our communities can still have local shops, services and parks that are close by and easy to get to.

And we know that people that live in communities that are accessible and inclusive have improved health and wellbeing.²

Our 15 minute community approach is a guide to future people-centered development.

Rather than wasting resources paving over farms, forests and wetlands to super-size sprawl development, let’s build towards neighbourhoods where we can live, work and play.

² https://planh.ca/take-action/healthy-society/page/inclusive-communities
Protect the places we love

Building Livable & Affordable Communities
THE GREEN PARTY OF ONTARIO’S HOUSING STRATEGY
Strategy 2: Protect the people and places we love

What has been happening to the places we love, like farms, forests and wetlands?

In Ontario, we are losing farmland at an alarming rate of 175 acres a day.³ We have already lost almost 75% of our wetlands in Southwestern Ontario.⁴

Ontario farms are an important part of our economy, local food systems and our food security.

Wetlands help filter our water and prevent flooding.

Forests store carbon.

And nature is essential for our own wellbeing.

The good news - increasing housing supply in Ontario does not require super-sized sprawl that paves over more farmland or wetlands.

Expert data suggests that there is no need to expand beyond our current growth boundaries right now. In other words, we already have enough land earmarked for development.⁵

We can’t sprawl our way out of the housing crisis.

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³ http://homegrown.ofa.on.ca/
We need smart development that encourages us to use land wisely in order to build vibrant neighbourhoods. It’s more affordable in the long run, too – paving over nature costs us more because of increased flooding and infrastructure investments that are necessary to replace what nature does for free. Sprawl also costs us more in taxes, adds to traffic congestion and increases air pollution. And that’s all in addition to the environmental damage sprawl creates.

Here’s the approach Green MPPs will take:

2.1. Champion smart growth

- Freeze urban growth boundaries.
- Plan for smart growth by starting with a distributed density assessment before a land needs assessment. This will identify locations where new housing developments are possible within existing built-up areas.
- Expand as-of-right zoning within existing urban boundaries to encourage density through missing middle infill developments.
- Reverse the Ford government’s changes to the Growth Plan that encourage sprawl and destroy the province’s natural environment.
- Reinstate the provincial brownfield remediation fund to support municipalities to safely build affordable housing on previously industrial sites in existing neighbourhoods.

Why is this important?

We need to build more housing, but the high cost of sprawl development doesn’t make sense.

Sprawl paves over the places we love. It also costs more, as we need to build new infrastructure to reach it. Plus, we lose the flood prevention, carbon storage and water filtration that nature does for free.
Many people are looking for options for walkable communities where there is access to locally grown food, protected greenspace and waterways. So let’s focus on smart development that builds the neighbourhoods we want while preserving the places we love.

2.2. Protect farmland and rural livelihoods

- Permanently protect prime farmland.
- Move class 1 and 2 soils currently in the Whitebelt to the Greenbelt, protecting tens of thousands of hectares of critical farmland permanently.\(^6\)
- Strengthen existing watershed protections.
- Permanently protect key natural heritage areas.

Why is this important?

Unchecked sprawl development threatens Ontario’s food and farmers and undermines rural livelihoods. The more we pave over our agricultural land, the more we leave ourselves vulnerable to global food supply chains – not only in the face of something like a pandemic, but also in the face of the climate crisis.

2.3. Bring back oversight and public consultation to reduce flooding and protect people and the places we love

Repeal Schedule 6 of Bill 229 to strengthen Conservation Authorities’ (CAs) ability to protect wetlands, drinking water, and natural features, and to prevent flooding.

Commit to robust public consultation and to only using Minister’s Zoning Orders (MZOs) in exceptional circumstances.

• Repeal Schedule 3 of Bill 257, which permits MZOs to override provincial planning laws.

• Amend the Planning Act to prohibit the use of MZOs that damage wetlands or provincially significant natural heritage sites.

• Reverse changes in Bill 245 that merged all land use planning tribunals into one body, and reverse damaging changes to the Local Planning Appeal Tribunal (LPAT).

• Support and enhance robust public participation processes in land use planning.

Why is this important?

The Ford government has bulldozed over legislation that was designed to protect us.

They stripped CAs of their ability to protect our drinking water and reduce flooding, taking us back decades in responsible planning.

They also used MZOs to undermine local authority, ram through reckless projects, and destroy critical environmental resources.

And they tipped the Land Tribunal system in favour of parties who have the deepest pockets. Pitting local municipalities against deep-pocketed developers with ties to multinational corporations undermines local democratic decisions.

Greenbelts and wetlands are important parts of our natural infrastructure that need to be permanently protected.

We will pay the cost in flooded basements, increased insurance rates, and taxes to pay for infrastructure damage.

We need to reverse these changes to protect the places we love.
Build and maintain an affordable housing supply

Building Livable & Affordable Communities
THE GREEN PARTY OF ONTARIO’S HOUSING STRATEGY
Strategy 3. Build and maintain an affordable housing supply

What’s been happening with the lack of affordable housing in Ontario?

