

**YASIR  
NAQVI**

Libéral. Leader.

## **A home for you: A housing plan for all of Ontario**

*Yasir Naqvi, candidate for the Ontario Liberal Party leadership, shares his vision to change the status quo and ensure everyone in Ontario can afford a safe place to call home*

**OTTAWA, ON - August 17, 2023**

Housing affordability is the worst it has been in over 30 years.

Premier Doug Ford made big promises about millions of homes, but affordability has only gotten worse under his watch. Just another way FordNation is breaking the promise of Ontario.

We need to build more homes of all kinds, faster, so that you and your family can get ahead. We also need housing to be more affordable so that people like you can live and prosper, and so we can attract and retain the workers Ontario needs to grow our economy and compete with the world. We also need to work together to end chronic homelessness, because the promise of Ontario is not real when tens of thousands of Ontarians don't have a safe place to call home.

"We know there are real, practical solutions to these big challenges. But Ford hasn't focused on you. Instead, he's helped his friends get ahead with sweetheart deals to develop the Greenbelt and roll back rent control," said Yasir Naqvi, Ontario Liberal Party leadership candidate. "The Auditor General found Ford's developer friends stand to gain as much as \$8.3 billion off Greenbelt deals, when people like you are struggling to afford a home."

"Premier Ford is more focused on enriching his friends and shortchanging cities of the cash they need than helping you afford a home. His plans put the burden of development on local taxpayers, while the price of homes gets more and more

expensive,” Naqvi said. “It is unacceptable that we have allowed the housing crunch to become a crisis. Years of inaction have gotten us into this mess and it’s going to take changing the status quo to make housing more affordable for everyone in Ontario.”

A Yasir-led government would **implement all of the recommendations of the [Housing Affordability Task Force](#), and build on its measures with three practical, Liberal solutions to improve housing affordability:**

**1) Lower the price of a new home for buyers by as much as \$135,000** in some areas and ensure those savings are passed onto renters and homebuyers. He would achieve this by **ending development charges altogether and replacing them with outcome-based funding for cities and communities** to transfer the burden of new developments from homebuyers and renters to the province. This change would also include transparency and enforceable accountability mechanisms to ensure homebuilders are passing those savings onto renters and homebuyers, and rewards for municipalities that work to streamline slow approvals processes.

**2) Connect our communities with a real plan for infrastructure so Ontarians can live and work anywhere they want, affordably** because we can’t build new homes without the transit, roads, and internet connections new residents will need.

We will expand inter-regional bus and rail GO Service to key regions outside the GTA like Eastern and southwestern Ontario. Yasir will mandate cities and utilities work with telecom providers to install broadband infrastructure, and invest in major provincial road and transit connections between smaller urban centres. This growth will be supported by expanding hospital and community care centres.

Yasir will also make provincial and municipal land available by default for affordable non-profit housing development.

**3) Create *real* rent control for all of Ontario, enact a ban on renovictions, build more rental units and end the backlog at the Landlord Tenant Board.**

Nearly one third of Ontarians rent, and it's time for a real province-wide rent control. No one should be priced out of their home with sudden increases, just like no one should be "renovicted" to boost profits. Yasir would also allocate surplus land to get more rental units built faster, end the backlog of nearly 38,000 cases at the Landlord Tenant Board and bring in changes to make it easier to file and resolve complaints quickly.

See also :

- Policy Backgrounder: Housing for all Ontarians

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## **Policy Backgrounder – Housing for All Ontarians**

**A Yasir Naqvi-led Ontario Liberal government will challenge the status quo** so that achieving a balanced and affordable housing market isn't just a dream, but a reality.

