

Legislative
Assembly
of Ontario



Assemblée
législative
de l'Ontario

**Official Report
of Debates
(Hansard)**

No. 104A

**Journal
des débats
(Hansard)**

N° 104A

1st Session
43rd Parliament
Monday
30 October 2023

1^{re} session
43^e législature
Lundi
30 octobre 2023

Speaker: Honourable Ted Arnott
Clerk: Trevor Day

Président : L'honorable Ted Arnott
Greffier : Trevor Day

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House Publications and Language Services
Room 500, West Wing, Legislative Building
111 Wellesley Street West, Queen's Park
Toronto ON M7A 1A2
Telephone 416-325-7400
Published by the Legislative Assembly of Ontario



Service linguistique et des publications parlementaires
Salle 500, aile ouest, Édifice du Parlement
111, rue Wellesley ouest, Queen's Park
Toronto ON M7A 1A2
Téléphone, 416-325-7400
Publié par l'Assemblée législative de l'Ontario

ISSN 1180-2987

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LEGISLATIVE ASSEMBLY
OF ONTARIO

Monday 30 October 2023

ASSEMBLÉE LÉGISLATIVE
DE L'ONTARIO

Lundi 30 octobre 2023

The House met at 0900.

The Speaker (Hon. Ted Arnott): Good morning. Let us pray.

Prayers.

The Speaker (Hon. Ted Arnott): Next we'll have a moment of silence for inner thought and personal reflection.

ORDERS OF THE DAY

GREENBELT STATUTE LAW
AMENDMENT ACT, 2023
LOI DE 2023 MODIFIANT
DES LOIS EN CE QUI CONCERNE
LA CEINTURE DE VERDURE

Mr. Calandra moved second reading of the following bill:

Bill 136, An Act to amend the Greenbelt Act, 2005 and certain other Acts, to enact the Duffins Rouge Agricultural Preserve Act, 2023, to repeal an Act and to revoke various regulations / *Projet de loi 136, Loi modifiant la Loi de 2005 sur la ceinture de verdure et d'autres lois, édictant la Loi de 2023 sur la Réserve agricole de Duffins-Rouge et abrogeant une loi et divers règlements.*

The Speaker (Hon. Ted Arnott): Would the minister care to lead off the debate?

Hon. Paul Calandra: Thank you very much, Speaker. Thank you for the opportunity to rise today. Let me just say that I will be splitting my time with the Associate Minister of Housing and the parliamentary assistant, the member for Perth–Wellington.

Thanks again, Speaker. It is, of course, always an honour to rise in the Legislature to begin debate on this important piece of legislation that has a number of different elements to it, but ostensibly, to reimpose protections over parts of the greenbelt and the Oak Ridges moraine, and to also expand the greenbelt and to ultimately codify those boundaries into legislation.

As you know, of course, Speaker, the greenbelt itself is over two million acres, or 800,000 hectares, across the greater Golden Horseshoe. It is a protected area of land that has many different facets to it in an area that is expected to have very rapid population growth. Of course, the greater Golden Horseshoe is one of North America's fastest-growing regions. It is an area whose population is forecasted to exceed 15 million people by 2051.

As set out in the Greenbelt Act, changes to the greenbelt boundary can currently be made through regulation. The Oak Ridges Moraine Conservation Plan, which is part of this, was established under the Oak Ridges Moraine Conservation Act in 2002. It provides direction on land use and resource management for the land and water located within the moraine. The Oak Ridges moraine portion is 470,000 acres, or 190,000 hectares, of land. Together, allowing the Niagara Escarpment, they form the greenbelt lands.

The proposed Greenbelt Statute Law Amendment Act, 2023, would amend the Greenbelt Act, 2005, the Oak Ridges Moraine Conservation Act, 2001, the Ministry of Municipal Affairs and Housing Act, and enact the Duffins Rouge Agricultural Preserve Act, 2023. So the legislation restores 15 areas of land that were removed or redesignated from the greenbelt and the Oak Ridges moraine areas in late 2022. These parcels of land amount to approximately 7,400 acres across 10 municipalities, those being Vaughan, King, Richmond Hill, Whitchurch-Stouffville, Marham, Pickering, Ajax, Clarington, Hamilton and Grimsby.

Those lands, as I said, will be added back into the greenbelt. We are also proposing to restore the protections to the greenbelt lands that they had before the 2022 amendment, and we will, as I said, be doing even more to enhance the protection of the greenbelt.

Speaker, I talked about enshrining the boundaries of the greenbelt in legislation. As you know and as colleagues will know, currently, changes to the greenbelt can be made through an order in council and with a posting on the environmental registry. What we are proposing to do is ensure that the boundaries, should they ever be changed in the future, would need to have legislative approval, meaning the government of the day would be required to bring legislation to the House and follow through the procedures of passing a bill in the House. All of the same tools with respect to postings on the environmental registry would continue in addition to the protection of the boundaries through legislation.

As I said, we are revoking the existing Lieutenant-Governor-in-Council regulation-making authority with the passage of this bill. Now, this is obviously an unprecedented level of protection across the greenbelt. It stems from the fact that people obviously want to see an enhanced level of protection across these lands while still making the lands available for important infrastructure, as was intended when the bill was passed by the House in 2005.

In addition, we will be adding over 9,400 acres of land to the greenbelt across 13 urban river valley areas. These include:

- Stoney Creek;
- Wilmot Creek;
- Soper Creek in Bowmanville;
- Harmony Creek by adding Darlington Provincial Park, which is partially located in both Oshawa and partly in Clarington;
- an expanded urban river valley for the Oshawa Creek;
- an expanded urban river valley for Fourteen Mile Creek in Oakville;
- an additional one for the Don River in Toronto by adding Burke Brook, Wilket Creek and Taylor-Massey Creek; and
- an expansion of the Humber River urban river valley by adding Humber Creek and Black Creek.

That is obviously good news for all of those areas—probably areas of natural heritage which should have been put into the greenbelt before but are being added in now.

At the same time, we will be restoring the protections that were brought to the area through the Duffins Rouge Agricultural Preserve Act, 2005. What we propose to do is reinstate the protections provided for the Duffins Rouge Agricultural Preserve easements and covenants. This would recognize the importance of agriculture land and ensure its sustainable use for present and future generations, and I think that is obviously very, very important. It builds on the work of ensuring that these lands are not only protected but that we ensure we protect the lands that are reserved for farming in this area.

It builds on some of the work that was done by some of my colleagues who served federally when some 5,000 acres of land were removed from what is still on the books as the Pickering airport lands. Speaker, you know there is a massive swath of land in this very same area in the eastern part of Toronto which encompasses a huge part of Durham: Pickering, parts of Uxbridge, Whitby and Oshawa. These are the Pickering airport lands. It is still on the books federally, but back in 2015, thousands of acres were taken out of that on the York region side and put into the Rouge National Urban Park. Those lands, as they were transitioned out of the Pickering airport lands and put into the Rouge National Urban Park, were protected for farming—the first time that long-term protections were granted to our farmers in that area. Part of that was to ensure that farmers were given long-term leases in this area. Prior to that, they were on one-year leases, which made it very hard for the local farmers to ensure that they could make positive infrastructure improvements on the land drainage and so on and so forth. That was very good news. The restoration of the Greenbelt Act, preserving it through legislation and reinserting the Duffins Rouge Agricultural Preserve covenants I think will all add to the protections that are in place without limiting future governments' ability to add infrastructure to the area if this House should approve.

0910

There is a provision in the original 2005 act. There was a provision in that act for a review, and it's a 10-year review. I think the last time the review took place it was started in 2015 and concluded, if I'm not mistaken, in

2017. So I'm looking at making some changes to how the review process will take place in the future. I outlined a little bit of this already, but what we want to do is—obviously, when we do the review, we will remove the review from politics and put it back to where it belongs. We will ensure that any future review will be guided by non-partisan experts in conservation and agriculture, and environmentalists, and we'll engage with Indigenous communities and municipalities.

Once final, the experts' recommendations will be provided to the Auditor General and the Commissioner of the Environment for consultation to ensure that the review process was fair and guided by recent recommendations to improve the process. We have said that we will undertake a review, and the future review, of course, will be, as I've said, guided by protection of natural heritage, the protection of water resources and the preservation of agriculture across the greenbelt lands. We'll have some additional information on that in the near future. I suspect that we will want to begin our consultations with a very robust process that starts with First Nations partners in the area who have been so instrumental in helping us arrive at this piece of legislation.

I also want to just briefly talk about some of the reasons or the rationale that began this process. I've said it on a number of occasions in the House, and as the Integrity Commissioner put in his own report, the initial impetus was, of course, to ensure that we could build housing across the province of Ontario as quickly as possible, in particular, throughout the greater Golden Horseshoe which, as I said at the start of my speech, is expected to grow to over 15 million people in this region by 2051. But what was very clear, as this process went further, was that people were not brought along in a fashion that engendered public support for removing the lands from the greenbelt. The decision, of course, was made to re-protect those lands and to move forward.

At the same time, it does not and will not diminish from the government's commitment to build 1.5 million homes by 2031 across Ontario. We have seen over and over again how important a goal that is for people. You've heard the Premier, myself and virtually every single member of the Progressive Conservative caucus talk about the importance of building homes for people. We are welcoming to this province, thankfully, thousands of people each and every year who are coming to Ontario to help us build a bigger, better, stronger province of Ontario. These are people that we need.

But at the same time, we have generations of Ontarians who have benefitted from an Ontario that offered their parents endless opportunity, and many of them right now are feeling, in terms of housing, that they might not be able to enjoy the same opportunities that the parents had. At the same time, Madam Speaker, they've been very clear in a lot of instances in the sense that they are doing everything right: They are saving money; they are working hard; they've done everything that they have to do in order to be able to afford a new home. However, we have not been able to keep up pace to allow them to live out this dream.

So we will be doubling down on our efforts to ensure that all Ontarians can share in this dream. This will include, of course, ensuring that our partners in municipalities across Ontario are as aggressive as we are at getting shovels in the ground.

We will continue to remove obstacles. We will continue to work with our partners in the home-building industry to ensure that they have the opportunity to build communities as fast as we possibly can. We will continue to build long-term-care homes. We will continue to focus that development around transit and transportation infrastructure because we know, in order to build livable communities, that you have to not only build homes but you have to build communities around those homes, which include transit, transportation; which include schools; which includes offering a whole host of services that make a community great.

