

Halton Candidates respond to survey on home ownership issues sent by OMDREB

The home owner vote does count with provincial electoral candidates in Oakville and Halton ridings, according to survey results received by The Oakville, Milton and District Real Estate Board.

The survey, developed by the Ontario Real Estate Association, was sent by OMDREB to all Oakville and Halton candidates the week of September 19. In Halton, all three major parties, the Green Party of Ontario and one Halton independent candidate, Phil Buck, responded by the deadline.

Following are the questions and responses from **Halton Riding Candidates and/or their parties**:

Responses are listed by alphabetically by party and have been edited for considerations of space and relevance. Complete responses may be viewed at the Board offices, 125 Navy Street in Oakville between 9 am and 4 pm.

1. Does your party have a strategy to support home ownership in Ontario?

Green Party of Ontario, Karen Fraser (Party document) – Our five-point plan includes a Green Building Program that will save money and make our homes and businesses more efficient. We will continue to advocate for programs to provide long-term, sustainable savings by reducing demand.

Independent, Phil Buck – I think home ownership depends on one's ability to pay; everyone should be treated the same.

Ontario Liberal Party, Indira Naidoo-Harris – The most important thing we can do to encourage homeownership is to focus on economic growth and job creation. Given the significant risks that remain in the world economy and the ever-increasing forces of global competitiveness, it is more important than ever that we stay on track with our long-term economic plan.

Ontario Liberals also took specific measures to help Ontarians with the costs of homeownership. We introduced a rebate so that first-time home buyers can get up to \$2,000 back on their land transfer tax. We helped with home energy costs by reducing hydro bills by 10 per cent through our Ontario Clean Energy Benefit. We introduced the Ontario Energy and Property Tax Credit. Our Senior Homeowners' Property Tax Credit helps seniors stay in their homes by providing them up to \$500 per year to help with the cost of property taxes.

Ontario NDP/NPD, Nik Spohr – We understand that a comprehensive approach will be required to meet these challenges, which goes beyond simply providing less expensive housing. It is also about making life easier as a whole for low-income individuals so that they can put more money into housing.

The New Democratic plan for affordable housing provides targeted measures, including making housing more affordable by implementing a new housing benefit for nearly 200,000 low-income tenants who pay unaffordable rents, and by funding and building more than 50,000 new affordable housing units for Ontario over the next 10 years, including 14,000 in the next four years. It also includes poverty reduction

measures, such as low-income adult emergency dental care program, an increase in the minimum wage to \$11/hour and indexing it to the cost of living and following through with the recommendation of the Commission for the Review on Social Assistance.

PC Party of Ontario, Ted Chudleigh (Letter from Tim Hudak) – The PC Party has long championed the Canadian value of home ownership. As Premier, I will continue to make it a priority. Home is a place of comfort and security, not a commodity to be taxed. It's a place to raise our children and it is also the single biggest investment most of us will make in our lifetime. As families build equity in their homes, that investment triggers other economic activity through renovations, additions or even the purchase of a new home. Sadly the dream of home ownership is slipping away for many young families. I believe Ontario seniors and families deserve change.

Families (also) deserve a government that will take decisive action to protect them when they go to purchase a home. We will establish a registry to allow realtors and future home owners to know whether or not a property was ever used as a grow op or meth lab.

2. How would a government make home ownership more affordable?

Green Party of Ontario, Karen Fraser (Party document) – We will work with the banking sector to design a provincial program that facilitates “energy savers” mortgages and loans at preferential rates for home owners investing in energy efficient retrofits.

Independent, Phil Buck – Should be based on salary, like a person making less than \$50,000 per year should be able to deduct all mortgage interest from personal taxes. Maybe if one earns \$75,000, then deduct 25 % of mortgage interest, etc.

Ontario Liberal Party, Indira Naidoo-Harris – Down-payment assistance offered under the Homeownership component of the Affordable Housing Program Extension (2009) helped low and moderate income households purchase affordable homes while encouraging new affordable housing development. In response to feedback from service managers, we also ensured that resale units were included as an eligible unit type for down payment assistance. Also a land transfer tax rebate has been available to first-time home buyers who purchased newly constructed homes and was expanded in 2007 to include purchases of resale homes. Ontario Liberals are also committed to continuing to reduce costs for Ontario builders so that home ownership is affordable for Ontario families.

