

# NATIONAL OUTLOOK

DIGITAL EDITION

## INCOME-SPLITTING REFORMS BENEFIT FAMILIES AND LANDLORDS

BY JOHN DICKIE, CFAA PRESIDENT

The total effect of the recent moves to allow a federal tax credit to provide income-splitting, and the other reforms announced at the same time, is good for families and also for landlords. While income-splitting itself would be more beneficial to high-income families, the new income-splitting tax credit includes elements that focus most of the benefits on moderate-income families. Such families are more likely to rent their homes than high-income families.

The other reforms are also of more benefit to low-income and moderate-income families than high-income families. Those other reforms include an increase to the universal child care benefit (UCCB) for children under six, and an expansion of that benefit to include children between ages six and 17. Those cash payments are subject to income tax, so that low-income and moderate-income families keep more of the benefit than high-income families.

For example, compare two families both with one child of age four and one age 10, but with incomes from one earner of



\$30,000 and \$90,000 respectively. Both will receive an extra \$120 per month (\$60 for each child), amounting to \$1,440 over the year. However, in Ontario, the low-income family will pay tax on that benefit at the rate of 20%, or \$288, leaving them \$1,152 better off. The higher-income family will pay tax on that benefit at the rate close to 31%, or \$448, leaving them \$992 better off.

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## RÉORIENTATION DU LOBBYING DE LA FÉDÉRATION

L'objectif premier des activités de lobbying de la Fédération est d'obtenir du gouvernement une réforme fiscale visant les logements locatifs. Au cours des dernières années, nous avons réclamé des réformes qui bénéficieraient à un large éventail de fournisseurs de logements locatifs. L'une de ces réformes touchait un report fiscal applicable au plus grand nombre de propriétaires qui vendent une propriété locative afin d'en acheter une autre.

Les avantages pour ces propriétaires sont évidents. Ceux de l'ensemble de la collectivité consisteraient notamment à faciliter le réaménagement urbain et à stimuler la rénovation et la construction de logements locatifs. Toutefois, des responsables du ministère de Finances considèrent qu'une telle réforme serait trop chère pour

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The table shows the comparative tax rates and money left after taxes for various provinces.

Province	Low-income family		High-income family	
	Marginal tax rate	UCCB after-tax	Marginal tax rate	UCCB after-tax
BC	20%	\$1152	29.7%	\$1012
Alberta	25%	\$1080	32%	\$979
Saskatchewan	26%	\$1066	23.3%	\$1104
Manitoba	26%	\$1066	39.4%	\$873
Ontario	20%	\$1152	31.1%	\$992
Quebec	31%	\$994	42%	\$835
New Brunswick	24.8%	\$1083	36.8%	\$910
Nova Scotia	23.8%	\$1097	38.7%	\$883

Across Canada in 2011, 48.2% of households with an income of \$20,000 to \$39,999 rented their homes, whereas in the \$80,000 to \$99,999 income bracket only 17.1% did.

Households with younger household heads (“household maintainers”) also tended to rent at a higher rate than households with older heads. For heads between 25 and 34 years old, when the presence of children is most likely, between 40% and 56% of households rent their homes, whereas among households with heads between 55 and 64 years of age, who have relatively few children under 18, only 23% rent.

Having more after-tax income means households can afford better rental units, and will be better able to pay their rent

in full and on time. A very few households might switch to homeownership due to their higher after-tax incomes, but for the vast majority, the increase in income will result in higher spending for their children, including larger or better rental homes, or less financial stress, resulting in better rent payment records.

We can be sure that in deciding on these tax relief measures the Harper government’s focus was not to help landlords, but by helping households with a high propensity to rent (such as low-income and moderate-income families) the effect will be an improved situation for them and for landlords.

CFAA welcomes the federal tax credit to provide income-splitting, and the increase in the universal child care benefit. ■

## CFAA RENTAL HOUSING CONFERENCE 2015

The CFAA Rental Housing Conference 2015 will offer many things to different people in the rental housing industry, with keynote speakers, and three or four choices of topics in more than 30 sessions over two days. For many at the conference, networking is a high priority.

For **rental housing executives**, we present Benjamin Tal on the economy, and other experts about major rental housing sales, interest rates and revenue management. For **mid-size apartment investors**, we offer succession planning information and ideas, and rental demand indicators and projections.