Madam Speaker, in a nutshell, this bill will restore the lands. It will improve the protection of the greenbelt lands. It will ensure a review process in the future that is guided by the original principles of the Oak Ridges moraine, that uses outside experts to ensure that review process is fair, that assesses that fairness through a reference to the Auditor General and the environment commissioner, and ultimately requires approval of the Legislature to make any further changes in the future. With that, I will yield my time to the Associate Minister of Housing.

Hon. Rob Flack: Thank you, Minister. I appreciate the opportunity to speak about Bill 136, the proposed Greenbelt Statute Law Amendment Act, 2023.

As the Minister of Municipal Affairs and Housing stated, we are following through on our commitment to restore greenbelt lands, enhance the protection of those lands with this proposed legislation, and in fact, grow the total acreage of Ontario's greenbelt. Speaker, as the minister said, we're adding an additional 9,400 acres, which will make it absolutely pristine, and I am excited about the lands going in as well as the land staying in.

This bill would ensure that any boundary changes can only be made through a public and transparent process that would require the approval of this Legislature.

As you are aware, Speaker, from other legislation currently before this House, we are also following through on our other commitment, the commitment to build homes right across this province.

Achieving both these commitments means working together with our municipal, our private sector and our not-for-profit partners. We remain focused on strengthening protections for the greenbelt while at the same time ensuring that community home builders in municipalities across the province can get shovels in the ground quickly to build the homes to meet our collective housing targets.

Speaker, we all know, too many people in Ontario are struggling to find a home that meets their needs and their budget. They are struggling to find an affordable place to call home. Our government is determined to help these people by creating a collaborative environment to build 1.5 million homes by 2031. We're going to do that by working together under Premier Ford's leadership and by updating and improving the processes that get housing built, and built faster.

Fortunately, Speaker, we are well on our way, with 11% of our target already achieved. But we all know so much more is needed and so much more is required to meet the need to meet and exceed the 1.5-million-homes-built target.

0920

Since the beginning of our mandate, we have put forward numerous measures to help increase the supply of housing. We've done this by:

- encouraging increased density through Bill 23, the More Homes Built Faster Act—as we say, build in, build up, where possible;

- working with municipalities to remove red tape and eliminate duplication in the planning process—that is essential;

- announcing the expansion of strong-mayor powers to heads of council who have committed to the housing targets provided by the province; and

- proposing to revise the definition of “affordable residential units” through Bill 134, the Affordable Homes and Good Jobs Act, to reduce the costs of building much-needed affordable units.

These are just a few of the many measures we have taken to build new homes and prepare for the population growth we know is coming.

As I have said before in the House here, many years ago when I was in high school, the province was about 7.5 million people. Today, it's 15.5 million and growing fast. In fact, I would argue the growth is already here. We talk about these targets, but I think, we are going to be a population of 20 million people before we know it. That is why our government has a bias for action and sense of urgency to get the job done.

Ontario is expected to grow by two million people over the next 10 years—my personal opinion is I think it will be more—with approximately 70% of the growth taking place in the greater Golden Horseshoe, one of the fastest-growing regions not only in the province or in the country but in North America, as the minister said and outlined, this is an integral part of the growth of this province. By 2051, this region alone, as the minister said, will be 15 million people—the size of Ontario today.

We must act now to make it easier to build more housing to accommodate these newcomers—whether it's seniors, newcomers, students or whether it's first-time homebuyers—all these collective people will be in the greater Golden Horseshoe area and, in fact, throughout the province.

In our third housing supply action plan, Bill 23, More Homes Built Faster, we introduced measures that encouraged the creation of up to three units on most urban residential lots. For example, a main residence, a basement apartment and laneway house will be accommodated for and, where applicable, this housing will help accommodate thousands of Ontarians looking for housing stability. This means enabling these additional housing options on residential lots where neighbourhoods already exist without lengthy planning approvals and development charges.

Increased density could accommodate extended family members, increase the mix of rental housing options and help homeowners pay their mortgage. These additional housing options would be facilitated where housing and

infrastructure already exist. It will make it easier for people to live closer to family, to their jobs and to the communities. It will take both short-term strategies and a long-term commitment from all levels of government to drive this change. As we make it easier to build housing, we will continue to ensure that municipalities are planning for sufficient land supply over the long term to accommodate growth.

Our More Homes Built Faster housing supply action plan is working to streamline municipal planning responsibilities to remove duplication in the planning process. The plan will help cities, towns and our rural communities grow with a mix of ownership and rental housing types that meet the needs of all Ontarians—from single-family homes to townhomes and to mid-rise apartments.

Since 2019, we have released four housing supply action plans, taking significant action to unlock more housing supply. Our government's previous housing supply action plans and other significant measures we have taken thus far are having a positive effect on housing supply, helping us transform Ontario to meet the needs of the future. We have been making meaningful progress, but as we've said, more is needed to be done.

Both in 2021 and 2022, we saw the most housing starts in over 30 years in Ontario, with close to 100,000 housing starts recorded in each year. In fact, as I already mentioned, we've already achieved 11% of our housing target, but, again, we need to accelerate the pace upon which we're getting homes built. In 2022, Ontario recorded close to 15,000 purpose-built rental housing starts, the highest number on record, up 43.5% year-over-year. However, to accelerate the creation of housing supply, we need to take steps to support the efforts of our municipal partners and achieve our goal of building at least 1.5 million new homes—again, at least 1.5 million—by 2031.

We've got some heavy lifting ahead, Speaker. It will take all stakeholders, whether it's the federal government, the provincial government, our municipal partners, along with the not-for-profit and, yes, the private sector, including financial institutions, to help us get the job done.

To help facilitate working together, this province is expanding strong-mayor powers to additional municipalities as long as heads of council have committed in writing to the housing target provided by the province. These municipalities would then receive strong-mayor powers by October 31, 2023. These powers will provide the tools the mayors and these municipalities need to help drive increased housing supply, speed up local planning approvals and help make council decisions more effective, and enable mayors to bring forward budgets that would allocate resources to priority items like housing.

We are further incentivizing the municipalities to build more housing with the new Building Faster Fund. As announced at AMO, the Building Faster Fund is a three-year, \$1.2-billion fund that will provide up to \$400 million per year to municipalities that meet and exceed their annual housing targets. It will provide financial support for municipalities that can be directed toward housing-enabling infrastructure and related costs that support community growth.

The fund can be accessed by the 50 municipalities, as said, who have been assigned and have agreed to their housing target. A portion of the funding will also be reserved for small, rural and northern communities that have not yet been assigned a target. This is an important plank in the strategy. This new program will put municipalities and the province on a path to achieve our common objective of increasing our housing supply.

As I have mentioned, all levels of government must work together to address this housing crisis. Ontario is also working closely with the federal government to increase the supply of purpose-built rentals. Following our long-standing call, Ontario absolutely welcomes the federal government's decision to provide HST relief for new purpose-built rental housing. In fact, last Friday, while I was in my riding, I met with some local not-for-profit folks, and they were very excited about this opportunity, especially when they're looking at new builds. These new builds are going to obviously complement the need for more housing options in our province and in our region.

As we await more details, we are looking forward to working with the federal government to ensure Ontario's portion of the HST is removed from qualifying purpose-built rental housing as soon as possible. Removing both the federal and provincial portions of the HST is a measure that will make it easier and more cost-effective to build this important housing segment in this province.

I've also met with some colleges and universities of late. Again, in my own community, I look back at how many kids were around in August. I could name three who were heading off to different universities and colleges but didn't have a place to call home yet. Their parents were phoning. They were struggling. They were worried. They were quite perplexed, driving back and forth to the different cities to try to find housing options. Fortunately, every one of them got them, but not their first choice. We need to also help enable our universities and colleges to get shovels in the ground faster through effective funding and effective measures.

We also need to get shovels in the ground faster to start building homes for the workers of tomorrow. We are focused on creating the conditions for growth and construction to take place and making it less expensive to get housing built. We are also working to strengthen local economies and create more good-paying jobs.

Again, I will continue to stand up and scream about the wonderful news St. Thomas got earlier this year in March, when we welcomed the news that Volkswagen, Europe's largest auto manufacturer, will establish its subsidiary PowerCo electric-vehicle-battery manufacturing facility right there, outside of St. Thomas. When completed, this will be the fourth-largest manufacturing facility in the world. It will bring thousands of good-paying jobs and even more families to the beautiful community in southern Ontario.

I met with the warden of Elgin county last week and the mayor of Central Elgin, standing just south of St. Thomas, looking out at the county building and looking across. We drove through and looked at the site that's being prepared. It was a daunting feeling. We sat there and talked. We've

got 3,000 people coming directly to work at that plant and 30,000 tertiary jobs that will be in that community and throughout the province.

As I've said all along, we do a great job in this province. We're creating economic growth. We're creating jobs. From my agri-food sector, we are feeding everyone and we will continue to feed everyone as we continue to grow, thanks to the innovation and ingenuity of our farmers and food processors.

0930

The third leg of the stool that we still need so much more work to do is getting roofs over people's heads so when these people come to work they have a place to call home.

To help facilitate this job creation we recently proposed the Affordable Homes and Good Jobs Act. If passed, this legislation would help support Volkswagen and their historic investment and give the city of St. Thomas the authority to provide PowerCo SE municipal-based incentives that were negotiated in partnership with the municipality.

The battery-cell manufacturing facility will be the largest of its kind in Canada, as I said the fourth-largest plant in the world—just think about the economic prosperity, the jobs and the opportunity in southwestern Ontario. The auto sector, as many of my colleagues will have realized from down there, has been shrinking since I moved to London many decades ago—Dorchester—our manufacturing sector, has waned, continued to decrease. With the historic announcements, both with Stellantis in Windsor and Volkswagen in St. Thomas, we're going to see in this important sector great-paying jobs with benefits and pensions. We're all very, very excited. It's going to be a boon for the future. It's going to help future generations for years to come.

By delivering on these cost savings for critical infrastructure we are also creating the right conditions for not only Volkswagen to come but other companies as well.

But again, housing affordability, housing attainability—housing, period—is the leg of the stool we have to improve upon. Ontario will be hard-pressed to attract new investment, new companies and new employers if we can't get the housing built that we need. In addition to helping create the conditions that foster new jobs, Bill 134, the proposed Affordable Homes and Good Jobs Act, would, along with other measures, support getting more affordable residential units built in Ontario.

Again, Speaker, I was speaking to a manufacturer who is coming to the London region—excited about coming—and when we were talking about what the biggest risk was, I said, "You've got to find homes for the people that you're going to employ." So he's looking at new and bold initiatives, looking at the modular sector, the tiny-homes sector, to get shovels in the ground and get these homes built as soon as he can so once he starts the plant we've got people with roofs over their heads.