Housing affordability is a real challenge to many people across the province. Housing costs are rising faster than people’s incomes. More and more households are spending more than 30% of their income to meet their basic housing needs.\textsuperscript{7}

The struggle to find affordable housing looks different to residents of Northern communities, small towns, and rural counties than it does in the GTHA. But wherever you are, it’s a challenge to find a liveable, affordable place to call home.

The crisis is province-wide. There are no neighbourhoods in Barrie, Guelph, Hamilton, Kitchener, Peterborough, Ottawa or Thunder Bay where the average one or two-bedroom apartment is affordable for a full-time minimum wage worker.\textsuperscript{8}

We need to find solutions that address this crisis that is leading to growing inequality.

Especially because we know that systemic injustices and discrimination have led to greater housing insecurity among Black, Indigenous and racialized communities, women, and people living with disabilities or mental health challenges.

We urgently need to build more well-designed, affordable, purpose built rental housing that suits the needs of the tenants. For example, housing that is accessible, with access to outdoor space and enough room for families with kids. We also need to protect what affordable rental supply we have and make sure tenants who are currently paying affordable rent aren’t unfairly evicted.

\textsuperscript{7} https://www.fao-on.org/en/Blog/Publications/affordable-housing-2021\#_ftn1
And let’s make sure we are building affordable homes in our thriving neighbourhoods where residents can access amenities, greenspace and transit.

Everyone has a right to safe and affordable housing.

Let’s move quickly to match the urgency of the housing crisis.

**Here’s the approach Green MPPs will take:**

**3.1. Build new affordable supply**

- Build 100,000 new permanently affordable rental homes over the next decade, in partnership with the federal government under the National Housing Strategy.

- Mandate inclusionary zoning. Require a minimum percentage of 20% affordable units in all housing projects above a certain size.

- Increase incentives and streamline the application process for homeowners to add affordable rental units to their primary residence. We can make use of existing buildings, backyards and other available spaces to create extra units, such as laneway housing, secondary suites and basement apartments.

- Create a seed fund of $100M for co-operative housing (co-ops) through direct funding and mortgage support. Co-ops are a form of non-profit housing that provide both market rate and subsidized units, including both ownership and rental options.

- Increase incentives and streamline approvals for permanently affordable housing developments.
Why is this important?

There are fixed, up-front costs to every development that help to ensure that inspections and plans keep our homes safe, that we build with the least amount of damage to our environment, and that municipalities have enough money for infrastructure in the community.

Here's the challenge: These up-front costs are the same whether you are building an affordable or luxury unit, and the simple fact is, it's more profitable to build the luxury unit. These fixed costs plus complex approval processes mean it can be almost impossible for small-scale and affordable developments to get off the ground. We need government investment and support to help make sure that new permanently affordable rental units are built.

Additionally, more affordable housing units reduce pressure across the spectrum of housing. Investing in affordable housing can make market rental and ownership options more affordable by decreasing demand for those units.

Offering permanent, affordable housing as quickly as possible for individuals and families experiencing homelessness can also reduce pressure on our public services and enhance the lives of thousands of Ontarians.

3.2. Extend the lifespan of our existing supply of community-owned rental homes

- Renew 260,000 community housing units over the next decade, in partnership with the federal government under the National Housing Strategy.9

- Upload part of the costs for operating and maintaining shelters and community housing stock to the province. This way we can extend the life-span of buildings and ensure residents live in safe and secure environments, as well as take financial pressure off municipalities who currently shoulder these costs.

9 http://onpha.on.ca/Content/Advocacy_and_research/Advocacy/Affordable_Housing_Plan_for_Ontario.aspx
• Require all affordable housing retrofits to meet the standards of Universal Design and Accessibility for Ontarians with Disabilities Act (AODA) requirements.

• Support age-in-place modifications that increase tenant independence and dignity.

• Improve the energy efficiency of existing buildings by prioritizing improvements to minimize heat and cooling loss.

• Encourage the use of sustainable and non-toxic building materials.

• Support the installation of EV charging and renewable energy systems, such as solar panels and geo-thermal heating, where appropriate.

Why is this important?

Most of the current supply of affordable community housing in Ontario was built prior to the 1990s. Many of these buildings are in a state of disrepair and need updates for accessibility, energy efficiency and modern conveniences. It’s worth the investment! These buildings are the backbone of our current affordable housing supply, and it is much more cost-effective to renovate existing units than to build new units.

3.3. Leverage provincial land for affordable housing developments

• Work with all levels of government to take advantage of every opportunity to transform appropriate publicly owned land for permanently affordable housing and attainable home ownership options in the province. This includes housing added to other land uses, for example on top of transit facilities and transit station surface parking lots.

• Identify priority sites for potential affordable housing and attainable home ownership projects by leveraging Ontario’s inventory of publicly owned land.