For **human resources specialists**, we offer updates on human rights and employment caselaw, and high-level results of CFAA’s 2015-16 employee compensation survey. For **building science specialists**, we offer updates on new building and retrofit techniques, as well as a refresher and update on fire protection systems. Cutting edge ideas will also be presented for **marketing heads and staff**. For all three speciality management areas, the 2015 Conference will offer a discussion group for participants to identify their current and on-going concerns.

**Hands-on investors, regional managers and property managers** will benefit from the investment topics, the high-level specialist talks, and also from talks at a more general level on employee management, building operations, tenant relations and retention, leasing and marketing.

Whether you are a rental housing investor, executive, regional or property manager, or specialist staff person, plan to attend the CFAA Rental Housing Conference in 2015.

The building tour will take place during the afternoon of Wednesday, June 10. Benjamin Tal will speak on Thursday, June 11. We expect the human resources and building science streams will also be presented on Thursday. Friday, June 12, will likely see the succession planning, revenue management, tenant relations and marketing topics.

The social event on Thursday evening will be a reception, supper and after-party at the CNTower. Speaking of the 2014 conference, delegates said: “This has been a very informative conference. I am very pleased and will encourage more colleagues and staff to attend next time.” Another delegate said, “Fantastic!” ■



# CFAA'S NEW TACK ON LOBBYING

BY JOHN DICKIE, CFAA PRESIDENT

CFAA's main lobbying goal is to obtain tax reform for rental housing. For the past several years we have sought reforms which would benefit a great number of rental housing providers. One such reform was a broad-based tax deferral when any owner sells one rental property and buys a replacement property.

The advantages for the owner are obvious. The advantages for the broader community include facilitating urban redevelopment, and stimulating renovations and new rental housing development. However, the Finance officials see such a reform as costing too much revenue for too little result, despite the availability of some fiscal room now that the budget is essentially balanced.

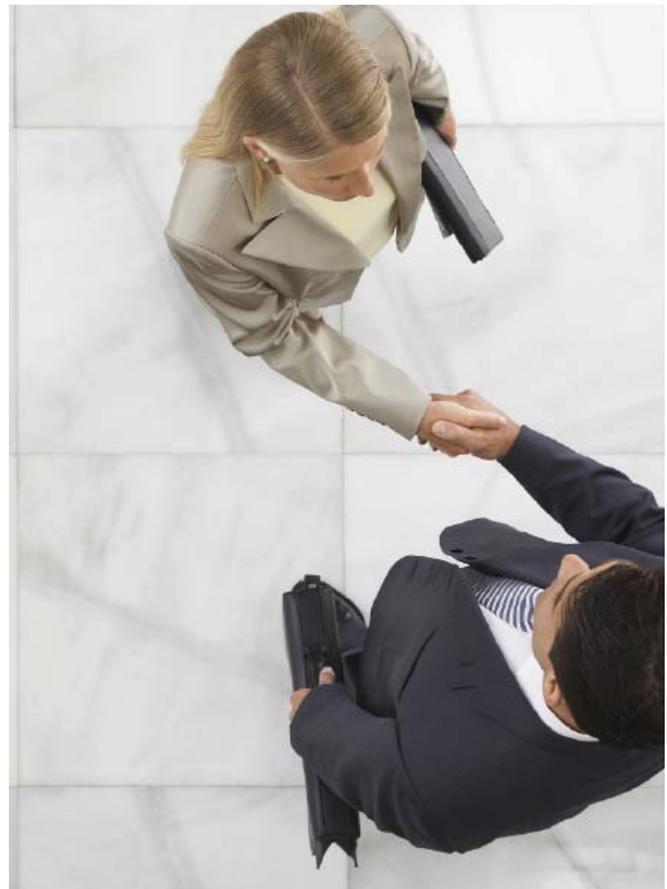
With the help of a leading government relations firm with special expertise in tax policy, the CFAA Board recently did a re-think of how we can best proceed to seek reduced taxes on rental housing.

CFAA's new approach is to advocate for limited cost ideas which will be of use to some landlords, and will be attractive to government by addressing one or more government policy concerns.

For example, the federal government is engaged in measures to reduce homelessness through a Housing First approach. Under Housing First, homeless people are given social service supports or mental health supports, and a rental unit, without any pre-conditions such as addressing addictions before entering the housing. However, it is not housing only; the supports are provided by government in order to enable the recipients to respect their leases and stay housed.