The proposed changes recently introduced in the act would bolster our efforts to lower the cost of building, purchasing and renting affordable homes across the province. These proposed changes affect the collection of

municipal development-related charges related to affordable housing. These charges are development charges, community benefit charges and parkland levies.

We know that including income as a measure of affordability in Ontario is essential to making both home ownership and rental housing more affordable. That is why we have proposed a revised definition of "affordable residential units." The definition would determine which residential units should be eligible for municipal development-related charge discounts and exemptions. It takes local income into account, in addition to local market factors.

Affordable residential units—both rental and ownership—that meet the province's new definition would be eligible for discounts and exemptions from municipal development-related fees. Discounts and exemptions on these fees could help to ensure more Ontarians in all parts of the province can truly find an affordable home. Far too many people are struggling with the rising cost of living and finding housing that meets their family's needs. By strategically exempting and discounting municipal development-related charges on affordable residential units, we will be counting on the community home building sector to step up and help build significantly more affordable housing.

The proposed change to the definition of "affordable residential units" under the Affordable Homes and Good Jobs Act considers the important feedback we received through two technical advisory tables. We also welcome further feedback on the proposed amendments through our postings on the Environmental Registry of Ontario and the regulatory registry. We welcome feedback from people throughout Ontario, whether they live in the greater Golden Horseshoe, eastern, northern or southwestern Ontario.

Speaker, as you can see, our government is getting it done by following through on our commitments. We have a big task ahead of us and, again, it's going to take all partners throughout this province to get the job done. We are committed to providing the tools needed to help our municipal partners meet and exceed their housing targets. We are committed to increasing housing supply in Ontario, and through the actions we have already taken and the actions we will continue to take, we will keep building homes while enhancing protections for the greenbelt's lands and its boundaries.

Well done is better than well said, Speaker. I think back again to the opportunity we have before us, especially my task, to a certain degree, in the modular homes sector. We are looking at government lands where we can facilitate affordable and attainable housing builds throughout the province. We have a housing summit planned for later in November. We're looking at every avenue. Again, government by itself here is not going to solve the problem. We have to work collaboratively with our municipal, federal, non-profit sector and private sector, including, I want to add, financial institutions, as I already have. Our mission is a call to action. It is our collective mission throughout this province.

With that, I'd like to turn the floor over to the parliamentary assistant to the Minister of Municipal Affairs and Housing.

The Acting Speaker (Ms. Bhutla Karpoche): The member from Perth–Wellington.

Mr. Matthew Rae: It's an honour to share the government's time today as the parliamentary assistant to the Minister of Municipal Affairs and Housing and speak to the Greenbelt Statute Law Amendment Act, 2023. As the Minister of Municipal Affairs and Housing outlined in his remarks just a few moments ago, our government is introducing legislation that would, if passed, restore all properties that were redesignated or removed from the greenbelt and the Oak Ridges moraine areas in late 2022. We're also proposing to keep 9,400 acres that were added to the greenbelt in 2022. The proposed legislation would enhance protections by ensuring any future changes to the greenbelt boundaries can only be made through the legislative process.

At the same time, Speaker, we remain focused on and committed to tackling Ontario's housing supply crisis. We can't lose sight of the fact that Ontario's population continues to grow at an unprecedented rate. While the Associate Minister of Housing has spoken about our housing supply action plans and the changes they have driven, today I'd like to update the Legislature on what we have done and our progress stemming from the Housing Affordability Task Force.

The task force is comprised of industry leaders and experts. They consulted with municipalities, both urban and rural, the public and industry to identify measures to address the housing supply crisis and get homes built faster. The urgency behind the work of the task force is clear. Housing prices in Ontario have almost tripled in the past 10 years, growing much faster than incomes. This has placed home ownership beyond the reach of most first-time homebuyers across the province, even those with well-paying jobs. Finding affordable rental accommodations has also become an immense challenge. We know the system isn't working as it should.

The report from the Housing Affordability Task Force was published in February 2022. It serves as a long-term road map for our government as we work to boost the supply of new homes and address the affordability crisis we're currently in. The report sets out, as many will know in this place, 55 high-level recommendations. To implement these effectively, some recommendations require multiple actions. When these actions are included, we arrive at a total of 74 recommendations from the report.

I'm pleased to report that of the 74 recommendations, 23 are fully implemented, 14 are in progress and the remaining 37 are under review. Speaker, as you will know, the Minister of Municipal Affairs, when he assumed his role a few weeks ago, reached out to the municipalities to get their feedback on the remaining 37 and 14 currently in progress from the Housing Affordability Task Force recommendations, and I know that deadline just recently passed. I know, talking to my own local municipal colleagues, they really appreciated that the Minister of Municipal Affairs and Housing reached out to consult on those

implementations and to get their ideas and feedback on how best we can continue to implement those moving forward, working with our partners, as the Associate Minister of Housing mentioned—our municipal partners and our federal colleagues—to ensure that we continue to build homes in communities across Ontario, whether it's in downtown Toronto or downtown Listowel.

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The 23 recommendations I'm going to discuss today have been all implemented by our government, either in their entirety or with some amendments. Recommendation number one was to set the bold goal of building at least 1.5 million new homes in 10 years. This recommendation is now at the heart of our government's housing strategy. Everything we do to boost housing supply is driven by the goal of building at least 1.5 million new homes in the province by 2031. This has included introducing legislation, re-examining the process and, in some cases, enshrining new ways of working, similar to what brings us here today.

A number of recommendations and actions that have been taken have helped streamline the planning process. Recommendation number 3 was to limit exclusionary zoning in municipalities through binding provincial actions. Related action 3(a) was to allow as-of-right residential housing for up to four units and up to four stories on a single residential lot. The More Homes Built Faster Act amended the Planning Act to override zoning by-laws to allow as-of-right; in other words, without the need to apply for re-zoning, the use of up to three units per lot in most existing residential areas.

Municipalities are also encouraged to adopt official plan policies, the zoning by-law amendments that exceed the three unit per lot minimum, as some municipalities have chosen to do so, as my colleagues in this place will know. This will help them meet their provincially assigned housing targets. I know it was great to see many of the municipalities who were assigned housing targets sign on to those pledges and their commitment to work with our provincial government to meet our shared housing objectives. Ontario is supporting this outcome through measures such as the Building Faster Fund, as the Associate Minister of Housing referred to in his remarks. The fund will provide financial incentives for municipalities that meet or exceed their housing targets.

Recommendation number 5 was to permit as-of-right, secondary units, garden suites and laneway houses province-wide. The More Homes Built Faster Act amended the Planning Act by overriding bylaws to allow as-of-right. As I have mentioned, this would permit the use of up to three units per lot in most residential areas that currently exist. One of these three units can be an auxiliary structure, such as a laneway house.

Another recommendation, number 12, was to create a more permissive land use, planning and approval system. Related action 12(a) was to repeal or override municipal policies, zoning or plans that prioritized the preservation of the physical character of a neighbourhood. The More Homes Built Faster Act amended the Planning Act to limit

the scope of site plan control. It did this by removing the municipal ability to regulate architectural designs and aesthetic aspects of the landscape design. The next action under this recommendation, 12(b), was to exempt from site plan approval and public consultation all projects of 10 units or less that conform to the official plan and require only minor variances.

The More Homes Built Faster Act amended the Planning Act to remove all aspects of the site plan control for most residential developments up to 10 units.

Speaker, I'll now tell you about the recommendations and actions that strike a balanced approach to reviews and consultation. Recommendation number 15 required the mandatory delegation of site plan approvals and minor variances to staff with pre-approved, qualified, third party technical consultants. This would be accomplished through a simplified review and approval process without the ability to withdraw council's delegation. The More Homes for Everyone Act amended the Planning Act to require that site plan control decisions be made by staff instead of municipal councils or committees of council.

The next two action items under the umbrella recommendation number 16 are preventing abuse of the heritage preservation and designation process. The first action, number 16(a), was to prohibit the use of bulk listing on municipal heritage registers. Changes to O. Reg 9/06, criteria for determining cultural heritage value or interest, established that non-designated properties included on a municipal register must meet one or more of the criteria outlined in the regulation.

The More Homes Built Faster Act amended the Ontario Heritage Act to introduce requirements that properties can only remain listed for a minimum of two years. If not designated during that time, they must be removed from the register and cannot be relisted for a period of five years.

The second action under this recommendation—16(b)—was to prohibit reactive heritage designations after a Planning Act development application has been filed. The More Homes Built Faster Act amended the Ontario Heritage Act to introduce a requirement that only properties that were already listed on a municipal heritage register can be considered for designation. This pertains to where a property is subject to certain Planning Act applications. This new requirement provides property owners with increased certainty. It also prohibits reactive designation on properties not previously noted as being of potential cultural heritage value or interest to a municipality.

Recommendation 18 was to restore the right of developers to appeal official plans and municipal comprehensive reviews. The More Homes, More Choice Act removed restrictions on “de novo” hearings by repealing sections 38 to 42 of the Local Planning Appeal Tribunal Act. “De novo,” in this context, means where the hearing starts anew, focusing on facts without any reference to decisions already taken. This broadened the grounds of appeal and supports the Ontario Land Tribunal in making the best planning decision.

The task force's recommendation number 19 suggested enshrining in legislation timelines at each stage of the

provincial and municipal review process. The Planning Act now includes statutory decision-making timelines with an ability for applicants to appeal matters to the Ontario Land Tribunal if timelines are not met. This is also addressed through gradual fee refunds for rezoning and site plan if decisions are not made within timelines.

Recommendation number 20 of the task force was to fund the creation of “approvals facilitators” with the authority to quickly resolve conflicts among municipal and/or provincial authorities and ensure timelines are met. The Helping Homebuyers, Protecting Tenants Act amended the Ministry of Municipal Affairs and Housing Act to allow for the appointment of up to four deputy facilitators in the Office of the Provincial Land and Development Facilitator.

Recommendation number 24 was to allow wood construction up to 12 storeys. Amendments to Ontario's building code allow encapsulated mass timber buildings to be constructed up to 12 storeys high.

Under recommendation 27, the expert panel put forward measures to prevent abuse of process. The Ontario Land Tribunal has the authority and processes in place to deter appeals that are without merit.

A related recommendation—27(b)—was to require a \$10,000 filing fee for third-party appeals. Third-party appeals for consents and minor variances were eliminated as a result of amendments to the Planning Act made by the More Homes Built Faster Act. This means only certain persons, such as the applicant or relevant municipality, are allowed to appeal minor variance or consent decisions. However, increasing the filing fees for third-party appeals may result in concerns about access to justice.

