

Dufferin-Caledon MP candidates spotlight issues to fix housing crunch

By Rob Paul, Local Journalism Initiative Reporter

On Monday, September 20, Canadians across the country will be heading to the polls to vote in the federal election.

The Citizen spoke with Dufferin-Caledon MP candidates Kyle Seeback (Conservative), Lisa Post (Liberal), and Jenni Le Forestier (Green) about the importance of ensuring more affordable and diverse housing options as the area sees a population boom in the coming years.

As the incumbent, Seeback has seen over his last few years representing Dufferin-Caledon that housing affordability is one of the most important issues facing Canadians. Under the Conservative platform, he thinks addressing the supply issue should be top priority for the federal government.

"I think housing affordability is a huge issue and it's one that the Liberal government has effectively ignored for the six years that they've been the government," he said. "We have to take action right now with a couple things. Number one, we have a supply issue and that's abundantly clear—we plan to build 1 million homes over the next three years. Number two, the federal government is the largest property owner in the country—about 37,000 buildings—we're going to release at least 15 per cent of that to be converted into homes.

"We also want to provide more Canadians with the opportunity to buy homes so we're going to make it easier for families to get a mortgage. Another thing in our platform, for example, is that when you're refinancing your mortgage, you shouldn't have to pass the stress test again. There's also an issue with foreign buyers buying properties in Canada and driving up prices. We're going to ban foreign investors from buying homes here if they don't plan to move to Canada. The final thing is that we're going to try and encourage foreign investment into purpose-built rental housing because not everyone is going to buy so we need to do both things."

Identifying what is affordable for the younger generation and ensuring those housing options are available to Canadians needs to be the focus of fixing the affordable housing issue, according to Post.

"Housing affordability is honestly one of the biggest issues I hear at doors and it's not a new problem for us, but it's an escalating problem," she said. "There's a few different issues with it, and it's a complex issue because what is affordable? That's the number one thing we run into: what is considered affordable? Housing is completely supply and demand, and the one thing we can do if I'm the next member of parliament, I would really like to approach it from a couple of different angles. First of all, there's the affordable housing piece.

"There was a rapid housing initiative that was introduced back in 2015 after the election that really sought after putting actual affordable units into urban centres to take care of that supply issue—that needs to continue. The next thing is that we need to make a housing plan that makes home ownership a reality for more people. It's a great way to expand the middle class if we can get people into the middle class by getting them into home ownership."

Another piece to making sure Canadians can buy homes going forward, says Post, is to work against practices in the housing market that out price potential buyers and to encourage buyers through saving initiatives.

"Right now, my kids are going to live with me forever, there's no way that they can get into the market. There's nothing out there that's going to let the next generation get into the housing market and we need to address that. To do that, we need to handle a few different issues; supply is a problem and there's a plan in the Liberal platform to build more homes and address the supply issue. One way to do that is to work with municipalities to enhance the timeline and cut some of the red tape to get houses built. Once we address the supply issue, the demand issue changes as well, which will make getting into the housing market more equitable. The other issue is that we have to protect homeowner rights by making sure that we take action against blind bidding and corrupt

practices.

What the Liberal government wants to do is enact a homeowner's bill of rights so that the process of buying a home is fair, open, and transparent because those prices get unfairly ballooned through blind bidding. The other piece is to turn renters into homeowners, so there's a plan in place to have a new rent to own program which will work with landlords to try and change people from renters to buyers. And, for first time homebuyers, a tax-free first home savings account, which will work similarly to the tax-free savings account that already exists through the federal government, but this will be specifically for first time homebuyers under the age of 40 and it allows them to save up to \$40,000 towards their first home with no penalties and no requirement to pay any of it back.

Throughout her campaign effort, Le Forestier has heard from numerous residents across Dufferin-Caledon about the issues with the housing market, and she believes it's a national emergency that the federal government must do everything to fix.

It's a very important issue and I've been hearing it a lot as I've been door knocking throughout this campaign, she said. It's on a lot of people's minds, especially youth who are thinking about moving out for the first time and not being able to find any housing stock that they can manage. We frankly need to declare a national housing and homelessness emergency; I think we need to establish a national moratorium on eviction until the pandemic has passed, we need residential arrears assistance we have a few cooperatives in the riding, but we still need a lot more, I think they're a great initiative and we could be building more of them.

Homelessness and housing affordability are both national emergencies that the pandemic has only made worse and highlighted, it was bad beforehand and now it's critical. It's time for parliament to officially recognize that the twin emergencies of homelessness and housing are happening, and action needs to be taken.

Specifically, from Dufferin-Caledon residents, Le Forestier has been hearing that one of the main problems is lack of housing options for potential new buyers, as well as lack of support for seniors in need of housing.

There's really no housing stock between a mansion and trailer homes, there's none of that missing middle available, she said. For someone who is 23, 24, 25 wanting to move out on their own for the first time, how are they possibly able to afford a house that's going to cost them \$800,000 and up? It's just not doable and so they're stuck at home, and that's the concern I've heard over and over again. Then there's also our seniors who are struggling, many of them did not qualify for CERB and they've been struggling with a small pension \$600 a month or so is not enough and that brings in the question of needing a guaranteed livable income and all of these things are connected.

We need to take steps for a seniors housing plan, we definitely need a First Nations housing plan, and a plan for social housing. We need to stop incentivizing sprawl and start looking at that missing middle we need a change to zoning in Dufferin-Caledon to incentivize builders to build things like triplexes, duplexes, garden suites. There's a lot of creative solutions we could be looking at; we could be doing more adaptive reuse for our older housing stock; we have a lot of heritage houses in Dufferin-Caledon and those could be adapted instead of sitting empty.