



Keeping in Touch

Fall 2019

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STAY CONNECTED

<http://sshac.ca>

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SouthShoreHousingAction 

@sshhousingaction 

NEWS FROM THE SOUTH SHORE HOUSING ACTION COALITION

IN THIS ISSUE

How Affordable is Housing on the South Shore?

In July 2019 the Canadian Centre for Policy Alternatives released their report, [“Unaccommodating: Rental Housing Wage in Canada”](#). This report maps rental affordability in neighbourhoods across Canada by calculating the “rental housing wage,” which is the hourly wage needed to afford an average one bedroom apartment without spending more than 30% of one’s earnings. Nationally, the rental housing wage is \$22.40/hr for an average priced two-bedroom apartment and \$20.20/hr for an average priced one-bedroom apartment. For Halifax, it is slightly higher at \$22.57/hr for the average two-bedroom apartment. Unfortunately housing market data is not collected for our region, so it is not possible to determine the average costs of rental units by size. However, 2016 Census of Canada data for our region does provide us with some information about housing in our communities, including rates of core housing need and the average monthly shelter costs for both renters and owners, which provide a sense of the housing situation across our communities.



MINIMUM WAGE
Affordable Housing Costs
(working 40hr/wk at
minimum wage, \$11.55/hr)

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*Join
Us!*

**Have a questions?
Want to learn more?**

Consider joining us for an upcoming SSHAC meeting. Our next meeting is November 6th at 1:30pm in Bridgewater. Email us at sshhousingaction@gmail.com or call (902) 521-4104 to learn more!

A Quick Look at the Numbers: Housing Wages

	Average Monthly Shelter Costs		Income required to pay average (160 hrs/mo or 40 hrs/wk)		Wage required to pay average (160 hrs/mo or 40 hrs/wk)		Hours worked at minimum wage (\$11.55) to afford average (per week)	
	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner
Lunenburg Co.	\$825	\$805	\$2,750.00	\$2,683.00	\$17.19	\$16.77	60	58
MODC	\$840	\$817	\$2,800.00	\$2,723.00	\$17.50	\$17.02	61	59
Mahone Bay	\$945	\$1,146	\$3,150.00	\$3,820.00	\$19.69	\$23.88	68	83
Lunenburg	\$856	\$994	\$2,853.33	\$3,313.00	\$17.83	\$20.71	62	72
Bridgewater	\$844	\$882	\$2,813.33	\$2,940.00	\$17.58	\$18.38	61	64
MODL	\$759	\$757	\$2,530.00	\$2,523.00	\$15.81	\$15.77	55	55
RQM/Queens Co.	\$669	\$674	\$2,230.00	\$2,247.00	\$13.94	\$14.04	48	49

What's New at SSHAC?

While we've been on a hiatus from *Keeping in Touch*, SSHAC has working away a building awareness and facilitating action on the need for improved access to healthy, safe and affordable housing options in our region and abroad.

Since our last edition:

1. Sharing the results of the South Shore Collaborative Needs Assessment
2. Crunching the 2016 Census of Canada numbers and sharing the results with decisions makers in our communities in our [Housing, Income and Households: Census Highlights](#) report.
3. Learning more about [housing alternatives](#) that could support improved housing options in our region.
4. Researching the [quality and effectiveness of housing standards](#).
5. Sharing information with landlords and developers about the programs available for support them to provide affordable housing options.
6. Taking the pulse of the [Short Term Accommodation](#) market in our region, as we hear more about its impact on the availability and affordability of rental housing.
7. [Calculating the housing wage](#) for our region.
8. Supporting the development of Bridgewater's [Energy Poverty Reduction Program](#).

Co-living: Could it work for you? Is it worth the risk?

There has been a lot of talk recently about housing affordability because it is becoming a real issue here in Lunenburg County and everywhere else for that matter. Here are the stats to back it up. Based on 2016 Stats Can census data we know that 18.4% of Lunenburg County households are in core housing need. (You could call it housing poverty.) Core housing need means housing that does not meet one or more of the following standards; adequacy, suitability or affordability, and that a household spends 30% or more of its before-tax income on shelter costs. (rent, hydro, heat). If you are a renter 42% of households are in core housing need as are 12.9% of homeowners. To put it another way, there are 21,440 households in Lunenburg County and 3,995 households struggle on a daily basis to afford their homes. That's a lot of people and includes kids, youth, adults and seniors. That number is more homes than there are houses and apartments in the Town of Bridgewater.