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Recommendation number 28 was to encourage greater use of oral decisions issued the day of the hearing, with written reasons to follow. This allows those decisions to become binding the day that they are issued. The Ontario Land Tribunal is providing updated training to members to encourage use of oral decisions when appropriate. In some cases, the complexity of the matter before the tribunal may require the member to reserve the decision.

Recommendation number 34 was to prohibit interest rates on development charges higher than a municipality's borrowing rate. The More Homes Built Faster Act made changes to the Development Charges Act to set a maximum interest rate that can be levied for the development charge freeze and deferral provisions. The rate is the Canadian banks' prime rate plus 1% per year.

Recommendation number 38 was to amend the Planning Act and Perpetuities Act to extend the maximum period for land leases and restrictive covenants on land to 40 or more years. The More Homes Built Faster Act amended the Planning Act to allow these land lease communities with leases for periods of up to 49 years to be exempted from subdivision control and the need for any approval. The exemption applies if a land lease community's proposal has gone through the site plan control process. Changes to the Perpetuities Act were not required.

Speaker, the expert panel recommended calling on the federal government to implement an urban, rural and

northern Indigenous housing strategy. Ontario has called on the federal government to implement these Indigenous housing strategies. The province has also raised the issue at both bilateral and multilateral federal-provincial-territorial meetings.

Other recommendations and actions pertain to developing workforce skills for housing. Recommendation number 45 was to improve funding for colleges, trade schools and apprenticeships, as well as to encourage and incentivize municipalities, unions and employers to provide more on-the-job training. Ontario is, as my colleagues will know in this place, investing \$224 million to build and upgrade training centres across Ontario. This funding will help unions, Indigenous centres and industry associations to build new training centres or upgrade and convert existing facilities into new training centres with state-of-the-art equipment and technology.

The next recommendation, number 46, was to undertake a multi-stakeholder education program to promote skilled trades. Ontario has invested more than \$1 billion in the skilled trades over three years, along with the launch of Skilled Trades Ontario, as part of its strategy to attract more people into the trades.

Recommendation number 47 was that the federal and provincial government prioritize skilled trades. It also called for an adjustment to the immigration point system to strongly favour needed trades and expedite immigration status for these workers. The recommendation also encouraged the federal government to increase from 9,000 to 20,000 the number of immigrants admitted through Ontario's program. The Ontario Immigrant Nominee Program, also known as OINP, plans to use 40% of its 16,000 allocation for 2023 to nominate individuals in the skilled trades. Changes have been made to the expression of interest scoring system to award more points to candidates in priority occupations and sectors. The federal government is also prioritizing selection of some skilled trades occupations through category-based selection. Ontario will encourage the targeting of additional occupations through federal immigration selection programs.

Other recommendations and actions deal with keeping track of our progress. Recommendation 52 was to resume reporting on housing data and require consistent municipal reporting. Through the municipal planning data reporting regulation, large and fast-growing municipalities are now required to provide the province with planning application data on a regular basis. Ontario is working with municipal partners on reporting data and tracking progress.

As mentioned earlier, the Building Faster Fund is tied to performance in meeting provincial housing targets. We'll launch an online tracker tool once reporting processes are finalized.

Recommendation 55 was to commit to evaluate the task force's recommendations in the next three years, with public reporting on progress. An online tracking website went live in September—those who are interested can go online and see it for themselves—so that any interested parties can monitor the government's progress in implementing the task force's recommendations.

Speaker, I appreciate your indulgence on that in highlighting key initiatives we've taken on our 74 recommendations from the housing task force. The reason I did so was to provide an update to this House, but also to highlight that when we work with our municipal colleagues, we can continue to get more homes built. We can continue to work with our non-profit sector in implementing the things that they are saying to us. I know many individuals in this place meet with them often and hear their recommendations on how we can get more homes built faster. I know some of it may seem mundane and extremely detailed, but these are the important things that we need to get more homes built faster, working with our planning departments and working with our municipal colleagues to streamline the process, to get more homes built.

I know I've mentioned in this place on a couple of occasions, particularly around amending the appeals process—in my community, there was a proposed development. Not to the same extent as downtown Toronto, only a few storeys high—this was before our government came into power in 2018—and they were proposing to build it for seniors in my community, to allow those seniors who helped build that community to remain in their community. Unfortunately, this development was appealed to the Ontario Land Tribunal and it held up the development for over a year. It added an extra \$1 million in costs to the home builder, and the project still has not begun.

Now we're challenged with higher interest rates, and those seniors do not have a place to remain in their community, the community they built. They don't have a place to, as many will hear as well—some of our seniors are over-housed. They live in bigger homes and they want to downsize now that their families have homes of their own or have moved out, and they can't do that. They can't stay in their own community, and it's because of this appeal where this one project, for example, wasn't able to move forward. So it's just one example of the changes we have made.

Speaker, I know our government, in the last election, ran on a policy of tabling a housing supply action plan—a minimum of one every year of a four-year mandate. Some colleagues may wonder, “Why wouldn't we just do it all at once?” The challenge with that is, we're not sure what will work in what community, so by tabling a housing supply action plan every year for four years, it gives us an opportunity to move forward, to see what's working, to see what's not working, to work with our municipal colleagues, to build on the successes we've had, whether that's as-of-right of three units, or whether that's also working to streamline the development process.

So tabling a housing supply action plan every year of a four-year mandate will allow us to correct that. It's not just one sweeping solution to this housing supply crisis. I always tell people that if there was one magic bullet, no matter the government, they would have fired that bullet already. I know our government appreciates that feedback from all our municipal colleagues and community-

builders across Ontario, and I think we're seeing great progress in that.

The associate minister, in his remarks, mentioned that our housing starts in 2022 were at record highs. Purpose-built rentals were also at record highs in 2022, which is very important to see—to ensure that we do have those truly affordable units coming online for all Ontarians. It doesn't matter your budget. You should all be able to have a place to call your own, Speaker. I know our government continues to work to achieve that goal through all of our housing supply action plans.

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Really, again, as I mentioned in my remarks, achieving our 1.5 million housing target is at the centre of our government. Every single ministry is focused on helping us achieve that target, whether it's the Minister of Infrastructure, whether it's the Minister of Transportation or working with the Minister of Municipal Affairs and Housing on transit-oriented communities. It's ensuring that we continue to build those communities that will thrive for generations to come, Speaker. It's working across government to ensure that we achieve that. It's working with the Minister of Finance and recommending to the federal government that we rebate the HST on purpose-built rentals, ensuring that we get more of those online, continuing to build on past successes.

Speaker, the challenges ahead are immense—I'm not going to mince words—but I know that by working together with our municipal colleagues, we'll be able to achieve those targets and ensure that every family, whether you've been here for a few generations or whether you've just arrived to our shores, is able to call a place their own. I know on this side of the House and in the majority middle over there, we continue to strive to ensure that home ownership remains a dream for Ontarians and ensure Ontario remains a great province to live, work and play.

The Acting Speaker (Ms. Bhutla Karpoche): It's time for questions.

Mr. Peter Tabuns: I won't select which person I need a response from, but the question I have for the government is—I appreciate the rollback of the attack on the greenbelt. I want to ask why the lands that are part of the greenbelt that are going to be destroyed by Highway 413 aren't being protected in this bill.

The Acting Speaker (Ms. Bhutla Karpoche): The Minister of Municipal Affairs and Housing.

Hon. Paul Calandra: Speaker, as you know, the bill and the greenbelt, as it was contemplated back in 2005, ensures that important pieces of infrastructure can be built within the greenbelt area lands. We're not changing that. Obviously, it's very important that, as I said in my speech, with the Golden Horseshoe to expand to 15 million people by 2051, they do need to have opportunity to move around the province and get product to market. We will continue with the 413 because it's an important piece of infrastructure.

The Acting Speaker (Ms. Bhutla Karpoche): Questions?

Mr. Lorne Coe: As part of the restoring of protections and policy of the Greenbelt Act in its entirety, the government has also included a need for a review every 10 years. Can the parliamentary assistant to the minister expand on what this review will look like and some of the underlying principles that guide that work?

Mr. Matthew Rae: Thank you to the member from Whitby for his very important and good question. The review is in the act right now, as the member may know, but we're going to, obviously, codify the greenbelt in legislation. That review will consult with environmental experts. It will consult with, as the minister mentioned as well in his remarks, the Indigenous community. And it will consult with the municipalities in the greenbelt, obviously, as well, ensuring that all voices are heard through the process and ensuring that we have a robust greenbelt for years to come.

The Acting Speaker (Ms. Bhutla Karpoche): Questions?

MPP Lise Vaugeois: Many communities in my region of northwestern Ontario cannot afford to build housing. It's far too expensive to bring in the workers, bring in the materials. I know that those communities have been waiting for the announcement, from the building homes faster, about the rural and northern program part. You mentioned that today; the associate minister mentioned that today.

When will the details of that program be announced? We need dollar amounts, application details and so on.

Hon. Rob Flack: I appreciate the question and I understand the concern. We are conducting a housing summit later in November, bringing all partners together to determine action plans going forward. We will be focused specifically on modular, attainable and affordable housing in all regions.

I would also point out that 10% of the Building Faster Fund will be delegated to smaller and rural municipalities to help with infrastructure, to help with building more homes faster. There are a number of tools in the tool box. Stay tuned. We have a full-fledged plan coming forward.

The Acting Speaker (Ms. Bhutla Karpoche): Questions?

Mr. Andrew Dowie: I would like to direct my question to the parliamentary assistant, given that I know he is a young Ontarian and I know that across Ontario, including in my hometown of Windsor–Tecumseh, our communities are growing. They're growing phenomenally, at a great pace like I've never seen. Ontario's population surpassed 15 million people for the first time ever last year. We know that this growth is continuing, with another four million new Ontarians projected to arrive by 2031. At the same time we know that young Ontarians like the parliamentary assistant—students, young hard-working professionals and new families—are being priced out of the housing market and finding it difficult to find a home that they can afford.

I'm wondering if the parliamentary assistant can explain how this new legislation, if passed, will build on our work to keep Ontario the best place to work, live and

raise a family. How does this legislation, if passed, complement the other work our government is doing to create a better future and more opportunities for future generations?

Mr. Matthew Rae: Thank you to my colleague for his question. Colleagues, don't let the grey hair fool you; I am, thankfully, still young.

They are very important points raised by the member from Windsor–Tecumseh. As another young member, if I can be so bold as to say that, of our caucus, I am really focused on ensuring, as I mentioned in my remarks, that home ownership remains a reality for Ontarians, ensuring that new Canadians are able to purchase their own homes.