10 http://onpha.on.ca/Content/Advocacy_and_research/Advocacy/Affordable_Housing_Plan_for_Ontario.aspx
• Develop an end-user policy that links long-term lease opportunities with permanently affordable rental projects and options for attainable home ownership.

• Partner with non-profit developers, co-ops, community developers and land trusts and local land-holding agencies (such as school boards) to sign mutually beneficial long-term, low-cost land leases to unlock the affordable housing potential of appropriate sites.

Why is this important?

The province owns land across Ontario. The Greater Golden Horseshoe alone has at least 5,900 properties owned by federal, provincial and municipal governments.11

Some currently sit vacant or are underused. Some are perfectly situated near our transit stations. Making use of this land is particularly important in our growing cities and towns, where the cost of land alone can stop affordable developments before they start.

One way the province can help is by offering long-term leases on provincially owned land suitable for affordable housing. This can remove the barrier of the expensive cost of land while keeping this valuable asset in public hands.

3.4. Support non-profit organizations to help keep housing affordable over time

• Reduce upfront development costs for non-profit housing providers, including co-ops, to build purpose-built, permanently affordable rental homes:

• Provide low-interest loans via a new revolving fund for affordable housing.

• Increase incentives and provide support to build homes on infill sites in urban, suburban, and rural neighbourhoods.

• Leverage publicly-owned assets through partnerships where the province retains ownership of the land.

• Prioritize and speed up the development approval processes for projects led by or in partnership with non-profit housing providers.

• Support partnerships between non-profit housing providers and market-rate developers where non-profits manage affordable units within market-rate buildings.

• Promote and support the expansion of Community Land Trusts across the province who are committed to acquiring housing and keeping it affordable in perpetuity.

Why is this important?

93% of Ontario’s current supply of below-market rental housing was built between the 1960s and 1996 in partnership with non-profits. However, since then, governments have not prioritized non-profits for affordable housing development in the same way.

We need to support non-profit housing providers and community organizations to be sure that affordable housing remains affordable over time and does not return to market rates. These organizations also know what’s needed to support residents, maintain properties, and build inclusive communities.

3.5. Extend income supports to more Ontario households

• Extend financial support to 311,000 Ontario households via the portable housing benefit, as recommended by the Ontario Non-Profit Housing Association (ONPHA) and the Co-operative Housing Federation of Canada (CHF). 

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13 http://onpha.on.ca/Content/Advocacy_and_research/Advocacy/Affordable_Housing_Plan_for_Ontario.aspx
**Why is it important?**

As of 2016, Ontario had over 185,000 people waiting for a social housing unit.\(^4\) We need to drastically ramp up investments in building affordable homes.

We also need to strengthen the portable housing benefit that will provide lower income tenants with the support they need to ensure that they are not spending more than 30% of their income on rent.

The portability and flexibility of this support also allows for women and children to be able to find new housing quickly when fleeing situations of domestic violence.

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### 3.6. Expand the modular housing market in Ontario

- Promote a made-in-Ontario modular housing industry for new and expanded manufacturing of sustainable, modular components as well as complete units for internal and external markets. This will support rural economies, reduce the carbon impact of the building industry, and increase regional resilience.

**Why is this important?**

The housing crisis requires immediate solutions. Modular housing is a low-cost, high impact, and sustainable solution that can quickly deliver multi-unit structures to communities with the greatest need.

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\(^4\) [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)
Fund an Urban and Rural Indigenous housing strategy
Strategy 4. Fund an Urban and Rural Indigenous Housing Strategy

Canada has signed the United Nations’ Declaration on the Rights of Indigenous People. The Green Party of Ontario supports the rights of Indigenous peoples and recognizes that Indigenous rights are portable.

In Ontario, an ongoing negative legacy of colonialism is that Indigenous peoples are more likely to be low income (21% versus 13% in the non-Indigenous population)¹⁵ and to be in core housing need (18.3% versus 12.4% in the non-Indigenous population as of 2016).¹⁶

With only 5,086 Indigenous community housing units currently in the province, almost 14% of Indigenous households are left with a need for affordable housing and not enough options.¹⁷

Indigenous peoples in Ontario, both on and off reserves, have a clear legal right to local control of programs.

Here’s the approach Green MPPs will support:

• Fund 22,000 Indigenous-owned and operated permanent homes under an Urban and Rural Indigenous Housing Strategy. The strategy and implementation would be led by Indigenous communities to create homes for Indigenous peoples living in Ontario.¹⁸

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¹⁷ https://onpha.on.ca/Content/Advocacy_and_research/Advocacy/Indigenous_Housing_Plan/ONPHA_s_Urban_and_Rural_Indigenous_Housing_Plan_for_Ontario.aspx
¹⁸ Implement ONPHA’s Urban Aboriginal Housing Advisory Committee’s Urban and Rural Indigenous Housing Plan
• Ensure that municipalities work alongside Indigenous communities when planning for growth.