A major study by the Mental Health Commission of Canada found that Housing First is effective. See the June issue of National Outlook for an article on that study. However, a major concern is to locate private market rental units where the owner will provide units for Housing First clients.

CFAA is now advocating for a tax deferral on sale and reinvestment conditional on the provision of units for Housing First, either in the building sold or the building bought. That reform should be more attractive to government officials than one without conditions, since it would address an



existing federal program need. That condition would also reduce the take-up, and thus the cost of the program.

CFAA has also advocated increased CCA rates. We now want to identify ways to focus such a reform on particular buildings where the increased CCA rate will provide an incentive to the owner to behave in a way important to fulfill a government objective. As with the Housing First condition, fencing in a CCA reform with a condition should make the reform more saleable to government.

CFAA also proposes specific, constrained GST/HST reforms, such as lifting GST/HST from new buildings on unsevered land (or perhaps deferring it until the land and new building are severed), or enabling developers to use either Fair Market Value or cost plus as the valuation method for the GST/HST on self-supply. ■

*CFAA is open to considering other proposals for tax reforms, or for reforms to other federal policies, programs or laws, provided the reforms are limited in cost and address a government priority or issue in some way. Please feel free to provide your input to me at [president@cfaa-fcapi.org](mailto:president@cfaa-fcapi.org).*



# AFFORDABLE HOUSING POLICIES BRING RISKS AND OPPORTUNITIES FOR LANDLORDS

BY JOHN DICKIE, CFAA PRESIDENT

According to the *Waterloo Region Record*, “Affordable housing was a surprisingly significant point of debate during [Kitchener-Waterloo’s] recent regional election:” editorial, November 13, 2014.

*The Record* points out that restricting the supply of land for housing, such as by the “hard countryside line” (a key provision in Waterloo’s official plan, preventing green field development) inevitably decreases housing supply, and thus raises housing prices throughout the housing markets, including the low-end rental market.

“Affordable housing” means different things to different people. Some, like *The Record*, mean market housing that is affordable to people with moderate incomes. Other references to affordable housing mean social housing; while still others mean housing with any type of subsidy. The most comprehensive use of the term covers all three types of affordable housing.

The Province of Ontario requires municipalities to have a Housing and Homelessness Plan. In Waterloo’s case that plan is nearing final approval, in the form of two plans, namely the “Waterloo Region Housing Action Plan for Households with Low to Moderate Incomes, 2014-2024,” and a homelessness strategy.

This article will address the first of those plans, and the resulting risks and opportunities for private landlords. While the specifics apply only to Waterloo, the policy ideas and issues apply across Canada.

## Waterloo Region Housing Action Plan

The Waterloo Region Housing Action Plan (“HAP”) is posted on the Region’s website marked draft. HAP first addresses the current and future housing environment. Waterloo Region’s population is growing quickly, the population is aging and average household sizes are decreasing. (The later two issues apply everywhere in Canada; growth varies among communities.)

Waterloo has 7,393 units of social housing and 791 rent supplements in private rental units. Besides those subsidized housing units, many rental units in the private rental market are affordable to moderate-income people, and some are affordable even to low-income people.

Waterloo Region received feedback in five areas, which led to the HAP proposing a strategic direction and actions to address each. Here is a brief summary of each area of feedback, under the title of the corresponding strategic direction. Issues of direct importance to landlords appear in all areas.



### 1. Increase housing affordability.

The input was: “There are not enough affordable housing options ... especially for those households on fixed incomes or earning minimum wage, and for certain [disadvantaged] segments of the population ....”

Proposed actions 1.1 through 1.5 try to stimulate development of affordable housing. That includes incentives to developers, and deals or requirements to get some new units dedicated to affordable housing. That is a very expensive way to gain affordable housing. It also has the potential to crowd-out existing low-rent units in the private market, resulting in higher vacancies and demolitions, especially with the growth in the supply of student housing units in Waterloo Region.

Proposed action 1.6 is advocating to senior levels of government for adequate funding for affordable housing and income support. Better income support would help tenants and landlords, because it helps retain existing units in the private market.