Across cities, towns, and rural communities from Milton and Mississauga to Stratford and Sudbury, municipalities are carrying the weight of supporting and growing their communities. **It is time for Ontario to step up and use all resources available to us to do the obvious, and more.**

We need to build at least 1.5 million new homes over the next decade if we are to at least keep up with growing demand, let alone significantly reduce the cost of housing.<sup>1</sup> Doug Ford's own task force reached this conclusion. And yet, Ontario is on track to fall far short of even the bare minimum.<sup>2</sup>

As Premier, **Yasir Naqvi is committed to implementing all of the recommendations of the Housing Affordability Task Force.** If he has the honour to serve Ontarians, Yasir will go even further with three practical but ambitious solutions to the housing crisis:

- 1) Lower the price of new homes by ending development charges altogether, making sure developers pass those savings onto buyers , and replacing them with outcome-based funding for cities and communities.**

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<sup>1</sup> Moffatt, Mike; Dudu, Alison; and Hosseini, Maryem (2022). *Ontario's need for 1.5 million more homes*. Ottawa: Smart Prosperity Institute. <https://institute.smartprosperity.ca/1.5MillionMoreHomes>

<sup>2</sup> Knope, Julia (2023). "Doug Ford's plan to build 1.5 million homes by 2031 is in trouble, budget suggests". *CBC News*. March 23, 2023. <https://www.cbc.ca/news/canada/toronto/ontario-budget-2023-housing-shortfall-1.6788628>

Doug Ford is right that development charges are a barrier to construction, adding as much as \$135,000 to the cost of developing a new home in the GTA.<sup>3</sup> But he is wrong to force cities to pay for growth. It won't work and it will only result in higher property taxes, user fees and other charges for residents.

We need more housing of all kinds of housing, now. This must be a province wide priority.

This change would also include transparency and enforceable accountability mechanisms to ensure homebuilders are passing those savings onto homebuyers, and rewards for municipalities that work to streamline slow approvals processes.

Each year, Ontario cities and communities generate between \$2 and \$2.5 billion in development charge revenue associated with new construction.<sup>4</sup> These are costs that are paid by developers and passed-on to buyers in the purchase price or monthly rent. The province is better placed to provide this revenue support to cities. In exchange, Ontario would provide a predictable and growing source of funding for cities and towns based on their long-term growth plans and development activity.

To address lacklustre development performance,<sup>5</sup> communities would be required to meet performance-based conditions on such things as densification and the speed of application approvals. Communities which fail to consistently improve will have their revenue reduced as a form of penalty.

To ensure that developers do not benefit from a windfall profit, Yasir would explore tools the province can use to make sure these savings are passed-on to homeowners and renters, including changes to the land transfer tax so that projects that are left undeveloped for an extended period of time face higher taxes.

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<sup>3</sup> Sancton, Andrew (2022). "Putting a lid on development charges". Intelligence memo. Toronto: C.D. Howe Institute. Available at:

<https://www.cdhowe.org/intelligence-memos/andrew-sancton-putting-lid-development-charges>

<sup>4</sup> Ontario Financial Information Return Dashboard, line 1812 (deferred revenue - development charges), available at: <https://efis.fma.csc.gov.on.ca/apex/finfor/f?p=102:1:0::NO::>. Retrieved: July 24, 2023.

<sup>5</sup> Lilley, Brian (2023). "LILLEY: Under Bonnie Crombie, Mississauga is failing on housing starts". *Toronto Sun*. June 29, 2023. Available at:

<https://torontosun.com/opinion/columnists/under-bonnie-crombie-mississauga-is-failing-on-housing-starts>

Developers who are ready and willing to build now will be rewarded, and Ontarians will benefit from significant savings in the price of new housing.

**2) Connect our communities with a real plan for infrastructure so Ontarians can live and work anywhere they want, affordably**

Ontario is home to many smaller and mid-size communities like Belleville, Sarnia, Brantford, Sault Ste Marie, and Peterborough, with abundant opportunity to build homes that offer families an attractive place to live, high quality of life, and a far more affordable way of life than is the norm in large population centres like the Greater Toronto Area. Unlocking these opportunities requires ensuring there is adequate community, transportation and telecommunications infrastructure in place.

We will build a long term infrastructure plan to achieve this objective, prioritizing among other things: the expansion of inter-regional bus and rail GO Service to key regions outside the GTA like Eastern and southwestern Ontario, mandating cities and utilities to proactively work with telecom providers to install broadband infrastructure, and investing in major provincial road and transit connections between smaller urban centres and the expansion of hospital and community care centres.