• Explore the creation of an Indigenous-led body to serve Ontario’s Indigenous population’s housing needs.

Why is this important?

The Ontario Non-Profit Housing Association’s Urban and Rural Indigenous Housing Plan for Ontario calls for 22,000 community housing units, owned and operated by Indigenous peoples.19 We are committed to consistently and sufficiently funding an Indigenous-led housing strategy in Ontario.

19 https://onpha.on.ca/Content/Advocacy_and_research/Advocacy/Indigenous_Housing_Plan/Indigenous_Housing_Plan.aspx?_ga=2.115685763.405475121.1622043939-2025479382.1622043939
End chronic homelessness

Building Livable & Affordable Communities
THE GREEN PARTY OF ONTARIO'S HOUSING STRATEGY
Strategy 5. End chronic homelessness

What’s been happening? Why is there a growing number of people without a place to live?

It’s estimated that right now, 16,000 people in Ontario do not have a permanent home on any given night. Between 40-60% have chronic needs that go beyond housing.20

Addressing chronic and temporary homelessness requires a Housing First approach. This starts with addressing housing needs before connecting people to the other supports they need, including mental and physical healthcare, education, and employment services, and ensuring that these supports are people-centred and culturally and regionally appropriate.

Providing wrap-around housing services in this way helps keep families together, gives support to those struggling with health issues, and strengthens communities.

Here’s the approach Green MPPs will take:

5.1. Take a Housing First approach and increase supportive housing

- Build 60,000 permanent supportive housing units over the next decade through innovative partnerships with public, private, and non-profit housing organizations.

- Engage with communities with lived experience with mental health issues and/or homelessness on program development, as well as communities who, due to systemic barriers, face disproportionate levels of homelessness, including newcomers and racialized people.

• Ensure housing and accompanying supports are people-centred and culturally and regionally appropriate to the community being served.

• Increase technical and direct financial support for non-profit supportive housing providers.

• Accelerate the deployment of temporary and permanent supportive modular housing projects on appropriate provincially owned land.

• Create zoning for sites that would work for modular housing. For example, small, difficult to access plots of land that cannot accommodate big machinery.

• Resume the homelessness census cancelled by the Ford government.

Why is this important?

The homelessness crisis is long-standing and deepening. To properly address it, we need to specifically support those struggling with addiction and mental health challenges.

Everyone has a right to safe and affordable housing. We know that investing in supportive housing is the right thing to do to support people in vulnerable situations and to build healthier communities, but it also makes good economic sense! In fact, one study showed that every $10 spent on Housing First services saved an average of $21.72 on other government line items, such as healthcare and the justice system.21

5.2. Upload costs to the province

• Provincially fund 50% of shelter and community housing costs while allowing municipalities to maintain management control.

21 https://www.mentalhealthcommission.ca/sites/default/files/mhcc_at_home_report_national_cross-site_eng_2_0.pdf
**Why is this important?**

Municipalities shoulder shelter and community housing costs because the province downloaded these costs.

With municipalities covering these costs, there is less money for other vital services such as transit, libraries, community centres, parks and municipal building retrofits. The Ontario government needs to fund the costs for shelters and community housing.

**5.3. Support people in transition**

- Increase funding for emergency women’s shelters, as well as transitional and permanent supportive housing for women and their families at-risk, that is safe and accessible.

- Increase funding for culturally appropriate transitional housing.

- Support a province-wide integrated approach to temporary and permanent supportive housing by breaking down administrative barriers that prevent those in crisis from accessing housing, mental health, and other services.

**Why is this important?**

Over a 12 month period in 2018 and 2019, 17 provincially funded shelters in Eastern Ontario were forced to turn away 2/3s of women and children who tried to seek shelter space when escaping domestic violence. Individuals and families facing a crisis often don’t have a place to go when their lives are in danger. We need safe housing options where families can seek refuge and feel at home for both short and long-term accommodation.

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Address speculation to put homes for people first
Strategy 6: Address speculation to put homes for people first

What’s been happening with speculation in the housing market?

Since the 1990s, provincial governments have not adequately prioritized housing. The supply of new affordable housing has not been enough to meet demand. We are also losing existing affordable units at an unsustainable rate.

Maximizing return on investment, instead of housing for people, has become the driver of what is available and what is built.

The result is that there is a supply of luxury housing for those who can afford it, but limited or no supply for those who cannot.

We believe that everyone has a right to safe and affordable housing. It’s important that housing is not only treated as a commodity to buy and sell. Housing is a place for people and families to live.

Young professionals despair at ever owning their own home. And more and more people are forced to live far from their jobs. People in middle-class professions, such as teachers and nurses, are struggling to afford a place to live in their own communities without spending more than 30% of their income on housing.

As well, the predatory practices of speculators means that housing is sometimes purchased and left vacant. Or existing affordable supply is purchased by large global private equity investment firms, tenants are evicted, and the renovated units are not affordable.