Ontario NDP/NPD, Nik Spohr – The HST has made the overall carrying costs of home ownership much more expensive. Ontario's NDP will take the HST off essentials such as electricity and home heating. We'll also ban credit scoring by insurance companies so property owners can get the coverage they need at a price they can afford.

PC Party of Ontario, Ted Chudleigh (Letter from Tim Hudak) – To make life more affordable, we're going to scrap eco-taxes and leave more money in the household budget. We will also lower the overall tax burden on middle class families by reducing income taxes by 5 % on the first \$75,000 in taxable income,

saving a middle class taxpayer \$258 each year. We will change the tax system to allow all couples to share up to \$50,000 of their income for tax purposes.

3. Does your party support energy efficiency retrofit rebates for home owners?

Green Party of Ontario, Karen Fraser (Party document) – Through our Green Building Program we will provide \$800 million in refundable tax credits for home owners and tenants over four years for investments in energy efficiency and building retrofits. This will include an Electric Hot Water Conservation Program for conversion of electric hot water heaters to solar thermal.

The Green Party will also look at developing an Ontario wide framework for Property Assessed Clean Energy (PACE) financing program as an innovative local government solution to help property owners finance energy efficiency and renewable energy improvements – like energy efficient boilers, upgraded insulation, new windows, solar installations etc. – for their homes and businesses.

Independent, Phil Buck – I don't think it really works. There's been a lot of scamming.

Ontario Liberal Party, Indira Naidoo-Harris – The Four-year Ontario Home Energy Savings Program helped homeowners, supported jobs and improved Ontario's environment until March 2011 despite the federal government's early and unexpected withdrawal of support in March 2010. We continue to fund the cost of half and energy audit up to \$150. We have also introduced a suite of comprehensive conservation programs aimed at residential, commercial and industrial users. The new "saveONenergy" program is being delivered by the local distribution companies and will empower a wide range of Ontario electricity consumers with the tools they need to use less energy and save money.

Ontario NDP/NPD, Nik Spohr – Yes, we released a detailed program recently: Ontario's NDP will provide a rebate of up to \$5,000 on home improvements that make homes more energy efficient. Combined with eligible federal rebates, a household could save up to \$10,000. Eligible expenses would include everything from high efficiency furnaces to Energy Star windows and doors. Low-income households will also be eligible for supplemental grants of \$3,000-\$5,000 for energy efficiency improvements. Rebates would be bolstered by low-interest loans of \$10,000 or more for approved energy efficiency improvements that have a 5 to 15 year payback period. In order to be eligible for the loan program, homeowners will be required to conduct an audit of their home, and will qualify if energy savings would offset loan repayment costs. Homeowners can save as much as \$700 a year on a \$2,000 annual heating bill by implementing home retrofits. The rebate program is expected to retrofit 400,000 homes while the loan program is expected to help 160,000 households over 4 years.

PC Party of Ontario, Ted Chudleigh (Letter from Tim Hudak) – We're going to remove the HST from home hydro and heating bills and we'll take the Debt Retirement Charge off residential hydro bills. Taken together our home energy relief measure will make the costs of home ownership more affordable and give Ontario families \$275 in yearly relief from rising energy bills.

4. Does your party favour the creation of a permanent Ontario home renovation tax rebate?

Green Party of Ontario, Karen Fraser (Party document) – No specific information

Independent, Phil Buck – This would probably work for the rich but people like us on a pension can't afford hardly anything. Tax rebates only help wealthy people.

Ontario Liberal Party, Indira Naidoo-Harris – Ontario Liberals are the only party committed to a home renovation tax credit. Ontario Liberals will create a Healthy Home Renovation Tax Credit to help seniors make the renovations they need to meet their changing needs so they can remain at home as they age. The credit, which is worth 15 per cent of up to \$10,000 in renovations per year, can be claimed by seniors for their own home or by a family member who is providing a home for an elderly relative. The credit covers changes that allow seniors to continue living independently, such as a chair lift to upper floors or a walk-in shower to prevent falls.