Another interesting statistic from the 2016 census data is the number of one person households in Lunenburg County. 28.5% of households in Lunenburg County are one person households. That means that there are 6,110 people living by themselves. One person paying for power, heat, water, sewer, phone, cable..... you get the point.

And a recent study indicated that 1 in 5 people in Canada identify as being lonely. That number increases the older you get. Britain recently appointed a Minister for Loneliness to tackle this issue and last year, former U.S. Surgeon General Vivek Murthy called loneliness a "growing health epidemic".

Is there a way to connect these 3 somewhat isolated statistics and use them to improve people's lives? Could there be a connection between one person households, loneliness and housing affordability? I'm not saying that all people who live in single person households are lonely or are living in core housing need, but more than a few would be.

What might happen if we could gently nudge people to consider the idea of co-living? If you were around in the mid-eighties, the *Golden Girls* was a popular television sitcom and is a great example of a co-living arrangement. The show revolves around four older single women (three widows and one divorcee) sharing a house owned by one of the women. They share expenses, meals, friendship yet still have their own separate lives. They found out about the co-living opportunity through an ad placed on a grocery store bulletin board. They met as strangers and lived as friends.

Co-living relationships can be anything that people feel comfortable with. It might be two single parents who are trying to create a better future for their families, young people who are trying to save money for their education, older folks that do not want to spend most of their day alone because they still have so much to give and to live for. A senior living in a large home that they aren't ready to give up. Co-living relationships can span generations, ethnicity, or the sexes. People who forge co-living relationships might do it based on interests or beliefs, for mutual benefit or because they like meeting new and interesting people. (cont'd page 3)

(cont'd from page 2)

Co-living arrangements can be short-term, mid-term or long-term relationships. Because the consenting parties are in control together, they set the terms and boundaries that they both can live with.

Co-living relationships however do not come without some risk, you might over time discover that someone talks too much, has values and views that are opposite yours, has a substance abuse problem, is too noisy, is obsessively tidy or a slob. These issues might not be that much different from when you were living with a spouse or family members. Virtually everything we do in life has a risk and reward component. The question is; Is change worth the risk? Currently your status quo, it could be that you are living with a fixed income and all the limits that entails, you might skip medications to save money, you don't socialize much because you can't afford to, you don't know who to socialize with and you have few ways to get there, you dread cooking and eating alone and your diet suffers because of it, you don't laugh or talk as much as you used to because you don't have anyone to laugh or talk with on a regular basis. You have no one to share or discuss your favourite television shows with. Could inviting and sharing your life with someone, whom you will soon consider a friend, help to change your daily routine for the better?

The provincial government knows that we have an affordable housing shortage and a shortage of long-term beds. The government is encouraging people to stay in their homes longer and is trying to provide the supports that will allow them to do this. The upcoming tsunami of retiring seniors is going to put incredible pressure on the system and people will be negatively impacted because of it. Building affordable housing and long-term beds is both expensive and necessary. Considering the housing issues that we currently face and the costs for new builds we must also start to think differently and use the resources that we currently have at hand in a far more efficient way. That's why the promotion of co-living makes so much sense. It uses existing housing stock, reduces monthly living expenses for all the participants giving them more purchasing power, helps to reduce social isolation and the associated health problems attributed to loneliness and isolation and increases socialization. All these positive outcomes are done at virtually no cost to the individuals or the government. In addition to reaching out to people who would benefit from a co-living relationship today we should also be laying the groundwork and planting the seed with people of all ages as it might encourage people to consider and include co-living in their future retirement plans.

