

# Federal Election 2019

## ACORN VOTES The People's Platform



ACORN members through community chapter meetings in 22 locations across the country developed our National Platform. Below is a summary of issues identified and solutions developed by ACORN members across the country., and where each party stands on these critical issues.

*The party's responses are collected from: questionnaire from ACORN, published platforms, and CBC's platform summary. NB: only the NDP responded to ACORN's questionnaire See: <https://acorncanada.org/ndp-response-acorns-federal-platform>*

# HOUSING

## ACORN Demands

Federal government should take a bold new initiative under the national housing strategy that protects the rapidly diminishing affordable housing stock across the country. It should make sure that federal funds are not used to gentrify affordable housing and renovict / demovict sitting tenants, incentivize jurisdictions receiving federal funds to protect affordability, affordable stock, and tenants, employ federal funds and regulation to protect the existing affordable rental stock, regulate financial actors (Landlords, REITs and Investors), fund tenant education, advocacy and organizing, ensure that all people pay less than 30% of household income on housing, build enough social housing, ensure any housing benefit is not a replacement for a robust housing program and that housing benefits are used as a temporary solution to address the need for affordable housing while the adequate amount of public housing is built. Demonstrate leadership at the federal level and a new set of arrangements between federal, provincial, territorial, municipal and First Nations governments.

THE LIBERAL PARTY OF CANADA	The Liberals' \$55-billion plan aims to build 100,000 affordable housing units over a decade and includes a first-time home-buyer incentive that subsidizes up to 10 per cent of a new home purchase and 5 per cent on resale homes — with restrictions. Loosen those restrictions in expensive markets — and impose a one per cent surtax on absentee foreign owners.
THE CONSERVATIVE PARTY OF CANADA	To address housing shortages, ease regulations to help get new homes built. Increase the mortgage duration limit from 25 to 30 years and review the mortgage stress test. Implement a green homes tax credit to help pay for energy-saving renovations and exempt home heating costs from the GST. Launch an inquiry into money laundering in the real estate sector and work with our industry partners to root out corrupt practices that inflate housing prices Make surplus federal real estate available for development to increase the supply of housing
NEW DEMOCRATS (NDP)	Work with the provinces, municipalities, and territories to create 500,000 units of quality, affordable housing in the next ten years, with half of that done within five years. \$5 billion in additional funding in the first year and a half alone of a New Democrat government. To kick-start the construction of co-ops, social, and non-profit housing, set up dedicated fast-start funds to streamline the application process to get people into housing sooner. Help families in need make ends meet with a rent subsidy.
THE GREEN PARTY OF CANADA	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 Build 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. Re-focus the core mandate of Canada Mortgage and Housing Corporation (CMHC) on supporting the development of affordable, non-market and cooperative housing. Change the legislation that prevents Indigenous organizations from accessing financing through CMHC to invest in self-determined housing needs. 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. 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

# FAIR BANKING

## ACORN Demands

**Make mainstream banking fairer, end predatory lending while encouraging the creation of alternative banking products for low and moderate income earners. Mandate the banks to provide: access to low interest credit for emergencies; provide low interest overdraft protection; to provide no holds on cheques; and lower NSF fees from \$45 to \$10. Create a fund to support alternatives to predatory lenders, such as postal banking and credit union credit products geared toward low and moderate income families; a national multi-jurisdictional anti-predatory lending strategy; and a real time national tracking system (or database) to help stop roll over loans. Amend the Criminal Code to lower the maximum interest rate from 60% to 30%.**

THE LIBERAL PARTY OF CANADA	No information available
THE CONSERVATIVE PARTY OF CANADA	No information available
NEW DEMOCRATS (NDP)	Work with Canada Post to develop a model of postal banking that will help nearly two million Canadians access more affordable, quality banking services where none are currently available. Stand up to credit card companies who want to gouge consumers and introduce a hard cap on fees.
THE GREEN PARTY OF CANADA	Work to have the Government of Canada examine the laws, regulations, and tax system of Canada to determine how they may be changed to enhance opportunities for co-operatives, including co-operative federations incorporating banks or credit unions, such as the highly successful Mondragon and Valencia co-operative federations of Spain. Limit credit card interest rates to a maximum of 10 percentage points above the Bank of Canada prime rate. Limit ATM fees to \$1 per transaction and prohibit financial institutions from charging their own customers ATM fees.

# INTERNET FOR ALL

## ACORN Demands

**All people below the low income measure should be able to access affordable internet at \$10/month product for high speed including subsidized computers. The Connecting Families program should be:**

**expanded to meet address the digital access needs of all low-income community members, not just affordable internet for people with young children; and participation by the telecom companies should be made mandatory – currently it is voluntary and companies like Eastlink have refused to opt-in.**

THE LIBERAL PARTY OF CANADA

Cut cell phone bills by a quarter. To do so, work with cell companies to mirror global prices.  
Allow more competition, which was hinted at in their rewrite of the CRTC's policy directive.  
Pre-campaign, the party pledged \$6 billion to put high speed internet in place everywhere in the country by 2030.

THE CONSERVATIVE PARTY OF CANADA

No information available

NEW DEMOCRATS (NDP)

Put in place a price cap to make sure that Canadians aren't paying more than the global average for their cell phone and internet bills.  
Expand cell coverage and deliver reliable, affordable broadband internet to every community in Canada.  
Ensure that providers offer a basic plan for wireless and broadband that is comparable with the affordable plans that are available in other countries.  
To put an end to surprise bills, we'll require companies to offer unlimited wireless data options at affordable rates as exist elsewhere in the world and abolish data caps for broadband internet.