As well, Speaker—I mentioned a bit of it in my remarks, and to answer my colleague's question—some of the changes were made around life leases. Life leases and an ownership in one of those communities provide an avenue to build some equity, to start that process for young people in that community. I know our government remains focused on ensuring that those are viable options, to ensure that we have housing for all individuals in Ontario.

The Acting Speaker (Ms. Bhutla Karpoche): Questions?

Miss Monique Taylor: It's definitely an interesting time in the Ontario Legislature. Once again we're watching the government walk back legislation and moves that they have been working on for the past two years and, quite frankly, wasting time for people who are desperate for housing. The housing calls come to our office—and people seriously desperate, with five children, living in tents, with fears of children's aid societies taking their children from them.

My question is a very serious question to this government: We hear a lot of lip service, but when are they actually going to provide the immediate housing that the people in the province need today? Not plans for the future; no more wasting time like we're doing now, backtracking on their bad legislation.

The Acting Speaker (Ms. Bhutla Karpoche): The Minister of Municipal Affairs and Housing.

Hon. Paul Calandra: I don't know about that, Madam Speaker. I think what we're doing is restoring a certain amount of acres back to the greenbelt that were pulled out of the greenbelt. In fact, the government is moving very aggressively on all of its initiatives to build more homes across the province of Ontario.

I've used ministerial zoning orders and will continue to use ministerial zoning orders to help ensure that housing gets done faster. That includes social housing and affordable housing across the province of Ontario. Our housing supply action plans have been moving forward each and every year, and of course the Housing Affordability Task Force—we are well on our way to accomplishing a number of the recommendations there.

We are not stopping building homes. In fact, we have the highest level of starts in over 30 years and the highest level of purpose-built rentals in over 30 years. I think the

policies that we've got in place are working very well, but we have to double down and do even more.

The Acting Speaker (Ms. Bhutla Karpoche): Questions?

Mr. Anthony Leardi: I listened intently to the speakers this morning and I was thinking about back in my area of Essex county, about all the great builders we have in Essex county—and I've mentioned them here in this House before. I have mentioned the builders who are building homes, like Norville Construction and others. Many, many projects are going up in Essex county, including multi-level and multi-unit residences. Those are going to provide great homes for people who want to retire and stay in their communities, but also possibilities for people who are just starting out.

I'm wondering if any of the speakers would like to stand and elaborate on what the government is doing to help people who want to retire and perhaps downsize remain in the communities where they lived and grew up.

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The Acting Speaker (Ms. Bhutla Karpoche): The Associate Minister of Housing.

Hon. Rob Flack: Thank you to the member from Essex. There's lots we're doing to help seniors. I'll give you an example. We own a lot of land in this province. We're looking at opportunities where we can repurpose surplus lands and get modular, attainable, affordable housing, not only for new homebuyers but for newcomers and seniors who want to downsize. Because we understand that seniors that want to downsize don't have the option today. In our community, for example, where I live, a lot of seniors want to downsize, but they have to spend as much for a smaller home as they do for the one they have.

If we have more options, we're going to get the job done. I'm convinced, as the days go by and months go by, we're going to see lots of new housing opportunities on the grounds that we own in this province.

The Acting Speaker (Ms. Bhutla Karpoche): Very quick question.

Miss Monique Taylor: I did not hear an answer to my question. We have people in tents across this province. Winter is literally on our doorstep. Families have nowhere to go. They cannot afford the rent. What is the plan for immediate housing for these people who are in crisis?

Hon. Paul Calandra: Again, we've increased funding by over \$200 million to a record-setting level of over \$700 million for immediate housing. At the same time, we've asked our federal partners to assist in communities across the province that are having challenges. We've acted unilaterally in that instance with a \$49-million fund, including in the member's community, to ensure that the underhoused have access to housing. At the same time, we are continuing with our housing supply action plans to make sure that we actually build the 1.5 million homes—

The Acting Speaker (Ms. Bhutla Karpoche): Thank you very much. It is now time for members' statements.

Second reading debate deemed adjourned.

MEMBERS' STATEMENTS

EVENTS IN ETOBICOKE–LAKESHORE

Ms. Christine Hogarth: It's always great to stand and speak about the great things that are happening in Etobicoke–Lakeshore. First of all, I'd like to recognize Pat and Murray Wood, who reside in Tapestry at Village Gate West retirement home. They were recognized for the good work they did to make their home a better place. It was recognized by the Retirement Homes Regulatory Authority's 2023 Resident Champion Award. I had the opportunity to have coffee with Pat and Murray, and what a lovely time it was to learn about their residence and what they do to make everyone's lives that much better in our community. So thank you to both of them.

I also want to congratulate the team at MABELLEarts. I had the opportunity to join a seniors' chair yoga class, and what a great time that was. That yoga class was made possible by our own Raymond Cho and a seniors' grant. I want to thank the Minister for Seniors and Accessibility for ensuring that our seniors can be active in their residences. I had a great time too, and I'm not a senior just yet.

Then I walked across the street to see the community centre that they're building. It's under construction, but I want to thank our government for an almost \$200,000 investment into this wonderful place, which is going to be a meeting place for the community members to have barbecues, to watch plays, just to get together and have that conversation, because so many of our seniors out there need that companionship.

Lastly, I know Remembrance Day is coming up, and I'd like to take the time to remember and honour those who have fought for our freedoms and continue to keep us safe. May they never be forgotten.

THUNDER BAY FIRE SERVICE

Mr. Kevin Holland: I rise today to celebrate the recent graduation of 10 new recruits to the Thunder Bay fire service. These recruits, now qualified firefighters, have gone through an extensive 14 weeks of training and education, clocking in over 500 hours each. I stand with much respect reflecting on their graduation, as the recruits have now stepped into their roles protecting and serving the residents of Thunder Bay.

Speaker, becoming a firefighter is not a job; it is a calling. It is a commitment to protect and serve others, often in the face of great personal danger. It's about providing comfort to someone in their darkest hour, offering a helping hand in times of need and being a pillar of strength when all is lost. It is a vocation that demands unwavering courage, compassion and selfless dedication to public safety.

Throughout my 21 years as a firefighter, I have experienced the camaraderie, sacrifice and determination alongside my fellow service members, and I have been blessed with being part of the fire service family.

This province has a long history of supporting our first responders, and I'm proud to say that these new firefighters are a valued addition to the family. To the most recent graduates in Thunder Bay, welcome to the noble profession of firefighting. May you return home safely at the end of every shift.

ELAINA BEARDY

Mr. Sol Mamakwa: Good morning. *Remarks in Anishiniimowin.*

I wish I was standing up here this morning to share good news, but the news from the north is sad today.

Elaina Beardy, age 11, took her own life in my home community of Kingfisher Lake First Nation.

At this time, words are not enough. Her family, classmates and all of Kingfisher Lake and Sachigo Lake are affected. Their grief is unimaginable.

I am going to share what was sent out by her family:

"Elaina was always a happy young lady, always had a ready smile for everyone. She was always willing to lend a helping hand, especially to her friends that she left behind. We called her Princess Elaina or 'Baby,' because that was who she was with us. She loved everyone around her. Princess Elaina will be forever missed and will be forever in our hearts."

Her family requests continued prayers for her friends.

Meegwetch for listening, and if you have a moment today, think of Elaina, her family and friends. Our hearts and prayers are in Kingfisher Lake and Sachigo Lake today.

Applause.

EVENTS IN KITCHENER SOUTH–
HESPELER

Ms. Jess Dixon: I hosted my very first community event last week, which is admittedly a little bit delayed, as I was elected in June 2022, but it takes me a while to get around to these things. It ended up being absolutely wonderful, and I have a lot of people to thank.

We held it at Steckle farm, which is a beautiful heritage working farm in my area, and I can thank my friend Corey for that idea. For those who are old hat at holding MPP community events, I look forward to the day where I have your outlook. We were doing a pumpkin patch and funnel cakes, courtesy of the Funnel Cloud. I had some moments of extreme fear where I thought it was just going to my dog George and I sitting alone on 200 pumpkins, eating funnel cakes for an entire community, and no one would come. But that did not happen. We had an absolutely wonderful turnout of people from the community.

I have to give a ton of thanks to a lot of people. My dad, as always, was a huge help in that, and also my friend Corey and her husband, Todd, who brought all the pumpkins, and my volunteers Bonita, Monica, Gerry, Marie, Angie, Megan and Steph. It was wonderful to see people from the community come out. We had Fauzia from Cambridge Muslim women and Wisam from the

coalition of Muslim women, and it's just lovely to see people that I've spoken to coming to my event.

Anyway, thank you so much to everybody that helped me put it on and make it such a success.

GENDER-BASED VIOLENCE

Ms. Bhutla Karpoche: We're all deeply saddened and horrified by the recent tragedy in Sault Ste. Marie. Angie Sweeney and her three children were killed in a case of intimate partner violence.

The sad reality is that such tragedies happen far too often. Last year, in Ontario, 52 women, which is nearly one per week, were killed at the hands of their intimate partners, and by September of this year, there were already 46 similar cases.

1020

Shelters and support organizations are overwhelmed by the demand for help, and these numbers are not going down; they are on the rise. Over 30 municipalities in the province have already declared intimate partner violence an epidemic.

The Renfrew county inquest last year made 86 recommendations. The first recommendation was for Ontario to formally declare intimate partner violence an epidemic, which this government has refused, arguing that intimate partner violence isn't an epidemic because it's not an infectious disease that spreads from person to person. This kind of petty debate over language in the face of such tragedy is ridiculous. Declaring intimate partner violence an epidemic is important because it means the government acknowledges the urgency of the problem and is committed through resources to address a very real threat facing women and families.

I urge this government: Show some leadership. Declare intimate partner violence an epidemic. We don't have time to waste.

GRIT ENGINEERING

Mr. Matthew Rae: Perth–Wellington is a place of vibrant energy and growth, and today, I want to celebrate an incredible success story of one of our small businesses.

Last Friday, I had the pleasure of attending the grand opening of GRIT Engineering's brand new, expanded location in Stratford. GRIT Engineering, founded and led by Montana Wilson, is a shining example of what small businesses can achieve when they combine determination, dedication and vision. They offer a wide array of high-quality services, including geotechnical engineering, civil engineering, surveying and environmental services.

It's no exaggeration to say that GRIT Engineering plays a vital role in building our great province. It was wonderful to walk through their state-of-the-art facility, witness the cutting-edge technology they employ and meet some of their dedicated team. What's even more remarkable is that GRIT Engineering is one of the few female-led consulting engineering firms in Ontario. The company also provides 24 individuals in our local community with well-paying

jobs, with the majority of employees being under the age of 40. They're not just building infrastructure, Speaker; they're building careers and opportunities in Perth–Wellington.