Submitted by Michael Graves, SSHAC Member

THE QUALITY & EFFECTIVENESS OF MINIMUM RENTAL HOUSING STANDARDS IN NOVA SCOTIA

During the fall of 2018, Dalhousie University Master of Planning student, Nikolas Wenzing, responded to our request for research into the quality and effectiveness of minimum housing standards in Nova Scotia. Our interest in the topic concerned whether or not these are effective tools in adequately protecting the health and safety of tenants.

RESEARCH QUESTIONS

1. What is the written quality of minimum housing standards by-laws in Nova Scotia?
2. What is the effectiveness of minimum housing standards? What challenges and opportunities are presented during the implementation of these standards?
3. What is the potential role of the province in supporting municipalities in the effective implementation of minimum housing standards?

WHAT WE LEARNED

Minimum housing standards by-laws should be implemented.....

- Nothing else as specifically designed to deal with maintenance issues.
- Nothing else that is as protective of tenant's and landlord's rights in regards to
- housing maintenance.

..... With some substantial caveats

- Research into the context of where minimum standards might be applied is required
- Flexibility is needed in the enforcement process.

Through the research 4 major themes emerged:

- Minimum Standards have not been written to address their unintended consequences.
- Minimum Standards do technically achieve what they were initially set out to achieve.
- While the majority of interviewees were in favor of having minimum standards, significant areas for improvement were identified.
- Interviewees were divided on whether or not it is the province's responsibility to improve minimum standards, but all interviewees had suggestions for how the province could provide support.

Read the full research report at <http://sshac.ca>.

Housing & Homelessness Are Federal Election Issues!

While issues related to affordable housing and homelessness are often framed as urban issues, there is a growing understanding of these challenges in rural and remote communities across Canada. The stress and impacts of housing insecurity and homelessness on the individual and households are the same regardless of whether they are in a rural or urban community. It is essential that rural and remote communities are adequately supported through funding and programming options to meet the needs of residents.

Research has identified a number of challenges unique to rural and remote communities related to housing and homelessness:

1. Rural homelessness has distinct dynamics from urban regions, particularly related to the availability of social infrastructure, the impacts of macro-economic shifts, housing markets and migration.
2. Despite homelessness in rural communities being primarily hidden (couch surfing, sleeping in poor or un-affordable housing), visible forms of rough sleeping are common (sleeping in cars, public places, camping in parks).
3. Aboriginal migration impacts homelessness in rural communities significantly where proximity to Aboriginal communities exists and where regional centres act as access points to services and opportunities.
4. Coordination to respond to homelessness varies across rural communities, with official support and resourcing being key factors in local capacity to develop systematic efforts.
5. The availability of affordable housing and rent supports in rural communities can make a considerable impact on the magnitude of homelessness, though uneven distribution of these resources can result in a mismatch of supply-demand.
6. There is a high level of interest in Housing First, though notable challenges to implementation were identified, namely: lack of funding for implementation, lack of local clinical expertise, insufficient housing stock for scattered-site approaches, and inability to reach efficiencies of scale due to low client numbers.

Making Housing an Election Issue Locally

With each election cycle, SSHAC reaches out to candidates and the community, to build awareness about the housing challenges our communities are facing.

During this federal election campaign, we asked candidates to share with us their responses to four questions about housing here in the riding of South Shore-St.Margaret's. On October 1st, we welcomed four of the candidates to a join us and share their responses to our questions.

For those who were not able to join us for the conversation, and are interested in hearing the candidates' responses, we are pleased to share these with you here (pages 5-10).

We would encourage you to ask candidates during the campaign about how their party plans to address housing and homelessness, and what role they will play in addressing the needs here in our communities!



Candidates at SSHAC Housing Forum on October 1st

Candidate Responses

1. In your opinion, what are the housing needs of people living in your riding?



Jessika Hepburn
New Democratic
Party of Canada

I would describe the situation as critical. Too many residents are unable to find good, affordable housing or are paying more than 30% of their income in rent and only \$200 away from housing insecurity. We have the highest child poverty rates in Canada with more than 21% of children and families living below the poverty line. Seniors are struggling to afford housing on small pensions. Our local small business has hired people who want to move to our community with their families only to have them unable to take the job due to an inability to find housing. At the doors in our communities I'm hearing stories like:

- A woman who worked hard in the service industry for over 30 years and owned her own house and car lost everything after being injured. She now lives on a disability cheque of \$810 and her 'low income' housing is \$800, leaving her \$10 a month to live on.
- A single mom of two can't afford to eat, pay rent, and make sure her children have shoes or school clothes. Her last visit to a food bank gave her toilet paper, paper towel and a can of soup so she is going hungry this week.
- The young couple working full time in the fast food industry but are barely covering their rent.
- The widow paying almost \$1800 a month for housing on a pension for seniors housing

Our communities need good, affordable housing now and a government that makes our right to housing a priority. In 2014 my mom was discharged from the ICU homeless and I had to fight to find her a safe place to live, now I'm ready to fight for our communities.



Bernadette Jordan
Liberal Party of
Canada

There is a desperate need for affordable housing in South Shore St. Margaret's. With the rise in short term rentals for vacation homes, and services like Airbnb, the supply of safe, stable, and affordable housing is declining and being harder to find for.

Many people think affordable housing and homelessness are urban issues, but we know that this is not the case. In fact, with the absence of many of kinds of services and resources found in urban centres (outreach organizations, public transportation, shelter options to name a few) those facing housing need in rural communities could in fact face additional hurdles. The gap between wages and rent is significant, and people living in Bridgewater, as an example, have to make approximately \$35,000 per year to afford a rental in that town. With minimum wage at approximately \$11.50 an hour there's clearly a problem that needs to be addressed by all orders of government.

Homelessness and housing issues are just as much a rural issue as they are an urban issue. Rural areas don't often have the same level of public services that are available in urban areas, and when on top of that you have a basic rental wage that is higher than the minimum wage, it becomes clear that all levels of government have to work together to come up workable solutions.



Rick Perkins
Conservative Party
of Canada

Two out of five homes in Bridgewater live in energy poverty - not being able to afford to heat their home or provide fuel for their vehicle. And I believe that is a common situation throughout this constituency. That means that some of our South Shore neighbors have to make tough decisions every month - do we heat our home or pay our rent or mortgage.

I have knocked on over 10,000 doors in the past 9 months and many people I've met are barely getting by. They confirmed to me what recent reports have said - that nearly half of Canadians are \$200 away from not being able to pay their bills at the end of the month. This is unacceptable in a country as rich as Canada. The main focus of my campaign and that of our Party is on the increase in everyday costs - from home heating, food, fuel and other essentials here on the South Shore. This is why we are focused on reducing the tax burden of the federal government in the daily lives of our community. By reducing the federal government tax burden we increase the amount of money available for Canadians to manage their everyday

essentials of life from housing to all the other expenses for their family. A Conservative government will live within our means and leave more money in your pocket so you can get ahead.

2. In your role as MLA, what steps and actions will you take as our representative to address housing challenges locally?



Jessika Hepburn
New Democratic
Party of Canada

If I have the honour of being elected on October 21, I will make it my priority to address the housing needs of our residents. As the MP, I will:

- Push the government in Question Period, at committee and directly with the relevant Ministers to address our needs
- I will ask my Leader and caucus colleagues to echo my call with the government and relevant Ministers
- I will create opportunities in Ottawa for our stakeholders to come to Parliament and speak directly to decision makers in Ottawa
- and I will use the media, including social media to amplify the issue so that political leaders can't ignore our needs.



Bernadette Jordan
Liberal Party of
Canada

A Member of Parliament must be a champion for their community; they must listen to the concerns, challenges, and needs of their constituency, and advocate for support and solutions from the Federal Government.

Over the last four years, our government has developed several ambitious pieces of policy to address housing challenges. Now that the groundwork has been laid, it is important that we work in collaboration with the province and municipalities/local communities to ensure that as the programs roll out, rural needs like those of South Shore – St. Margarets, are not left behind.

If re-elected, the role I will continue to play is one of listening to our constituency, through open town halls, engagement with key housing stakeholders, and heeding the input of experts, to effect the best housing outcomes from federal programs and services, like the National Housing Strategy (NHS), for South Shore – St. Margarets.