Ontario NDP/NPD, Nik Spohr – We support a permanent home renovation rebate for renovations that contribute to energy efficiency.

PC Party of Ontario, Ted Chudleigh (Letter from Tim Hudak) – No specific information

5. What is your party's plan to eliminate the deficit and pay down Ontario's debt?

Green Party of Ontario, Karen Fraser (Party document) – The Green Party is committed to a financially, socially and environmentally sustainable budget. Our plan would balance the provincial budget by 2015 – two years earlier than the current plan. That avoids \$29.4 billion in debt and saves \$2,265 for every person in Ontario

Our plan is designed to balance the budget without raising taxes or cutting programs. We believe a balanced approach to responsible fiscal planning is to: budget for growth in health care spending; hold other program spending at 2010-2011 levels; delay additional across the board corporate tax cuts until after the budget is balanced in 2015; and re-direct corporate tax cuts to targeted individual and small business tax credits and invest in students and food programs.

Independent, Phil Buck – We can eliminate the deficit by completely controlling government agencies, such as the Ontario Lottery and Gaming Corporation.

Ontario Liberal Party, Indira Naidoo-Harris – When the global economic downturn hit, Ontario Liberals responded, creating jobs through strategic infrastructure investments and maintaining public services. Now that the economy has turned the corner, we must confront the challenge of returning to fiscal balance while protecting health care and education. Ontario Liberals are the only party with a plan to balance the budget by 2017-18 by focusing squarely on making government more efficient, effective and responsive.

Ontario's deficit in 2010-2011 was \$5.7 billion lower than projected in the 2010 budget. This progress is mainly due to the delivery of better front-line services as we work to control costs. More than three-quarters of all ministries found savings or spent less than had been projected. So far, we have saved by undertaking major initiatives such as harmonizing our tax system, reforming our generic drug system and shrinking the size of the public service. We have also saved by spending less on consultants, travel, telecom, fuel, office equipment and paper. And we have reduced the number of government agencies,

asked our major agencies to deliver efficiencies of \$200 million, and reduced public-sector executive office budgets by 10 per cent. An Ontario Liberal government would build on the recommendations of the Drummond Commission, and on the 2011 Budget, by introducing further reforms that drive efficiencies while protecting services.

Ontario NDP/NPD, Nik Spohr – The NDP supports prudent fiscal planning and is committed to long-term deficit elimination. Our “Plan for Affordable Change” matches the current government goal of achieving a balanced budget by 2017, but we set very different priorities than the current government plan. We will not proceed with corporate tax cuts and the harmonized sales tax plan as it currently stands. We also will conduct an expenditure management review to find savings within the current fiscal framework. We have set a modest savings goal, but have already identified some areas where savings can be found. Our cap on CEO salaries will save \$80 million over the next four years. Reducing our reliance on consultants will save an estimated \$500 million over the same time period. Only by setting different priorities can we afford an agenda that puts people first.

PC Party of Ontario, Ted Chudleigh (Letter from Tim Hudak) – No specific information.

6, 7. What is your party’s plan to expand the supply of rental housing and, does your party support the creation of a broad based portable rental housing allowance?

Green Party of Ontario, Karen Fraser (Party document) – No specific information.

Independent, Phil Buck – Halton families at or near the poverty line should have some kind of portable rental housing allowance.

Ontario Liberal Party, Indira Naidoo-Harris – To date, we have provided more than \$2.5 billion toward housing. Our unprecedented investments, committed in both good and lean economic times, have helped us create 22,000 new units while repairing more than 250,000 others. These investments have helped us assist more than 680,000 Ontarians to date while also expanding economic growth by creating more than 53,000 jobs both during and after the recession. Our investments also assisted us in providing more than 35,000 rent supplements to date.

We are also the first government in Ontario history to move forward with a long-term affordable housing strategy, which will greatly improve the ability of municipalities to address local needs by providing them with the flexibility to utilize housing dollars in local priorities that they determine. Rental housing allowances is certainly one area that providers will be able to invest in.

Ontario NDP/NPD, Nik Spohr – We will fund and build more than 50,000 new affordable housing units over the next 10 years.

PC party of Ontario, Ted Chudleigh (letter from Tim Hudak) – No specific information.