Even if we build *enough* housing we still need to ensure it meets a range affordability needs for different Ontarians.

Yasir will make provincial and municipal land available by default for affordable non-profit housing development. This will target a range of needs, including students and youth, seniors, persons with disabilities and supportive housing meant to assist with ending chronic homelessness.

For first-time home buyers, Yasir will work with municipalities to develop an opt-in incentive program to waive land-transfer taxes for home purchases in mid-size

cities and smaller communities as well as net-zero properties throughout the province.

We will also examine other provincial tools such as how the province funds universities and colleges, and how it invests in community based mental health programs ([read Yasir's plan to provide affordable, universal mental health support](#)), to ensure we are doing everything we can to provide an affordable place to live for all Ontarians.

This will also build on Yasir's plan for [Northern](#) and [rural Ontario](#).

### **3) Tackle the rental housing crisis with real rent control, building more rental units and ending the backlog at the Landlord Tenant Board**

Nearly one-third of households in Ontario are renters.<sup>6</sup> Doug Ford and his developer friends have created a hostile climate for renters across the province. Rent control protections have been eroded by the Ontario government so big landlords and developers can pocket ever-higher profits at the expense of renters. The media is filled with stories about “renovictions” and other forced evictions.

Lack of rental supply is one part of this problem. The vacancy rate in Toronto is at a record low and average rents now increase by nearly 30% when changing occupants from one renter to another.<sup>7</sup>

As Premier, Yasir will tackle this problem with an aggressive plan to build new rental housing by allocating 30% of surplus available land and properties to build affordable rental apartments. He will also establish an Ontario affordable housing acquisition fund to help non-profit, co-op and community housing providers preserve and expand purpose-built rental. Yasir will also work with municipalities and developers to remove costly and time-consuming barriers to new rental

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<sup>6</sup> <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm>

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<https://financialpost.com/real-estate/cmhc-rental-vacancy-rate-lowest-two-decades#:~:text=Vacancy%20rates%20dropped%20in%20a,per%20cent%20among%20the%20largest.>

construction. Lastly, he will work with the federal government to unlock federal lands for rental development and make underperforming funding programs work better for Ontario renters and rental builders.

Many commercial properties across the province are sitting empty or partially vacant due to the reduced office footprints after the COVID-19 pandemic. This presents an opportunity to quickly create new affordable housing by adapting these buildings into apartments. As Premier, Yasir would enact amendments to the Ontario Building Code to support conversions from offices to housing, and work with municipalities to support rezoning and other changes necessary to make this possible.

While building new supply, Yasir will also support current renters by introducing real rent control to all rental units across Ontario and strengthening protections to end “renovictions” and other illegal attempts to remove people from their homes. He will also work with municipalities to properly enforce these protections.

Renters and landlords agree that the Landlord and Tenant Board (LTB) is broken. More than 38,000 people are stuck in a record backlog, and hearings are taking months or even years to schedule.<sup>8</sup> This means that both tenants and landlords have to endure cases of abuse, unlawful behaviour, and unsafe conditions without legal resolutions. Without a functioning LTB, small landlords renting out a basement or condo are powerless if tenants stop paying rent or destroy property.

Doug Ford has let the Landlord Tenant Board decay due to lack of attention or investment. Yasir Naqvi will rework the LTB to make it work better for both renters and landlords. He will introduce a service guarantee to make sure routine matters are heard and handled within 30 days. He will also modernize the operations of the LTB to make it faster and easier to file paperwork and attend hearings, and introduce new digital solutions that will move minor and lower-value matters to online review rather than having to wait for a formal hearing. Yasir will also simplify the administration of

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<https://www.ombudsman.on.ca/Media/ombudsman/ombudsman/resources/Reports-on-Investigations/Ombudsman-Ontario-Administrative-Justice-Delayed-May-2023-report-accessible.pdf>



the LTB so both renters and landlords can use it when necessary without having to hire costly lawyers for even simple matters.