### 2. Expand supports needed to obtain and retain housing.

The input was: “There is a need for more flexible supports to both obtain and maintain housing, especially for those living with lower incomes, homelessness, mental health and addiction challenges and other forms of marginalization.”

Although listed under area 2, proposed action 2.4 may be a very positive move in the direction of more use of direct financial assistance to low-income tenants by Waterloo Region. (CFAA has long advocated that policy change.) Action 2.4 is to “Develop and pilot a portable rent assistance program (extension of the existing but new Transitional Housing Assistance With Supports program (THAWS)).”

### 3. Encourage a range of housing options.

The input was: “There is a need for a broader range of housing

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## CFAA SUPPLIERS COUNCIL - GOLD MEMBERS

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**RHB Magazine** - Rental Housing Business (RHB) Magazine is published 6 times a year with a combined, print, online and digital readership of over 35,000. RHB Magazine is the national voice for the industry because of the competitive advantage we share with the Canadian Federation of Apartment Association (CFAA). As CFAA is the sole national organization representing the interests of

Canada's \$480 billion private rental housing industry, the union of CFAA and RHB Magazine makes us Canada's #1, most widely read publication, and the most powerful vehicle reaching multifamily industry decision makers.

**VISA** is a global payments technology company that connects consumers, businesses, financial institutions, and governments in more than 200 countries and territories to fast, secure and reliable electronic payments. We operate one of the world's most advanced processing networks – VisaNet – that is capable of handling more than 47,000 transaction messages a second, with fraud protection for consumers and assured payment for merchants. Visa is not a bank and does not issue cards, extend credit or set rates and fees for consumers. Visa's innovations, however, enable its financial institution customers to offer consumers more choices: pay now with debit, pay ahead of time with prepaid or pay later with credit products. For more information, visit [corporate.visa.com](http://corporate.visa.com) and @VisaCANews.

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Why Yardi? Yardi continues to develop and deliver software and services with the highest commitment to quality, innovation, responsiveness, and customer focus. With over 30 offices and 3,000 employees worldwide, Yardi is ideally suited to help you effectively manage your portfolio more efficiently and competitively.



# CMHC LAUNCHES NEW INFORMATION PORTAL

Canada Mortgage and Housing Corporation (CMHC) launched its Housing Market Information Portal on June 16, 2014. To access the Portal, visit [www.cmhc.ca/hmiportal](http://www.cmhc.ca/hmiportal).

The Portal enables users to access CMHC's housing market information through its website in one comprehensive section.

Data ranges from national to local; and so, depending on users' areas of interest, they can access figures at the



national, provincial, or municipal levels. Some information, such as vacancy rates and average rents, is available even at the neighbourhood level.

Data can be viewed in four different ways: At-a-Glance, Compare, Tables and Publications. Using the map interface, users can simply click on the area in Canada in which data interests them, and a wealth of information will be displayed. Users can also specify the area they wish to view using the search function or the drop-down menu, which provides them with another two options depending on their viewing preferences.

Users can also select statistics based on the time period(s) they are interested in, be it a particular month or year. If users wish to compare and contrast two or more geographic areas, they can do so by using the compare tool.

Historical, current and comparative reports can be accessed in several formats, which include tables, charts, graphs and maps, depending on feasibility. These outputs can be exported in the form of PDFs, images or spreadsheets. All of the information that can be found on CMHC's Housing Market Information Portal can be shared via email or social media outlets.

If users want to save a table, chart, map or graph, they can create an account in the Portal where it will be saved under the heading, "My Library." By subscribing to the Portal's email list, they can also be notified via email about new data when it becomes available.

In addition, all of CMHC's publications are listed beneath each geographic region.

Thus far, there are five main categories of data:

- new housing construction
- primary rental markets
- seniors' rental housing
- core housing need; and
- housing stock. ■

*For more information on CMHC's Housing Market Information Portal, call its Contact Centre at 1-800-668-2642 or email its Contact Centre at [callcent@cmhc.ca](mailto:callcent@cmhc.ca).*

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Excel Collection Services	Noble Building Supplies
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4Rent.ca	Humphreys & Partners Architects, L.P.
Assured Thermal	InSinkErator
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BCAP	Pattison OneStop
Belanger Engineering	Rainmaker LRO
Bentall Kennedy (Canada) LP	Rent Check Credit Bureau
Carma Industries	Renters Guide
CMLS Financial	Rogers Communications
Cohen Highley LLP	Sparkle Solutions
Coinamatic	Suite Collections
Enbridge Gas Distribution	Telus
FIXO	Water Matrix
H&S Building Supplies	Winmar
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# COURT RULES HOUSING POLICY IS NOT A CHARTER QUESTION

The Ontario Court of Appeal has dismissed a claim that homeless people have a right to affordable housing under the Canadian Charter of Rights and Freedoms.