Montana's recent recognition as the recipient of the Ontario Home Builders' Association inaugural Service Professional of the Year award is a testament to the outstanding professionalism and integrity that she brings to everything she does. She is truly a role model for young women everywhere.

Speaker, it's great to see the continued success of small businesses in our rural community. I want to wish Montana, Nick and their whole team much success.

MIKE SHOREMAN

Ms. Jennifer K. French: Mental health matters, and it is my honour to recognize a member of our community in Durham region who is making an immeasurable difference in the lives and futures of young people across this country.

Mike Shoreman was living an active life as an athlete, coach and paddleboard instructor, with plans and a bright and unfolding future. He was struck suddenly in 2018, however, with a rare neurological condition called Ramsay Hunt syndrome, which left him with permanent nerve damage on his right side. Struggling, and with the heavy prognosis of never being able to paddleboard again, he had to relearn the basics of walking and functioning. Imagine the news, the shock and the depth of emotional challenge that comes with a life change like that.

Mike's mental health was dealt a very heavy blow, and yet, because of the support he had and the ultimate personal power that wasn't ready to give up, Mike began his climb back onto his paddleboard and, slowly, his climb out of despair and into hope. He worked hard to get back on the paddleboard and regain his footing. He went from relearning to remarkable.

Mike undertook the challenge of paddling across all five Great Lakes, and with his remarkable, inspiring support team, they did it: Mike Shoreman became the first person with a disability to cross all five Great Lakes.

On World Mental Health Day at Ontario Shores, I joined Mike and community members for the screening of his feature-length film *When Hope Breaks Through*. Sharing the journey was about sharing the pain and the hope with youth who might also be struggling with mental health and also struggling to stay afloat.

Mike has been raising money and working tirelessly to bring awareness to the need for systems of support for youth mental health. Mike Shoreman is awesome, and I hope that everyone will watch and share *When Hope Breaks Through*. Thank you, Mike.

PERLEY HEALTH

Mr. John Fraser: I'd like to say a few words of congratulations to an important organization in Ottawa South, Perley Health, formerly known as Perley and Rideau Veterans' Health Centre.

Perley Health is a unique long-term-care and independent-living home that is home to more than 600 seniors and veterans. They're a leading advocate for improving the well-being and quality of care for the senior population through education, clinical innovation and research. With over 800 employees and 400 volunteers, they work hard every day to improve the lives of the seniors they serve. Through the Centre of Excellence in Frailty-Informed Care, they provide a space for future caregivers to learn through hands-on experiences.

Today, I'd like to highlight their wonderful achievement of completing their \$10-million campaign, Answering the Call. It is their largest fundraising campaign ever, and it aims to foster innovation and excellence in Ottawa and across Canada. On November 20, they will be honouring those who have answered the call to highlight their important contributions to improving the everyday lives of the seniors and veterans at Perley Health and, indeed, in Ontario and across Canada.

To everyone at Perley Health: Thank you for caring for the people we care for most.

EVENTS IN MISSISSAUGA–ERIN MILLS

Mr. Sheref Sabawy: Last weekend, the Ahmadiyya Muslim Youth Association organized a charity youth run in Mississauga to raise funds for the Trillium Health Partners cancer research program. These enthusiastic youths are making a difference in our community—an example of the amazing things that Ontario's youth can offer, and it reminds us that it continues to be our responsibility, as leaders of this province, to show them our full support.

I recently joined the Minister of Education and the member from Brampton West for the grand opening of a new daycare campus in Peel—the largest child care centre in Canada. Lullaboo child care is just one of the many organizations that are supporting our children in Mississauga and across Ontario. Our government has cut child care fees by 50%, and our investments are continuing to support children and families. I thank the minister for his dedication to this important cause.

I was honoured to be joined in my riding on October 27 by the Minister of Long-Term Care for the groundbreaking of a new long-term-care project. Ivan Franko Homes long-term care's new campus on Winston Churchill Boulevard, with 160 modern beds, will provide seniors with convenient and culturally connected care. This plan was over six years in the making, and now it's finally under way. This is a great success for Mississauga–Erin Mills and a success for all of Ontario—yet another promise made, promise kept.

VICTIMS OF VIOLENCE IN SAULT STE. MARIE

Mr. Ross Romano: My community of Sault Ste. Marie has endured quite a lot over the course of the last six weeks

or so—as many of you know, recent events. It has been a very, very difficult and trying time.

On September 5 of this year, Constable Orrette Robinson, a Soo police officer, was killed in a traffic accident.

The very next day, on September 6, Mikayla Ouellet was involved in a traffic accident. She was 27 years old. She passed, along with her unborn child.

On September 7, the very next day, a horrific stabbing incident occurred. An individual took the life of 22-year-old Taylor Marshall in a horrible stabbing incident, and then he proceeded to our boardwalk, where he attempted to murder another.

The community as a whole did not know how things could get any harder. We are a small city of just about 75,000 people. Those three days felt like the worst three days we could have imagined.

Then, October 23 happened: Angie Sweeney was murdered—41 years old. Then, the individual proceeded to the residence of his ex-partner, where he proceeded to shoot her and shoot his three children and then himself. We held a vigil last week on Friday. We had about 1,000 people arrive, including Angie's father. Our community is mourning. Our community needs to heal. Our community did an exceptional job of coming together in solidarity to attempt to heal. I want to thank everyone here for all of their kind words that I've received to date. We appreciate that you've been thinking about us. It's something that has been helpful.

1030

I know I'm over time here, Mr. Speaker, but I want to quote the words of Shirley Marshall. She had me read a letter. She was the mother of Taylor. She said, "Sault Ste. Marie: small city, big heart." We really are that community. Then, the father of Angie Sweeney spoke at the event and said that in times like this, it's everybody's love that's making it easier to get through. So please share that love. Continue to share that love. It doesn't cost a thing. It's free.

Applause.

INTRODUCTION OF VISITORS

M^{me} France Gélinas: I just want to remind everybody that Hospice Palliative Care Ontario will be in rooms 228 and 230. They are coming into the chamber. As well, the traditional-Chinese-medicine group will be in room 228 at 5 o'clock; the hospice is at noon. Please come and say hello.

Mr. Dave Smith: Up in the Speaker's gallery, we have two of my constituency staff, Sally Carson and Andrea Dodsworth. In the members' gallery, we have Halle Kunjah, C.J. Carson, Jonah Mamers and Leif Wilson. And today, we have 42 Trent University political science students here. I won't name them all, but Dr. Devin Penner is the professor.

Mr. Chris Glover: I just want to welcome to the House Michael Measure, who's the executive director of FLAP Canada; Brendan Samuels, who's the research coordinator of FLAP Canada; and earlier today, we had Dr. Robert Phillips, who's also known as Elder Bob. They were

speaking about bird-safe windows. They're going to be having a rally in front of Queen's Park at 12:30. All members are welcome to come out and join us.

Mr. Mike Schreiner: I am honoured to welcome two of my constituents who are in the Members' Gallery, Derrick Rutherford and Julio Rodriguez from Valentini Hair Design. Welcome to Queen's Park.

Mr. Andrew Dowie: It's my tremendous privilege to recognize the Munim family. We've got Purvin Girish Kumar Munim, Hiral Purvin Munim, Pearl Munim and—I apologize for my pronunciation—Pahel Munim. They're the great family who operate the AutoCity Hamburgers and Poutine on Ouellette Avenue in downtown Windsor. Such a delight to welcome them here today. Thank you for being here.

M^{me} Marit Stiles: Monsieur le Président, ça me fait grand plaisir d'accueillir la famille de notre capitaine des pages, Danté, de la merveilleuse circonscription de Davenport : sa mère, Nyllia Cocito Zanabria; son père, Francis Cronier-Thériault; et sa grand-mère Claire Cronier. Bienvenue dans votre Assemblée législative.

Hon. Vijay Thanigasalam: Today, I would like to welcome all the representatives from the Ontario Public Transit Association to Queen's Park.

Mr. Joel Harden: I want to join the associate minister in welcoming the Ontario Public Transit Association to Queen's Park—in particular, Matthew Wolstenholme, who's here from OC Transpo. Thank you, Matthew, for your service.

Mrs. Robin Martin: I just wanted to recognize my friend Adina Isenberg who is here. She's a breast cancer advocate.

Mr. Sol Mamakwa: I'd like to welcome Caroline Lidstone-Jones, who is the CEO, and Allie Kinnaird, the director of policy from the Indigenous Primary Health Care Council. Meegwetch for coming.

Hon. Todd Smith: I'd like to welcome a number of guests from the Association of Power Producers of Ontario: the wily veteran David Butters, Grant Berry, David Timm, Stephen Somerville, Lynn Wizniak, Pat Dalzell, Charles Conrad, Safouh Soufi and Nick Best. They have a reception this evening in room 230 between 5 and 7. I encourage all members to attend. Welcome, everyone.

Ms. Goldie Ghamari: I'd like to introduce a good friend of mine Salman Sima to the Ontario Legislature today.

I also would like to make a quick point of order.

The Speaker (Hon. Ted Arnott): The member for Carleton is asking to do a point of order.

I recognize the member for Carleton.

Ms. Goldie Ghamari: I'm not going to speak about this too much; I'll bring it up in a member's statement next time I speak. But yesterday, I was attending a peaceful rally here in front of the chamber, outside Queen's Park. It was a unity rally to celebrate Cyrus the Great Day, which is part of our Persian culture and heritage.

Halfway through our peaceful rally, which we had a permit for, we were told by police that we had to wrap it up because there was a counter-protest of 4,000 people

coming our way and they couldn't guarantee our safety. So I just wanted to stress how—

The Speaker (Hon. Ted Arnott): It's not a point of order, but thank you for the information.

WEARING OF RIBBONS

The Speaker (Hon. Ted Arnott): Point of order: the member for Flamborough—Glanbrook.

Ms. Donna Skelly: I am seeking unanimous consent to wear this blue ribbon in support of Special Constable Hannah Demik, a 34-year-old woman who died suddenly one year ago today. Hannah was the youngest-ever member of Hamilton Police Service to be promoted to the position of supervisor.

The Speaker (Hon. Ted Arnott): The member from Flamborough—Glanbrook is seeking the unanimous consent of the House to allow members to wear a blue ribbon in memory of the Hamilton Police Service special constable. Agreed? Agreed.