Rick Perkins
Conservative Party
of Canada

A Conservative government will work with provinces and municipalities to reduce regulatory barriers that discourage new home construction. In turn more homes can come on the market which will lower prices. A Conservative government in October will fix the Liberals mortgage Stress Test, making it easier to save for a down payment and help families get ahead. Conservatives will put forward a plan that will put Canadians first and leave more money in the pockets of hard working families.

3. What is your party's plan for taking action on the diverse housing needs of Nova Scotians?



Jessika Hepburn
New Democratic
Party of Canada

I've answered number 3 and 4 together since they are so connected. Nothing is more important than having a place to call home. No matter who you are, you need a safe and affordable place to live and raise your family. But Canadians across the country are facing a housing crisis and we need a government that gets back to work building new affordable housing to help confront it.

The NDP has a comprehensive plan:

- We will partner with provinces and municipalities to create 500,000 units of affordable housing over the next ten years. This will include social housing, community, and non-market housing, as well as co-ops.
- Our federal investment will begin with \$5 billion in additional funding in the first year and a half of a New Democrat government.

- 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.
- We will also need to make sure that families that are hurting get help now. Families do not have years to wait when every day is a struggle and a constant worry. That's why we'll provide up to \$5,000 each year 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. The NDP's rental benefit will be targeted at families who are paying more than 30 per cent of their pre-tax income on housing, as immediate help to make ends meet.
- 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.

To learn more about our New Deal for People visit <https://www.ndp.ca/commitments>

Or connect directly with Jessika at <https://jessikahepburn.ndp.ca/>, facebook.com/jessikahepburn, instagram.com/jessikahepburn



Bernadette Jordan
Liberal Party of

We have re-established the Federal Government's leadership role in housing with Canada's first ever National Housing Strategy (NHS). Under this \$40 billion 10-year plan to lift hundreds of thousands of Canadians out of housing need, we are targeting a 50% reduction in chronic homelessness, and will get there by creating 100,000 new housing units, repairing and renewing more than 300,000 housing units, and protecting 385,000 households from losing an affordable place to life.

As Minister for Rural Economic Development, housing needs were the second most commonly raised issue I heard of from rural communities (after internet access). One of the key roles for this Ministerial portfolio is making sure that a rural "lens" is applied to all cabinet decisions, and to assist rural communities and organizations navigate federal programs and services. Under our plan, there is also a Rural and Remote Homelessness Funding Stream, providing funding specifically for projects in communities outside of urban centres like many communities on the South Shore.

Our party and I have demonstrated our commitment to listening to and working with rural and remote communities, with dedicated funding and programs for rural communities to meet their unique needs. We will continue the work of the government's new Centre for Rural Economic Development and ensure that as the programs roll out, adequate support from the government's housing initiatives are directed to rural communities.



Canada
Rick Perkins
Conservative Party
of Canada

A Conservative government will work with provinces and municipalities to reduce regulatory barriers that discourage new homes construction so more homes can come on the market which will lower prices.

4. What are your thoughts on the National Housing Strategy and the context of rural and remote communities?



Bernadette Jordan
Liberal Party of
Canada

I am proud that we introduced Canada's first ever national housing strategy, and its component piece the National Homelessness Strategy. I think this is the kind of ambitious action on housing that the country had been lacking, and with \$40 billion committed to the plan, we've put our money where our mouth is to make a real difference in housing need across the country.

We also passed legislation which recognizes the right of Canadians to adequate housing, and also requires all future governments to maintain a national housing strategy. This provides much needed stability and continuity.

I am also very proud of the fact that 25 per cent of investments through the NHS will be directed to projects benefitting women and girls and their families.

I believe that passing a law recognizing the right to housing, and requiring future governments maintain a housing plan is the right thing to do. I also believe that by creating a plan that is properly funded to make a real difference and crafting the strategy to target the most vulnerable, we are demonstrating that we are serious about this issue. Recently we signed the bilateral agreement with the Province, so with the money and agreement now in place we need to bring all stakeholders to the table to ensure that our rural and remote communities receive their fair share.



Rick Perkins
Conservative Party
of Canada

Conservatives support helping those who are less fortunate. But Justin Trudeau's record when it comes to this is not as advertised.