The claim was organized by the Centre for Equality Rights in Accommodation (CERA), which is an Ontario-based non-profit organization providing services to low-income tenants and the homeless on human rights and housing issues.

In 2010, CERA organized an application to court alleging that certain actions and inaction on the part of the governments of Canada and Ontario have resulted in homelessness and inadequate housing for disadvantaged people in Ontario. CERA argued that the governments have violated those individuals' rights under sections 7 and 15 of the Charter.

Under s.7 of the Charter, no law is allowed to violate "the right to life, liberty and security of the person." Under s.15, all laws are not to "perpetuate prejudice and disadvantage to members of a disadvantaged group on the basis of personal characteristics."

CERA alleges that the following governmental actions (and others) have violated the rights in question:

- a) ceasing to fund the construction of new social housing;
- b) downloading responsibility for funding development of new social housing to municipalities, which lack the tax base to support such construction;
- c) failing to implement a rent supplement program comparable to those in other countries;
- d) eliminating rent regulation;
- e) eliminating protection against converting affordable rental housing to non-rental uses; and
- f) heightening insecurity of tenancy by creating administrative procedures that facilitate evictions.

CERA did not seek to attack a specific law or laws as violating the Charter; rather they attacked the overall effect of various laws on disadvantaged people. CERA filed with the court a record of nearly 10,000 pages, including the affidavits of 19 people, 13 of them experts.

In 2012, the governments moved to dismiss the application. A motion judge dismissed the application on the basis that it was plain and obvious that the application could not succeed. He found that the application disclosed no reasonable cause of action and was not justiciable, i.e. it is not an issue appropriate for a court to decide, but rather is a political or legislative issue.

CERA appealed. Eight human rights groups intervened in support of the application.

By a majority of two judges to one, the Ontario Court of Appeal has just ruled that the application should be dismissed because the issue is non-justiciable.

The majority referred to the *Chaoulli* case, in which the Supreme Court of Canada struck down a Quebec law that prohibited private health insurance for services that were available in the public sector. The type of health care system chosen by a province would not be justiciable, but whether a particular rule violates the Charter is justiciable.

Likewise, it is for the governments and legislatures to decide how much money to spend on housing (and they spend a lot already), and how best to spend that money. It is also for governments and legislatures to decide whether rent control helps or hurts low-income people. (Many economists say that it hurts them.) Likewise with conversion or demolition controls, there are strong economic arguments that such controls interfere with the production of new housing, and hurt the very people many housing activists want to help.

Many people would argue that turning such issues into questions of rights for courts to decide is bad public policy. Many social policies require trade-offs among concerns rather than the application of rights, which often prevents sound trade-offs.

Landlords will be pleased that there is, as of yet, no right to housing in Canada, since such a right might turn into an obligation on landlords to supply that housing (at a diminished price), just as landlords are now obligated to spend money to accommodate people with disabilities up to a point just short of bankruptcy, even though it should be up to society as a whole to address those special needs.

The dissenting judge would have allowed the application to proceed since the case law on ss. 7 and 15 is still evolving, and it seems possible to her that the case could succeed. She considers that the courts may impose positive obligations on governments to act on some issues (or to act more than they are acting now), without directing what the governments need to do in detail.

CERA will likely appeal the decision to the Supreme Court of Canada. If CERA wins the appeal, then its claim would still have to be decided on the merits. Ultimately, any decision will apply to the federal government and to all provinces across Canada, not just in Ontario. ■



# AFFORDABLE HOUSING POLICIES

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options that can accommodate the continued growth, changing demographics and diverse housing needs of our community.”

Proposed action 3.2 may be a concern or an opportunity for landlords. It is to “Research the extent of rooming house operations across Waterloo Region and identify issues and potential solutions for both landlord and tenants in this housing model.”