23 According to the Canada Mortgage and Housing Company housing is considered to be affordable when its costs consume less than 30% of a household’s gross income.
The province must improve regulations to reduce predatory practices, protect our existing affordable rental stock, prioritize home sales directly to the end-user, and raise revenue by taxing both domestic and foreign speculation.

This will deter speculation and provide funds that can be reinvested back into affordable housing.

**Here’s the approach Green MPPs will take:**

6.1. Reduce speculation and raise revenue to build affordable housing

- Work with municipalities to implement a province-wide vacant homes tax to make it harder to use vacant homes as a lucrative place to park cash.

- Expand the Non-Resident Speculation Tax (NRST) beyond the Greater Golden Horse-shoe to cover the entire province and increase the rate from 15% to 20%.

- Increase the Land Transfer Tax (LTT) on all single-family homes valued over $3 million across the province.

**Why is this important?**

Speculators are treating housing in the province as assets to be managed rather than homes for individuals and families to live in. Reports suggest that Toronto alone has around 66,000 homes sitting vacant, and Ottawa has more than 20,000 vacant properties. This is one of the drivers of increasing housing prices.

6.2. Protect our affordable housing stock

- Provide non-profit housing providers with the support and access to capital needed to buy rental buildings to maintain affordability permanently.

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- Explore strategies to provide non-profit housing providers with a pre-emptive right to buy existing affordable rental buildings.

- Support the use of demolition control by-laws.

- Put in place robust penalties for renovictions when used as a pretext for evicting tenants.

**Why is this important?**

For years, we have not built enough community housing supply to keep up with need. Much of our affordable housing stock has been provided by privately owned, aging, multi-residential rental properties.

These properties are sitting ducks for global private equity firms, who amass them in large numbers and sell them as bundled assets with the primary goal of maximizing profits for shareholders, rather than housing for people.

The result is often higher rents that in turn push vulnerable tenants out of their homes. This phenomenon has been particularly damaging in neighbourhoods that house newcomers, those on the Ontario Disability Support Program and Ontario Works, and low-income workers.

These properties are an important part of our affordable housing stock, especially in cities where rental prices are becoming unaffordable for everyday Ontarians, and they need to be protected.

**6.3. Create a task force to address the financialization of housing**

- Work with all levels of government and housing experts to develop regulations to ease the financialization of both our affordable rental housing stock (see prior section) and single family homes.
Why is this important?

Housing is increasingly seen as a commodity rather than a place for people and families to live.

Low interest rates, limited supply, and a lack of bold policies to curb speculative demand has led to an incredibly competitive housing market. And billion dollar corporations are quickly recognizing this opportunity to take advantage of the hot market, further inflating home prices.

It has become incredibly difficult for new homebuyers to buy their first home. Many buyers are becoming hopeless that their bid will ever be successful.

Ontarians trying to buy their first home shouldn’t have to compete with deep-pocketed corporations.

This is a complex problem that will take all levels of government and housing experts working together to find real solutions that put people first.

6.4. Regulate short-term rental

- Create a province-wide short-term rental registry.

- Place stronger regulations on short-term vacation rentals. For example, limiting to primary residences in areas like Toronto, where long-term rental vacancy rates are low.

Why is this important?

Short-term rentals can provide an important source of income for families, especially in many rural and small town communities.
The challenge is that in areas with low vacancy rates, short-term rentals leave fewer homes for people to rent long-term, and then prices go up when there is more demand than there is supply. We need a better balance that reflects the circumstances specific to each community so as to ensure everyone can find an affordable place to call home and rural tourism continues to thrive.

6.5. Combat corruption

• Crack down on money laundering and implement a beneficial ownership registry to avoid the practice of nameless companies trading properties.

• Implement a database that tracks pre-construction condo sales. Following a model in British Columbia, developers will be required to collect and report comprehensive information about buyers to provincial tax authorities to ensure compliance.

Why is this important?

Given the amount of money flowing through Ontario’s housing market, money laundering and other illegal activities are unfortunately a reality. A government-commissioned expert report in British Columbia found that money launderers held up to $5.3 billion dollars in real estate in 2018 alone. The report estimated that this contributed to a 3.7-7.5% increase in housing prices. We need to clamp down on these nefarious activities.

Provide stability and security for renters
Strategy 7. Provide stability and security for renters

What’s been happening to renters in Ontario?

There are many good landlords in Ontario. But existing rules do not properly protect some tenants from dramatic year-over-year rent increases, or from unscrupulous and absentee landlords who leave units unsafe and/or in states of disrepair.

And it’s not just minimum wage workers who are having difficulty affording market rents. In our cities, more and more people are being priced out of the rental market. Research shows that to afford the average one-bedroom apartment in the Greater Toronto Area (GTA), you need to be earning at least $27.74 per hour working full-time. This means that over half of the city’s population is unable to afford a one bedroom apartment on their own.27

And it isn’t just the GTA. Renters across the province are working overtime to afford a decent place to live. To afford a one bedroom apartment in Kingston you need to work 55 hours a week at minimum wage, and in Barrie 63 hours.28

We need to make sure large rent increases don’t lead to individuals and families being left without a place to call home.