As many as 60% of lower income Canadians are paying higher Taxes under this Liberal Prime Minister. This is a Prime Minister who gives with one hand and takes more with the other.

As a result of Liberal policies, Canadians now pay more for gasoline, home heating, hydro, housing, sports, and arts programs for children, personal savings, and much more.

Andrew Sheer understands the struggles that Canadians face. That is why Canada's Conservatives will put forward a plan that will put Canadians first and leave more money in the pockets of hard working families.

The Conservatives will:

- Scrap the carbon tax.
- Remove the GST from home heating bills and home energy costs.
- Make parental benefits tax free.
- Make surplus federal real estate available for development to increase the supply of housing.

Other Responses from Candidates



Robert Monk
People's Party of
Canada

To South Shore Housing Action Coalition,

Firstly, I would like to thank everyone involved in this coalition for spending your time tackling this issue. It is refreshing to see action being taken to help the community in such a visible way.

I grew up in a home that was far from wealthy. My early years were spent in lower income rental properties around the St. Margaret's Bay area. I distinctly remember our family needing to move from a property in Black Point, NS because the property had been deemed unfit to live in and was to be torn down. From there, I suppose you could have consider us homeless. For a short time, we moved into the basement of my uncle's home while my parents decided what was next. Shortly after that is when my family joined the ranks of home owners rather than renters.

My current employment is president of Red Fern Builders, a housing development company that my wife and I built from the ground up. This gives me a unique insight into a particular area of the housing issues within the province.

In your request to me, you outlined 4 questions that you wanted me to answer. I read the questions upon receiving them and I have been considering them for a number of days to properly address them rather than giving a 'political answer'. Upon consideration, I would like to write to you my position that will answer

all 4 of your questions, albeit perhaps not as you might expect.

For years it has been politically expedient for politicians to be asked question by advocacy groups and give responses that will appeal to their base or garner some votes. All too often these answers are merely words with no action and offer solutions that are simply band-aids not addressing the underlying issues that are causing the problem. I have made a promise to the electorate to be forthcoming and honest, a promise I intend to keep. I am not interested in political expediency, I am interested in actually solving problems.

Due to my employment, I pay special attention to government programs that are being proposed by the various parties. Each and every time I come to the same conclusion: The issues surrounding housing affordability are a symptom of a problem rather than the problem itself. All of the solutions that I see are one version or another of a temporary fix. What is a temporary fix? It is a fix that only moves the problem further out into the future where it will need to be repaired again, but next time at an ever increasing cost. The other item that is unavoidable with the various government regulations that have been imposed in the past is the unintended and unforeseen consequences. This leads to another symptom which tears at the fabric that makes this country what it is. Then what happens? We request the government to take on another problem which causes a never ending cycle of making the issues increasingly worse.

What I will do as a member of parliament is to focus on giving back individuals their freedoms so that they can focus on providing a life for themselves and their families. By lowering taxes we keep more of the money in their pockets so they do not need to worry about housing affordability. Lowering taxes will make costs associated with maintenance lower, increasing affordability for homeowners and renters and profitability for landlords. Studies show time and time again that lowering taxes makes an economy stronger for everyone. As the economy gets stronger there are more higher wage jobs which in turn decreases the problems your coalition seeks to fix.

The symptoms of housing and homelessness that you are seeking to fix are emblematic of a much larger problem which we face in Canada. It is the erosion of individual freedoms and personal responsibility. For too long we have looked to the government to solve our problems when it appears obvious that is government policies that put us here to begin with. By reinforcing the values that made Canada the best country on earth you begin to fix a lot of the problems that beset us right here in the South Shore including our housing problems.

Rob Monk
People's Party Candidate
South Shore – St. Margarets



Thomas
Trappenberg
Green Party of
Canada

Dear South Shore Housing Action Coalition.

Thank you for your advocacy and particularly for the fact sheet. You are right that it is shocking to see the numbers. I was aware of some housing needs in my community around Hatchet Lake, and it is true that many people think housing is only a city problem.