QUESTION PERIOD

GOVERNMENT ACCOUNTABILITY

Ms. Marit Stiles: Good morning, Speaker. The walls are closing in on this government. They're cleaning house and have brought in a high-level fixer to try to provide crisis response. They've lost numerous ministers and senior political staff to the greenbelt scandal and are desperately trying to change the channel.

Speaker, the people of this province are concerned about being able to pay their bills or find a family doctor. To the Premier: When will this government clean up this mess of their own creation so they can start to help people who are struggling right now?

The Speaker (Hon. Ted Arnott): To reply, the Minister of Municipal Affairs and Housing.

Hon. Paul Calandra: Speaker, we have been doing that, really, since the beginning. Since 2018, we've brought in a number of measures to improve housing supply across the province of Ontario. At the same time, we set out almost immediately to eliminate red tape—useless red tape—across the province of Ontario. We brought in additional measures to help support our small, medium and large job creators, and the impact of that has been significant, Speaker.

Look, we've seen the creation of 700,000 jobs because of the policies that we have brought in place. That is 700,000 people who have the dignity of a job today that didn't when we took office. We're seeing \$28 billion worth of investments in our economy. We have over 300,000 jobs that need to be filled. Our housing starts are at their highest level in over 30 years. Our purpose-built rental starts are at their highest level in over 30 years. We're on the right track, Mr. Speaker, and we're going to continue that progress for the people of the province of Ontario.

The Speaker (Hon. Ted Arnott): The supplementary question.

Ms. Marit Stiles: Speaker, the clock is ticking on just how long this government can keep their backroom deals from the public. The RCMP has now appointed a special prosecutor, who is investigating this government—a criminal investigation. Environmental organizations are suing to get access to government documents that the government is desperate to hide.

1040

To the Premier: Is he concerned about what the green-belt documents will reveal to the RCMP special prosecutor?

Hon. Paul Calandra: As we've said the entire time, we will assist the RCMP in its work, but that's not going to stop us from doing what we set out to do: That is ensuring that we build more homes across the province of Ontario.

Look, we're encouraging and inviting over a million people to come to Ontario each and every year. That is a million people who will help build our economy, who will help build our province to make it a bigger, better, stronger Ontario, but, at the same time, we have to worry and help those who want the dream of home ownership.

I was just out on Sunday, I came across a young Ontarian who has done everything right: Christina. She said the same thing: "I've done everything right. I had a 20% down payment, but the increase in interest rates is hurting me. It's hurting my family. You have to do something about it." We're doing something about it. We're reducing taxes for all the people in the province of Ontario. The Premier has shown leadership with encouraging the Bank of Canada to stop its rapid rate increase. We're going to continue to do everything we can to support Ontarians and the economy.

The Speaker (Hon. Ted Arnott): Final supplementary?

Ms. Marit Stiles: This Premier has said they have: "The most ethical, most transparent and most accountable caucus" he's ever seen. Well, that was before a damning Auditor General's report that highlighted a pattern of preferential treatment and deleted emails, that was before a minister broke ethics laws twice—and let's not forget the fact that this government is currently under an RCMP criminal investigation for its dirty deals.

Speaker, my question is for the Premier: Would the Premier like to take the opportunity to correct the record?

Interjections.

The Speaker (Hon. Ted Arnott): Members will take their seats.

The Minister of Municipal Affairs and Housing.

Hon. Paul Calandra: Speaker, look, we have been focused since day one on improving the economy of the province of Ontario.

It is no secret that we inherited a government and a province that was really hurting. We were the most indebted jurisdiction. We were the highest-taxed jurisdiction. We were the most over-regulated jurisdiction in Canada. We had out of control hydro rates. People had to choose between heating or eating. Companies were fleeing Ontario. Investment was fleeing Ontario. All of that changed in 2018 when Ontarians elected a strong Progressive Conservative majority.

What have we done? We've put in the environment to create 700,000 jobs. We've reduced taxes, eliminated useless red tape. We've cut the cost of doing business in Ontario by \$8 billion while at the same time, cutting taxes for the lowest-income Ontarians and building, with the largest investment in transit and transportation in the history of the province. We're getting the job done for the people of the province of Ontario and we will not stop.

GOVERNMENT ACCOUNTABILITY

Ms. Marit Stiles: From red tape to brown envelopes, that's where we are today.

Speaker, this question is for the Premier. The NDP has found that the Premier has issued as many fast-track minister's zoning orders benefiting just the guests alone at the Ford family wedding reception as the previous government issued during its entire 15 years in power—18 MZO's.

Speaker, my question is for the Premier: Why is the Premier's government handing out MZO's to his friends like party favours?

The Speaker (Hon. Ted Arnott): The Minister of Municipal Affairs and Housing.

Hon. Paul Calandra: What are we doing? We're handing out MZO's to people who want to build long-term-care homes. We're handing out MZO's for people who want to build social housing across the province of Ontario. We're handing out MZO's so that we can build more schools. We're doing MZO's so that they can get transit and transportation built faster. We're doing MZO's so that we can build more hospitals all across the province of Ontario, and we're giving out MZO's so that we can meet our goal of building 1.5 million homes across the province of Ontario.

I can tell you, as the Minister of Municipal Affairs and Housing, I will not stop on that mission to ensure that we can meet our goal of building 1.5 million homes, because they may want the next generation to live in their parents' basement, we want the next generation to have all of the same advantages that we have had: The dream of home ownership to become a reality, and we will not let obstacles stand in the way.

In her own question, she highlights just how bad the previous Liberal and NDP coalition government was. They got nothing done for the people of Ontario. We're doing just the opposite. We're getting it done.

The Speaker (Hon. Ted Arnott): The supplementary question.

Ms. Marit Stiles: The Premier's friend Shakir Rehmatullah attended the Premier's daughter's wedding reception last year. He owns Flato Developments, which has received more MZO's than any other developer, including one in Markham where new homes were supposed to be built. It instantly increased the value of the land by 20 times, generating hundreds of millions in speculative profit for Mr. Rehmatullah, all without building a single home. Then Flato sold part of the land.

To the Premier: Did Mr. Rehmatullah get these MZO's because he is the Premier's friend?

Hon. Paul Calandra: Actually, Mr. Speaker, Mr. Rehmatullah got the MZO because both the city of Markham and the town of Stouffville requested that an MZO be created so that we can get more homes in the ground faster. The development the member talks about will include housing for seniors; it will include purpose-built rental housing. It is part of an area that had been delayed for many years, and both the city of Markham, Mayor Scarpitti, and Mayor Lovatt asked for a ministerial zoning order so that we can make progress on getting shovels in the ground faster.

Now, the member opposite might be opposed to that, but in my community, we are very much in support of that. Do you know why, Mr. Speaker? Because more purpose-built rentals and more seniors-focused housing means more homes available for the next generation who want to get out of their parents' basement and into the community. That's why we're doing MZOs.

The member is opposed to that. I am not; this Premier is not; this Conservative caucus is not. We'll get the job done for the people of the province of Ontario. We're in a crisis, and we will ensure that we meet the goal of 1.5 million homes.

The Speaker (Hon. Ted Arnott): Final supplementary?

Ms. Marit Stiles: If only it ended there. After Mr. Rehmatullah, the Cortellucci family has been the second-biggest recipient of MZOs. Mario Cortellucci sat next to the Premier at the infamous wedding reception. Several other members of the Cortellucci family were seated nearby. Do you know who else was at the Premier's table? Developer Carmine Nigro, whose company received a favourable MZO as well.

To the Premier: Did the government give preferential treatment to the Cortellucci family, Mr. Nigro or any of the other guests at the reception?

Hon. Paul Calandra: For our MZOs, we ensure that we have support of the community when we do those MZOs. Now, it is true that there have been instances when we have done MZOs that were not supported by the community, ostensibly to build long-term-care homes. I've said this in this House that, whether it was in Port Hope or in Pickering, when those communities voted against building new long-term-care homes, I requested an MZO, despite the fact that the local council was not supportive of that.

But when we're talking about building homes, what you see is that municipalities, towns, are asking us to bring these MZOs. There is a favourable motion from their council because they want the exact same thing: They want to build homes for people. This Minister of Economic Development, Job Creation and Trade and this Premier are bringing billions of dollars of investments to communities across the province, and they need housing. When long-term-care homes are built with four hours of care, that means more nurses, more PSWs. They need to have a place to live. We're building that in different communities, and we're going to continue to get the job done.

GOVERNMENT ACCOUNTABILITY

Mr. Jeff Burch: Speaker, through you to the Premier: Last year, I asked the former Minister of Municipal Affairs and Housing about a minister's zoning order issued in Oro-Medonte for a medical innovation park. The innovation park was never built. Instead, the owners attempted to sell the land, unchanged, for about 10 times what they paid for it before getting the MZO. The former minister said he would revoke the order, but he never did.

Why is the Premier allowing this speculator to keep the profits from an MZO for a medical innovation park that was never built?

Hon. Paul Calandra: That is part of the review. If something has been issued that has not progressed in the fashion that we want it to have progressed, if it does not meet the goal of 1.5 million homes, if it does not meet the goal of bringing jobs and economic activity to a community, then we will revoke that MZO. That is part of the review. But let there be no doubt that when it comes to building homes for the people of the province of Ontario, we will continue to be aggressive. When it comes to meeting opportunities for job creation in communities, we will continue to be aggressive.

We have so much to untangle, left behind by the previous Liberal and NDP administration, but we're on the right path: 700,000 jobs, 700,000 people who have the dignity of a job who had lost the dream of that under the Liberals and NDP, who were moving to every other part of this country because they didn't see Ontario as a place to live, work, invest or raise a family. That all changed in 2018. We're on the right path, and we will not be distracted by the opposition.

1050

The Speaker (Hon. Ted Arnott): The supplementary question.

Mr. Jeff Burch: If you're a friend of the Premier, this government will hand out MZOs like candy, but if you're building affordable housing, this government makes you wait. Years ago, the city of Toronto requested MZOs to fast-track several affordable housing projects. Unlike many of the MZOs this government gives out to its friends, there was public consultation, a staff recommendation and council approval. The government approved all the city's MZO requests except one, an affordable housing building at 175 Cummer in Willowdale. It remains in limbo to this day.

Speaker, will the Premier tell us, did the government single out that affordable housing project for delay because it was opposed by the PC donor who is building luxury homes across the street? Yes or no?

Interjections.

The Speaker (Hon. Ted Arnott): Members will please take their seats.

The Minister of Municipal Affairs and Housing.