And we need to address the systemic racism and other discriminatory practices that prevent individuals from acquiring housing in the communities that they want to live in.

Everyone deserves to have a safe place to live.

27 Census data median income
Here’s the approach Green MPPs will take:

7.1. Strengthen rental regulations on rent increases and building maintenance

- Reinstate rent controls on all units to regulate rental increases year-to-year and protect tenants from being unfairly priced out of their homes.

- Establish an effective vacancy control system through consultation. This will limit rent increases between tenancies and get rid of the incentive for landlords to drive out long-standing tenants in order to increase rents.

- Establish a clear system for above-guideline rent increases that governs which renovations are necessary and can qualify for an increase in rent.

- Update and strengthen sections of the Residential Tenancies Act that deal with the state of repair for multi-unit buildings to ensure that tenants have homes that are safe.

- Strengthen rules and penalties for renovictions (evictions used under the guise of renovations but really for the purpose of massive rent increases) and bad faith evictions to keep apartments affordable.

Why is this important?

Tenants in Ontario are not adequately protected by existing housing regulations. The Landlord and Tenant Board has released data showing a 149% increase in the number of applications for evictions for renovations, or “renovictions,” in Toronto between 2015 and 2018.29

Better regulations can protect tenants from unaffordable rent hikes and ensure that properties and units are properly maintained.

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7.2. Protect tenants and landlords

- Confront discrimination in the rental process by increasing enforcement and fines for landlords that refuse tenants based on race, disability status, age, family size, and social assistance status.

- Improve data collection on racism and other discrimination faced by people seeking housing.

- Increase funding for the Landlord and Tenant Board (LTB) to hire additional adjudicators, and add transparency to the appointment process. This will help address delays so that both landlords and tenants have timely access to justice.

- Reverse planned changes that would see LTB hearings move from in-person to online by default, making a COVID-19 related change permanent. Barriers to accessing technology should not be a barrier to accessing justice.

- Increase access to legal services, information, and resources, including adequately funding Legal Aid Ontario. This can support tenants to understand next steps if faced with eviction, discrimination, or unsafe living conditions.

- Repeal changes made in Bill 184 to bring back and make stronger LTB oversight of payment agreements between landlords and tenants and reverse other destructive changes.

- Allow tenants to bring group applications to the LTB to make requests for building repairs and maintenance.

Why is this important?

There are many good landlords in Ontario. But unfortunately, there are also unscrupulous landlords who do not keep up their properties to safety standards. Tenants need to have a way to ensure their housing is safe, that they aren’t being unfairly discriminated against, and that their rights are upheld.
Stronger regulations will protect landlords, too, for times when they may need to evict tenants who cause property damage or unfairly make life miserable for other tenants.

The backlog of cases at the LTB means that it takes far too long to resolve these issues. Between 2018 and 2019, the Ontario Ombudsman received 200 complaints about the LTB, and 80 of these were about delays in the system.\(^\text{30}\)

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Create more pathways to home ownership
Strategy 8. Create more pathways to home ownership

What’s been happening with the housing market?

It takes the average young Ontarian 15 years of full-time work to save for a down payment to be able to buy a house, and the way the housing market has taken off in the past year since the pandemic has made this situation even worse.

Firefighters, PSWs, grocery store workers and many others are having to uproot their lives and leave the communities where they live and work in search of a housing market that is affordable, often with no success.

Expanding pathways to homeownership is an important part of reducing inequality in the province and ensuring that people can live in the places that best suit their families.

We want to help Ontarians with low and middle incomes be able to purchase their first homes through direct support programs and by exploring innovative models like rent-to-own.

And we can also help homeowners afford the carrying costs of their homes by making it easier to add on secondary units, such as basement apartments. This approach will help create more rental availability, as well as assist new homeowners in paying off their mortgages.

We also need better consumer protection for home and condo buyers.

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31 Generation Squeeze, Straddling the Gap: A troubling portrait of home prices, earnings, and affordability for younger Canadians, 2019
Here’s the approach Green MPPs will take:

8.1. Help create more pathways to home ownership

- Consult on and develop a down payment support program to help low and middle income first-time homebuyers.

- Develop and support alternative homeownership pilot programs such as cohousing, tiny homes, rent-to-own, and shared equity plans. These programs would be targeted to assist low and middle income first-time homebuyers.

- Allow single family dwellings to be divided into multiple condominium units. This will create more attainable home ownership opportunities within existing neighbourhoods.

- Encourage the development of new co-op housing and tiny home communities.

- End mandatory minimum parking requirements for all new developments. This can reduce upfront housing costs for first-time buyers.

Why is this important?