THE GREEN PARTY OF CANADA

Further amend CRTC regulations and increase competition by opening up the market for new Canadian cell companies.  
Better infrastructure to get high speed internet more places in Canada.  
Establish public high-speed internet access in post offices, particularly in under-serviced rural and remote communities without banks and libraries.  
Guard against threats to net neutrality.

# CHILD CARE

## ACORN Demands

**Canada needs an affordable child care plan for all. We need affordable, accessible, high quality child care NOW! Make child care affordable by - a geared to income sliding fee scale capped at \$10/day; increase operational funding for public and non-profit child care centres; \$1 billion for child care transfers to the provinces/territories in the first federal budget following the 2019 federal election; an additional \$1 billion each year to make affordable, quality and inclusive early learning and child care a reality for all families by 2030. In addition, an early childhood education workforce strategy to make possible the provision of high quality services.**

THE LIBERAL PARTY OF CANADA	<p>The Liberals' have increased the amount families will receive under their Canada Child Benefit and propose a further 15 per cent increase for families with kids under one.</p> <p>Make parental benefits tax-free and promise up to 250,000 new child care spaces for before and after school.</p> <p>15-week leave for adoptive parents.</p>
THE CONSERVATIVE PARTY OF CANADA	<p>Maintain Liberal initiatives — it would continue with the Canada Child Benefit and increase social transfer payments by at least three per cent every year, which helps provinces and territories finance childcare and early learning.</p> <p>Make Employment Insurance benefits for new parents tax-free.</p> <p>Introduce the children's fitness tax credit. Parents can claim up to \$1000 per child for expenses related to fitness or sports activities. Parents with children with disabilities can claim an additional \$500 per child.</p>
NEW DEMOCRATS (NDP)	<p>Invest \$1 billion into a national public childcare program.</p> <p>Work with other levels of government, Indigenous communities, families, and child care workers to ensure that care is inclusive and responsive to the needs of all Canadian children.</p> <p>Their plan is to create 500,000 new child-care spaces over four years.</p>
THE GREEN PARTY OF CANADA	<p>Improve and strengthen maternity/parental leave by making it more inclusive, more flexible and better paid.</p> <p>Ramp up federal child care funding to achieve the international benchmark of at least one per cent of GDP annually, adding an additional \$1 billion each year until this benchmark is reached with a mature ELCC system.</p> <p>Eliminate GST on all construction costs related to child-care spaces.</p> <p>The party wants a universal child-care program, with an emphasis on creating child-care spaces in workplaces. It also plans to create a children's commissioner, an advocacy role to ensure children are considered in government policy.</p>

# MODERNIZING EMPLOYMENT

## ACORN Demands

The EI system needs to be modernized and made fairer, more accessible and more representative of people in non-standard employment. Undertake, as promised in 2015 a full review of the EI system! Specifically: Reduce the number of hours needed to qualify to 360 hours; Address racial and gender-based inequalities of the EI system; Make applications easier to process online; Develop ways for precarious workers to access EI; allow for more flexibility when receiving benefits; end punitive job search requirements; loosen travel restrictions on recipients; benefits should be based on the worker's best weeks at work, not the worst; and raise the benefits to 75% of earnings;

THE LIBERAL PARTY OF CANADA	Parental Benefits: Tax-exempt at source (no federal taxes taken off EI cheques when parents receive them) (federal portion only) 15 week leave program for adoptive parents. Work with provinces to create a guaranteed paid family leave for parents who don't qualify under EI
THE CONSERVATIVE PARTY OF CANADA	Parental Benefits: Tax-free maternity and parental benefits (new parents a non-refundable tax credit of 15% on EI benefits, essentially eliminating the federal portion of the taxes). Would cost \$600 million in the first year
NEW DEMOCRATS (NDP)	Put in place a universal qualifying threshold of 360 hours to make sure that many more Canadians can access benefits, no matter what kind of work they do, and restore the appeals system to make decisions fast and fair. To make EI work for everyone, extend sickness benefits to 50 weeks, expand access to re-training, and create a pilot project to allow workers with episodic disabilities to access EI sickness benefits periodically, as they need them. Increase the income replacement rate to 60 percent and create a low-income supplement so that no one receiving EI regular or special benefits receives less than \$1,200 a month. Parental Benefits "Special" parental leave that allows parents to take shorter parental leave at a higher replacement rate. Opt-in to parental benefits for self-employed workers at any time before taking the leave Double parental leave for parents of multiples
THE GREEN PARTY OF CANADA	Recognises that we are overdue to modernize our Employment Insurance program to better meet the needs of today, including through portability of benefits but proposes nothing in its platform to address the issue.

# REMITTANCE JUSTICE

## ACORN Demands

Federal Ministry of Finance take the following regulatory actions:

- **Transparency:** Full disclosure on costs of remittance payments by banks and Money Transfer Organizations.
- **Regulation:** We want regulation on remittance transfers charged by supervised banks and Money Transfer Organizations for sending or receiving, including all fees such as exchange rate fees, to be no more than 5% of the amount remitted, as recommended by the G8, which includes Canada and the World Bank.

THE LIBERAL PARTY OF CANADA

No information available

THE CONSERVATIVE PARTY OF CANADA

No information available

NEW DEMOCRATS (NDP)

“Continue to fight towards remittance justice and work to make life more affordable in every aspect of your life because we’re in it for you and we’re on your side”.

THE GREEN PARTY OF CANADA

Full disclosure on costs of remittance payments by banks and Money Transfer Organizations.  
A regulation on remittance transfers charged by supervised banks and Money Transfer Organizations.