

2025 FEDERAL ELECTION

HOUSING PLATFORM

HOW TO BUILD, PROTECT, AND SUPPORT CANADA'S
AFFORDABLE HOUSING STOCK



ONPhA

ONTARIO NON-PROFIT
HOUSING ASSOCIATION

INTRODUCTION

The Ontario Non-Profit Housing Association (ONPHA) is the voice of community housing in Ontario. ONPHA represents non-profit landlords and developers who collectively provide over 30% of Canada's community housing stock, housing almost a quarter of a million Canadians. For decades ONPHA has worked alongside the Government of Canada to advance policies that strengthen the community housing sector, and we will continue to work closely with elected officials regardless of who wins the upcoming federal election.

Understanding that housing remains an issue top of mind to voters in Canada, ONPHA has designed a housing platform that is based upon consultation with, and expertise of, the community housing sector. We know that it will take a comprehensive, collaborative approach to solve the housing crisis, which is why we continue to work with partners across all levels of government and with the private and public sectors. We know we are stronger together than apart.

ONPHA's housing platform is focused on three themes:

- 1. Building** more community housing
- 2. Protecting** the current stock of community housing, and
- 3. Supporting** community housing providers.

Through ONPHA's Build, Protect, and Support strategy, the federal government can make a meaningful difference in the housing crisis today and help ensure long-term affordability for future generations of Canadians.

BUILD COMMUNITY HOUSING

GROW CANADA'S AFFORDABLE HOUSING STOCK



ESTABLISH AN ACQUISITION FUND

01

ONPHA is recommending the federal government launch a fund to help non-profit housing providers access capital to acquire existing rental units and preserve stable rents for tenants.

Growing the community housing sector is a key solution to addressing the province's housing crisis. As operational costs rise and capital repair needs persist, non-profit housing providers have struggled to save up enough funds to compete with the private sector in acquiring new rental units and land for expansion.

By creating an acquisition fund, non-profit housing providers would have access to the capital they need to compete in the market and acquire rental stock where affordability will be preserved over the long-term. Increasing the asset base of community housing providers will also ensure their operations become more sustainable, reducing the reliance on costly government grants and subsidies.

Additionally, with ongoing trade uncertainty with the United States, the cost of building materials is expected to rise, meaning the limited funding available for new rental construction will be further squeezed. Acquiring existing buildings as a tool for sector expansion will be less expensive and faster than building from scratch.

*Outcome: Achieve
operational efficiencies
and reduce reliance on
government*



02

REDUCE **RED TAPE** AND **ADMINISTRATIVE** BURDENS

Due to land holdings, ONPHA believes the non-profit housing sector is poised for significant expansion in the coming years. However, to achieve its full potential in improving affordability for Canadians, our sector needs a modern and flexible environment that promotes growth and sustainability.

To that end, ONPHA is recommending the federal government commit to identifying and eliminating unnecessary red tape and administrative burdens that hold back providers. Our membership cannot afford delays or unnecessary costs that inhibit their ability to expand and grow. With the government's support, the full potential of the community housing sector can be harnessed to build more affordable housing for Canadians.

Outcome:
Maximize non-profit land
holdings to build more
affordable housing



PRIORITIZE EXCESS **GOVERNMENT LANDS** FOR NON-PROFIT HOUSING

03

ONPHA recommends that the government prioritize excess government lands for non-profit housing. In the midst of a housing crisis, affordable housing remains top of mind for Canadians. As the government looks for innovative ways to mitigate the housing crisis, while also disposing of surplus government lands that are costly for taxpayers to maintain, transforming excess government lands for housing has become a popular policy choice.

It is important that the federal government use their leverage to ensure strict affordability requirements are placed on any developer who will be building housing on excess government lands. By providing the land for little or no cost, setting strict affordability requirements, and prioritizing non-profit housing providers during sales, long-term affordability can be achieved for Canadians.

*Outcome: Maximize
government lands to
achieve long-term
affordability*



PROTECT COMMUNITY HOUSING

PRESERVE EXISTING COMMUNITY HOUSING STOCK



04

REDUCE BURDENSOME COSTS

ONPHA is calling on the federal government to exempt the community housing sector from burdensome taxes such as the carbon tax and capital gains taxes to provide some operational relief.

Community housing providers cannot afford to pay increased energy costs to operate their portfolios. The carbon tax significantly increases costs for non-profit housing providers, hindering their ability to serve tenants, repair units, or expand their portfolios.

Eliminating capital gains taxes on properties that are sold into the sector will help incentivize the sale of market housing into the non-profit housing sector and provide a discounted purchasing price for community housing providers due to the tax savings for the seller.

By eliminating the capital gains tax for individuals, entities, and organizations selling their land or housing assets into the community housing sector, the federal government can help level the playing field and provide an opportunity for non-profit housing providers to compete with the access to capital of the private sector.

*Outcome: Incentivize
sellers and buyers to
create value*



IMPLEMENT AN **EMERGENCY** OPERATING FUND

05

ONPHA recommends that the federal government establish an emergency operating fund to safeguard non-profit housing providers from the financial impact of ongoing trade uncertainty.

As tariffs threats continue from the United States, workers in Ontario could be hit hard from potential job losses and a slowdown in business activity. Certain regions near the border and in southwestern Ontario's traditional manufacturing hubs, are particularly susceptible to tariffs. ONPHA's membership provides safe and affordable housing to countless workers in these areas, but the looming threat of tariffs and a potential recession pose significant risks to the stability and sustainability of housing providers across the province.

From a potential loss in rental revenue from tenants facing layoffs to higher costs for materials and equipment, an emergency operating fund would help non-profit housing providers cover unexpected costs and stabilize their operations. This time-limited support, akin to the federal government's assistance during the COVID-19 pandemic for small businesses, would ensure non-profit housing providers can continue their essential work amidst broader economic challenges.

*Outcome: Protect
the "last line" of
defence to mitigate
bigger costs*



SUPPORT COMMUNITY HOUSING

STRENGTHEN THE SECTOR AND SUPPORT
THOSE WHO RELY ON IT



CREATE A COMMUNITY HOUSING **ADVISORY** TABLE

06

ONPHA recommends the federal government establish a housing advisory table between government officials and the community housing sector to provide a platform for collaboration, informed decision-making, and a more inclusive strategy to tackle affordable housing challenges across the country.

Consistent and ongoing dialogue between interest holders from the community housing sector, development community, urban planners, and the federal government is essential to staying on top of the sector's evolving landscape and needs. The advisory table will promote innovative solutions, through the unique expertise and operating realities of each member. An open forum for dialogue ensures that the government remains responsive to the current needs and challenges faced by the sector while also understanding the unique operating realities and best practices of each jurisdiction within Canada.

*Outcome: Tap into
expertise to ensure
greater success*



07

PRIORITIZE **INDIGENOUS-LED** SOLUTIONS TO THE HOUSING CRISIS

ONPHA recommends the federal government take an active role in supporting Indigenous housing providers across this province and in facilitating the creation of culturally appropriate housing solutions.

Despite government initiatives, Indigenous households in Canada continue to face disproportionate rates of homelessness and inadequate housing. The government knows best approach has not been working. ONPHA is asking the federal government to provide decision-making autonomy and financial flexibility to Indigenous housing providers to allow them to build culturally appropriate housing for their communities.



Outcome: Further
the government's
commitment to truth
and reconciliation



ONTARIO NON-PROFIT HOUSING ASSOCIATION

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