Rising housing prices mean larger down payments, which are sometimes only achievable if the buyer has recently sold another property.

Individuals and families who are eager to buy their first homes are priced out of the market, and so they can’t leave their existing rental units.

The inability to buy a house prohibits low and middle income Ontarians from one way of building wealth, thereby increasing social inequality.
8.2. Make it easier for homeowners to add rental units to help pay down their mortgage

- Simplify and streamline the application process for homeowners adding additional units onto their primary residence.

- Create opportunities for homeowners to add more rental units through zoning changes.

- Provide low-interest loans for individuals or families to add more affordable units, such as secondary suites and basement apartments, onto their primary residence.

- Provide incentives and improve rules to help homeowners turn their accessory dwellings, driveways and laneways into more affordable units.

**Why is this important?**

Homeowners face barriers when trying to build more housing units on their existing properties. Complicated processes are expensive and discouraging. This is unfortunate! Adding more units can add to the rental housing supply and create a mix of housing within our existing neighbourhoods.

Adding units can also help new homeowners earn income to help pay down their mortgages. For many new homebuyers, secondary suites provide the extra income needed to help them get into the housing market. These extra units also provide a mix of housing types within neighbourhoods - homes for families, students, professionals, and seniors.

Allowing homeowners to add more affordable rental units to their existing homes also creates more diverse neighbourhoods with a wider range of residents, from students, to newcomers, to seniors on a budget.
8.3. Protect home and condo owners

- Enhance consumer protection for new homebuyers by following Justice Cunningham’s recommendations. This includes an end to the Tarion monopoly and reforming the home warranty system to create a multi-provider model.

- Ensure greater government oversight of warranty coverage and duration.

- Require an independent provider to adjudicate warranty disputes. The process must require using an organization independent of the warranty provider.

- Standardize pre-construction purchase agreements.

- Put in place adequate consumer protection legislation for private home inspections.

- Strengthen condo governance and the condominium tribunal to protect new condo owners.

- Increase condo owners’ ability to implement and modify rules around short-term rentals in their building to ensure they feel safe in their own homes.

Why is this important?

Buying a home is a big investment. Without proper consumer protection, construction shortcuts or inferior quality can become a big issue.

We must protect homebuyers. And we need to hold developers accountable who fail to deliver for their customers.
Launch a transformational Green Building Program

Building Livable & Affordable Communities
THE GREEN PARTY OF ONTARIO’S HOUSING STRATEGY
Strategy 9: Launch a transformational Green Building program to create jobs, save energy and address the climate crisis

What’s been happening with the way we build?

Decisions we make today about how we build places to live and work will have lasting impacts on our economy, prosperity, health and environment for generations.

Climate-fueled extreme weather events are driving up home insurance costs and taxes to pay for infrastructure damage.

It’s not only about what and where we build, but also how.

Building operations (mostly heating and cooling) account for 24% of Ontario’s climate pollution.32 The materials they are made of (such as cement, metal and plastics) create much more climate pollution, and also damage air, land and water. We need to dramatically cut both types of environmental damage from both new and existing buildings.

The good news is that a Green Building program for homes and buildings will be good both for the climate and for our air, land and water.

It will also be good for the economy, helping to create a million jobs and made-in-Ontario opportunities. Massively scaling up the clean building transition will bring down costs while opening doors for both workers and entrepreneurs to build resilient careers and businesses in all parts of Ontario.

And it will be good for our bottom line: over time, saving energy means saving money on our energy bills; improving air quality will reduce healthcare costs.

This way, we are building for now and the future.

These are transformative goals that will help both our climate and economy.

**Here’s the approach Green MPPs will take:**

**9.1. Launch a transformative Green Building Retrofit Program**

- Create incentives for retrofitting our homes, buildings and workplaces to make them cleaner, safer, healthier, accessible and energy efficient.

- Provide direct, dedicated funding for retrofitting all provincially owned buildings, with priority given to community housing and long-term care homes.

- Support the community housing sector in the widespread retrofit of affordable rental apartment towers through low-interest loans and tax incentives.

- Work with public and private utilities to create effective building upgrade programs and make them widely available. These would include financing and incentives for “green heat” sources like geothermal, solar thermal, waste heat recovery, air source heat pumps, and district heating and cooling, and for plant-based building materials.

- Assist local governments to massively scale up Property Assessed Clean Energy (PACE) programs to help finance building retrofits to save energy and money.

**Why is this important?**

Much of the province’s existing building stock is inefficient, unhealthy and vulnerable to energy supply shocks. Grants and other incentives can help businesses, homeowners and renters improve the energy efficiency, air quality, comfort and resilience of their buildings and get ready for our net zero future.
9.2. Transform the way we build and go net zero by 2030

- Mandate all new buildings to meet net zero standards by 2030, with no new gas-burning appliances in cities.

- Require all building projects that receive government funding to meet net-zero, accessibility and healthy building standards.