We have a dedicated section of Safe Affordable Housing in our platform on page 64&65, and I copied the text into this email below. I have been running a few times and I am always astonished about all the promises the candidates make and the little that gets done by the next election. So if you are just looking for someone who promises most then I am sorry to say that I will not participate in this game. However, I want to briefly explain my underlying goals that drive me

I think that poverty is a very sad and fundamental problem in our society, in particular given that Canada is a rich country compared to many other countries in the world. Also, what strikes me is that we have not made much progress despite engaged people like yourself. I therefore believe we need a fundamental different approach instead of promising a few more bucks here or there. For me, I believe that a guaranteed livable income, which has at its root our fair share of the wealth of the country, is a game changer. I know that this will not eliminate all problems, but it will give us a base on which to build. There have been so many trials that have confirmed the positive impact, and I think we need to dream bigger.

Another thought that I would like to discuss with you is a system that I happen to learn from a friend who lived in Prospect but who is now a councillor in Germany. There, Germany recognizes the fundamental right of housing, as we propose here, and the implementation of this is that it is the municipality's responsibility to

find adequate housing for everyone. Now, this puts a lot of strain on a municipality and would require so much more funds in the community, which is another issue we need to talk about, but putting this onus close to where the problem is encourages individual solutions and a different long-term planning. I know that your members will be digesting this with a critical partisan view, but I hope that at least after an election we could really discuss such ideas. I am always happy to learn and am working hard on myself to leave preconceptions behind.

Regards, Thomas

Safe Affordable Housing

Federal incentives for purpose-built rental housing were eliminated in the 1970s. During decades of encouraging home ownership, federal support for co-ops, rental housing, social housing and supportive housing has languished. We now face a national shortage of affordable housing and as a result, a growing problem of homelessness and housing insecurity.

The Liberal government's National Housing Strategy does not address immediate core housing needs across Canada. Funding for affordable housing will roll out over 15 years but it is needed now. The first-time home buyer grant has been criticized for exacerbating housing speculation and commodification. It is past time that the government of Canada moves to ensure that everyone has access to safe, affordable housing. The Green Party will enhance the federal government's contribution to meeting the housing needs of Canadians through direct investments, changes to tax policies, and lending and granting programs, putting the government's focus where it is urgently needed.

DIRECT INVESTMENTS BY THE FEDERAL GOVERNMENT

- Legislate housing as a legally protected fundamental human right for all Canadians and permanent residents.
 - Appoint a Minister of Housing to strengthen the National Housing Strategy so that it meets the needs for affordable housing that are unique to each province, and oversee its implementation in collaboration with provincial ministers. This recognizes that housing is provincial jurisdiction. The target would be 25,000 new and 15,000 rehabilitated units annually for the next 10 years.
 - Increase the National Housing Co-investment Fund by \$750 million for new builds, and the Canada Housing Benefit by \$750 million for rent assistance for 125,000 households.
 - Create a Canada Co-op Housing Strategy that would update the mechanisms for financing co-op housing, in partnership with CMHC, co-op societies, credit unions and other lenders.
 - Eliminate the first-time home buyer grant.
 - FINANCING**
 - Include new and existing housing as eligible infrastructure for funding purposes, allowing the Canada Infrastructure Bank to support provincial and municipal housing projects.
 - Provide financing to non-profit housing organizations and cooperatives to build and restore quality, energy efficient housing for seniors, people with special needs and low-income families.
- 60 2019 GREEN PARTY OF CANADA • Restore tax incentives for building purpose-built rental housing and provide tax credits for gifts of lands, or of land and buildings, to community land trusts to provide affordable housing.
- Remove the "deemed" GST whenever a developer with empty condo units places them on the market as rentals.
 - Re-focus the core mandate of Canada Mortgage and Housing Corporation (CMHC) on supporting the development of affordable, non-market and cooperative housing, as opposed to its current priority of supporting Canadian lenders to de-risk investment in housing ownership. With many housing markets demonstrably overvalued, and home ownership rates among the highest in the world, individual home ownership should not be the preoccupation of a public service housing agency and a national housing strategy.
 - Change the legislation that prevents Indigenous organizations from accessing financing through CMHC to invest in self-determined housing needs.