#### *4. Improve the effectiveness of the housing system.*

The input was: “The housing system can be difficult to access and navigate .... Connected to this are issues with ... a lack of awareness of locally available supports and services, and lack of awareness regarding renters’ and landlords’ rights and responsibilities.”

Proposed action 4.4 is to “Develop tools and programs to assist appropriate households to move from [social housing] into private market housing.” If part of the assistance is a program of rent subsidies, that could be very good for tenants, and good for landlords.

Proposed action 4.6 is both a concern and an opportunity

for landlords. It is to “Collaborate with local organizations to provide education on housing issues and resources as well as outreach to private sector tenants.”

#### *5. Retain and maintain existing affordable housing stock.*

The input was: “Existing affordable housing stock is an asset” [that needs to be] protected and preserved “from falling into disrepair and from being converted into higher cost housing [e.g. through condominium conversions].”

Proposed action 5.1 is to “Develop condominium conversion implementation guidelines,” while 5.5 is to “Explore opportunities to expand Ontario Renovates.” The former would get in the way of private landlords, while the latter could provide funding for the rehabilitation of low-rent rental units, thus avoiding demolitions.

#### *Conclusion*

Affordable housing policy is currently in a state of flux in Waterloo Region and Canada, which offers both risks and opportunities for the whole rental housing industry, including CFAA members and member associations. ■

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# RÉORIENTATION DU LOBBYING DE LA FÉDÉRATION

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trop peu, bien qu’ils disposent maintenant d’une certaine marge de manœuvre depuis que l’équilibre du budget est pratiquement atteint.

Avec l’apport d’une firme de premier plan spécialisée en relations gouvernementales et en politiques fiscales, le conseil d’administration de la Fédération a récemment tenu un remue-méninges afin d’établir la meilleure façon de procéder pour obtenir une réduction des impôts pour les propriétaires fonciers.

La nouvelle orientation de la Fédération privilégie des idées à coûts fixes limités, qui seront utiles à la fois aux propriétaires et au gouvernement, en plus de rejoindre des préoccupations liées à une ou à plusieurs politiques gouvernementales.

À titre d’exemple, le gouvernement fédéral s’est engagé à mettre en œuvre des mesures pour réduire l’itinérance, fondées sur l’approche Logement d’abord. Dans le cadre de ce programme, les personnes itinérantes reçoivent un appui des services sociaux et des services en santé mentale, ainsi qu’un logement locatif sans conditions préparatoires (p. ex. sans qu’on exige la sobriété avant de donner accès à un logement). Toutefois, ce programme ne se limite pas au logement. Il comporte également un assortiment de services fournis par le gouvernement afin d’aider les participants à respecter leur bail et à conserver leur logement.

Une vaste étude menée par la Commission de la santé mentale du Canada a démontré l’efficacité de ce programme. Trouver des logements locatifs privés, destinés aux participants

de l’approche Logement d’abord, demeure une préoccupation majeure.

Ainsi, la Fédération préconise que le report fiscal des recettes de vente d’immeubles locatifs et leur emploi soit subordonné à la mise à disposition de logements de l’immeuble vendu ou de l’immeuble acheté à l’intention de ces participants. Les représentants du gouvernement devraient trouver cette réforme plus attrayante qu’une réforme sans conditions puisque celle proposée par la Fédération comblerait l’un des besoins identifiés par ce programme fédéral. Cette condition réduirait également la participation des propriétaires au programme et donc son coût.

La Fédération a aussi recommandé l’augmentation du taux de la déduction pour amortissement (DPA). Nous souhaitons maintenant trouver des moyens pour appliquer la réforme à des immeubles particuliers afin que le taux accru de la DPA incite leurs propriétaires à atteindre l’objectif fixé par le gouvernement.

La Fédération propose également des réformes spécifiques des TPS/TVH, par exemple exonérer d’impôts les nouveaux immeubles situés sur des parcelles non séparées (ou peut-être reporter les taxes jusqu’à ce que la parcelle et le nouvel immeuble soient séparés).

La Fédération est disposée à recevoir d’autres propositions de réforme fiscale ou de réforme d’autres politiques, programmes ou lois fédérales, pourvu que leurs coûts soient moindres et qu’elles visent une priorité ou un enjeu gouvernemental. Veuillez me faire part de vos commentaires à l’adresse de courriel que voici : [president@cfaa-fcapi.org](mailto:president@cfaa-fcapi.org). ■