- Establish funding and protocols for local building inspectors to transition from prescriptive to performance-based codes that prioritize renovations that will save the most energy.

- Engage with developers and others to identify, reduce, and overcome barriers that prohibit widespread adoption of green building practices.

- Create incentives to install low-carbon district energy systems.

- Mandate energy efficiency labelling for all residential units at time of sale or leasing, mirroring the model already in place for commercial buildings.

- Change the building code to make homes solar ready and restore the requirement for Electric Vehicle chargers on new homes.

Why is this important?

Traditional building practices are resource intensive and lock Ontario into decades of inefficient, high cost, and unhealthy buildings that cause damaging climate pollution. Changing building codes will normalize energy efficient, healthy building practices saving people money on energy bills, improving indoor air quality and decreasing climate damage.

9.3. Expand Ontario’s Green Building workforce

- Provide incentives to Ontario’s Colleges and Trade schools to expand program offerings in green building and related professions.
• Partner with trade-unions to expand fully-funded low-carbon skills training and apprenticeship programs, with targeted support given to women, Indigenous people, and racialized communities to address underrepresentation in the trades.

• Support green building workforce development outside of the Greater Golden Horseshoe to support local jobs and ensure that no regions are left behind.

Why is this important?


9.4. Make Ontario North America’s leading jurisdiction in deploying low-carbon building materials

• Support Forest Stewardship Council certified harvesting of Ontario forest products to grow our sustainable forestry industry and create good jobs, in partnership with indigenous peoples.

• Support high value added wood-based manufacturing in the north, such as manufacturing cross-laminated timber from small-dimensional wood that is sustainably grown and harvested.

• Strongly encourage sustainable plant-based building materials, particularly from certified Ontario forestry and agriculture products.

• Remove barriers in planning, building and fire codes to low-carbon building technologies, materials (like mass timber) and practices. Other jurisdictions, including Europe, Quebec and British Columbia, are already working on mass timber buildings, an area where Ontario could be a world leader.

• Minimize waste by designing for ultimate deconstruction.
Why is this important?

We need to start building in a way that is sustainable, considering the climate and environmental impact of both building materials and building operations. If done responsibly, mass timber building provides a climate friendly, people-friendly, made-in-Ontario solution to building housing.

Building with wood is an ideal alternative to metal, cement and plastic. It will create jobs all over Ontario, reduce the carbon contained in building materials (embodied carbon), make buildings healthier and more comfortable, reduce construction times, improve construction safety and help meet our climate targets.

It also creates opportunities for increasing the value of forest products without degrading forests or cutting old-growth, resulting in increased prosperity and better jobs in the North.
What will this cost?  
How will we pay for it?

Everyone deserves a place to call home. But right now costs of housing are increasing with no end in sight.

Investments in housing will have knock-on effects. Solving this crisis will relieve some costs for health care, justice and other ministries, plus create jobs in areas like planning, design and construction. And it can help address the climate crisis.

Our plan calls for an historic investment of $23.5 billion over 10 years.

- $11.5 billion over 10 years to fund:
  - 100,000 new affordable rental homes
  - Restoring 260,000 community housing units
  - A portable housing benefit for 311,000 people
  - Seed fund for co-ops to create approximately 1000 homes

- $6.5 billion over 10 years to fund:
  - 60,000 permanent supportive housing units
  - Cover 50% of municipal operating costs for shelters and community housing
  - Additional funding for Women’s shelters and transitional housing for families in crisis

- $174 million over 10 years to support and provide security for renters and provide additional pathways to homeownership

- $5 billion over 10 years to fund a Green building program that will create jobs, save energy and address the climate crisis.

33 Cost for individual units based on An Affordable Housing Plan for Ontario. ONPHA, CHF
Budgets are about choices. The provincial government is spending over $6 billion dollars annually to subsidize electricity use, disproportionately benefiting high income households. Although it makes sense to maintain a means-tested electricity price relief program for low income households, rural, and remote communities, it doesn’t make sense to spend billions to subsidize electricity use for all households regardless of income when so many people can barely afford a roof over their head.

Our proposal is to take $20 billion over 10 years that is currently going towards subsidizing electricity use — plus $3.5 billion in revenue from the additional speculation taxes — and use it to build the homes people need, and to retrofit existing buildings for public health, accessibility and energy efficiency upgrades that will result in permanent savings on utility bills.

The Green Housing Plan is about making strategic investments to build affordable housing now. Investment that will house people, create jobs and help to tackle the climate and housing crises in Ontario.
In Summary

Ontario’s housing crisis is real and worsening.

It’s time for bold action so we can build a world where everyone has access to safe, good quality and affordable housing.

Everyone deserves a great place to live and it’s time we made it happen.

Visit gpo.ca and learn how you can join Greens to help build livable and affordable communities.

Let’s get to work!
Green Party of Ontario
Housing Strategy
2021

www.gpo.ca/housing

Authorized by the CFO of the GPO