Hon. Paul Calandra: So let me get this straight, colleagues. Let me just get this straight, because they are flipping and flopping all over the place, the NDP, right? Now he wants me to do an MZO, but he's against the

hundreds of social housing that Toronto did get and is building and has completed because of an MZO in their own communities, in some of their own backyards.

What is it? Do you want an MZO, or do you not want an MZO? This is the dilemma of the NDP. One day they want a carbon tax; the next day they don't. But hallelujah, last Thursday, they voted with us to repeal the carbon tax. So we're making progress; we're making progress. But let me tell the member opposite, I'm encouraged by the fact that despite what his leader has said, he is in favour of doing MZOs to build the communities faster. The division within that party continues, but he can count on us to get the job done.

TAXATION

Mr. Will Bouma: My question is for the Premier. Premier, the impact of the carbon tax is truly devastating for all Ontarians. Canada's Parliamentary Budget Officer has warned that the federal carbon tax will cost the average Ontario family far more than they would ever get back in rebate cheques. The average Ontario household will have a net loss of \$478 in 2023 thanks to the carbon tax, even after the rebate. But things are going to get much worse. The original carbon tax is going to keep going up until 2030, and the carbon tax on gasoline will also keep rising. According to the same Parliamentary Budget Office report, the carbon tax hikes will turn a \$478-a-household loss this year into a staggering \$1,820 loss in 2030.

Speaker, can the Premier please share his views on what impact the carbon tax is having on the people of Ontario?

Hon. Doug Ford: I want to thank the member from Brantford—Brant. You're doing a great job out there. I hear it when the calls are coming in.

The carbon tax—and I've said it from day one—is the worst tax you could ever put on the backs of people, on the backs of businesses. It's making us uncompetitive around the world. It is a tax imposed by a bunch of elites and extremists on one side of the aisle that hurts working families across our province. When I heard what the Parliamentary Budget Officer said, I couldn't believe it. Ontario families will be out nearly \$2,000 a year once 2030 comes around because of the carbon tax. It's unbelievable: \$2,000. And by the way, that's after-tax dollars, Mr. Speaker. This is wrong. It's not fair to the people. The carbon tax is making life more expensive every single day in every part of our province—

The Speaker (Hon. Ted Arnott): Thank you.

And the supplementary question.

Mr. Will Bouma: Thank you, Premier. We can see the negative impact that the carbon tax is having on everyday essential items that the people of Ontario need. Whether it's the clothes we wear or the food we buy or the fuel that we put into our cars, every single thing that we buy has an inflation built into it now because of this carbon tax. We need to take action to scrap the carbon tax in order to give our hard-working families much-needed relief. Unfortunately, the opposition Liberals and the NDP continue to

vote against the measures that we've taken, measures that would make life more affordable for the people of Ontario.

Speaker, can the Premier please share his views on the opposition once again saying no to making life more affordable for the people of Ontario?

Hon. Doug Ford: I find it very ironic hearing the Liberals and NDP talking about affordability and cost-of-living issues when they vote against every single bill we put forward to take the burden off people. These issues are made even worse by the carbon tax, the tax they have both championed for years after years after years.

Now it appears that the NDP and the Liberals are trying to confuse Ontarians about their record when it comes to their support of the carbon tax. The Liberals now seem to be uncertain about where they stand. We saw just last week that the Liberal member from Orléans voted in favour of our motion to remove the carbon tax on groceries—thank you, my friend; I appreciate it—while the rest of the six members that they have voted for it. Even the NDP members voted this one time against the carbon tax and they have the carbon tax king sitting over in the corner that has voted for the highest carbon tax—

The Speaker (Hon. Ted Arnott): Thank you.

The next question.

INDIGENOUS HEALTH CARE

Mr. Sol Mamakwa: My question is to the Premier. I introduced a motion last week to recognize Indigenous determinants of health across ministries. Speaker, the health care system in Ontario does not work for Indigenous people. Not doing enough to improve that makes this government part of the problem.

The chiefs of the Sioux Lookout area declared a public health emergency and social crisis related to mental health and addictions. Will this government support the motion to improve Indigenous health outcomes in Ontario? Yes or no?

Interjections.

The Speaker (Hon. Ted Arnott): Members will please take their seats.

The Minister of Northern Development and Indigenous affairs.

Hon. Greg Rickford: I want to acknowledge the unfortunate passing—the suicide—of a young lady, Elaina Cecilia Nancy Beardy, who committed suicide in Sioux Lookout on Sunday evening. She's from Kingfisher Lake, the member from Kiiwetinoong's home, and has family in Sachigo Lake. Her grandfather, Titus Tait, is a friend of mine. We grieve with the communities. I just wanted to acknowledge that first and foremost.

With respect to the private member's bill, there is a good way of working through the Legislature with respect to those private members' bills. When you want to put a report on the table for us to consider and debate, maybe put it out a little bit sooner than one day before the motion is tabled.

The Speaker (Hon. Ted Arnott): The supplementary question.

Mr. Sol Mamakwa: The government says it recognizes that health outcomes for Indigenous people are lower than other Ontarians. Elaina Beardy, age 11, of Kingfisher Lake First Nation, took her life this weekend. Elaina should have had all the opportunities other kids in Ontario have to grow up, Speaker, but she did not.

Whatever this government thinks they're doing isn't happening fast enough. Will this government support my motion to recognize colonialism in being an Indigenous determinant of health? Yes or no?

Interjections.

The Speaker (Hon. Ted Arnott): Members will please take their seats.

To reply, the Associate Minister of Mental Health and Addictions.

Hon. Michael A. Tibollo: My heart goes out as well to the young lady, to the family and to the entire community with respect to the grave loss that occurred on Sunday.

Mr. Speaker, we know that there are gaps in care that are faced by Indigenous communities and those in the north, and we have been and will continue making investments to ensure that these gaps are filled. In August I was in Sioux Lookout to announce the opening of new safe, sober and withdrawal-management supportive treatment beds with an investment of over \$4 million.

In addition to that, annually, we're investing \$40 million in Indigenous care organizations and are building productive working relationships to ensure that Indigenous communities throughout the province have access to culturally appropriate mental health and addiction supports.

1100

We know that more needs to be done, Mr. Speaker, and we are working to ensure, through the different investments that are being made, that the care that is culturally safe and appropriate is being provided to all communities in the province.

TAXATION

Mr. Dave Smith: Speaker, I have a question for the Minister of Energy.

Last Thursday, the Prime Minister finally recognized what the Premier has been saying for years: The carbon tax is raising the price of everything. After years of pushing energy costs higher, the Prime Minister has finally announced he was pausing the carbon tax—but only on home heating oil and only for three years.

Over the weekend, I heard from many of my constituents who heat with natural gas or propane, who are concerned that the federal government is leaving them out in the cold this winter. No one should be choosing between heating and eating.

Speaker, to the minister: Is it true that the federal government is going to continue to raise the carbon tax on my constituents who heat with natural gas or propane?

Hon. Todd Smith: Mr. Speaker, unfortunately, the member from Peterborough is correct yet again. The Prime Minister clearly stated that this pause that was announced

last week to the federal carbon tax is only going to apply to those who use home heating oil, which is only 2.5% of the people in Ontario, Mr. Speaker.

The vast majority of the people in Ontario—more than 70% of them, Mr. Speaker—are using lower-emission forms of energy, like propane and natural gas, and what they're going to see is the carbon tax continue to go up and up and up. That means more money out of their pockets, Mr. Speaker, at a time when affordability is tough for people across Ontario.

As the Premier just mentioned, the carbon tax is driving up the price of gasoline—it's driving up the price of housing, it's driving up grocery prices, Mr. Speaker.

This change from the federal Liberal government—the government of Canada, Mr. Speaker—is too little, too late. They need to start acting like the government of Canada—

The Speaker (Hon. Ted Arnott): Thank you.

Supplementary question?

Mr. Dave Smith: Thank you to the minister for that.

I truly do not understand why the federal government is intentionally leaving out Ontarians from relief on their federal taxes on their energy bills.

Families and businesses in my riding have told me that they're already feeling the impact of the carbon tax on their bills every single month. They can't afford higher taxes that the opposition Liberals and the NDP want to impose.

Speaker, does the minister know how much higher the good people of Peterborough–Kawartha can expect their energy bills to go if the federal government continues to deny any relief to Ontario?

Hon. Todd Smith: Speaker, I'm not surprised that families in the member's riding are already feeling the impact of the federal carbon tax.

Just this year alone, the federal tax is adding almost \$300 to households on their natural gas heating alone, Mr. Speaker. That's more than \$24 a month. The same goes for households that heat with propane, which are already paying \$250 more in taxes this year.

But it's not going to stop there, Mr. Speaker. By 2030, the federal government—with the opposition parties' support here at Queen's Park that includes the current Liberal caucus and the NDP opposition, Mr. Speaker—wants to nearly triple the carbon tax across Canada. The feds aren't done yet, is the bottom line.

Ontarians can't afford higher taxes, especially at this time, Mr. Speaker, and these parties—the Liberals, the NDP and the federal Liberals—couldn't be more out of touch. While we're reducing the cost of living, they're continuing to make it more and more expensive for the people of Canada.

The Speaker (Hon. Ted Arnott): Thank you.

The next question.

EDUCATION FUNDING

Ms. Chandra Pasma: Our kids deserve support, but this government is critically underfunding schools across the province. Despite years of high inflation and the need

for greater supports, education spending is down \$1,200 per student, thanks to this government.

The minister's attempts at creative accounting and messaging can't hide the impact, and it's our kids who are paying the price. Will the government commit to restoring per-student funding to where it was before their cuts?

The Speaker (Hon. Ted Arnott): To reply, the Minister of Education.

Hon. Stephen Lecce: Mr. Speaker, kids pay the price when the NDP sit on the sidelines and do not urge their union friends to get a deal with this government that keeps kids in class. That's when they pay the price, when you lack the courage to urge your union federation friends to get off their hands and sign a deal that keeps kids in class. They pay the price when you vote against a budget that increases funding to a historic high of \$700 million more this year just compared to last year. They pay the price when the NDP and the Liberals vote against 2,000 additional front-line educators supporting our kids with an emphasis on literacy and math. Mr. Speaker, you pay the price. These kids pay the price when they oppose our efforts to go back to basics in the classroom, which every parent in this province wants.

We're going to stand up for common sense in our education system, for a more quality-focused system that lifts standards on reading, writing and math. We're going to stand up for students and demand better for the people of this province.

The Speaker (Hon. Ted Arnott): The supplementary question.

Ms. Chandra Pasma: There is one person in this chamber who can do more than anything else to protect our kids' school year, and it is that minister, who is refusing to set negotiating dates with unions.

Teachers and education workers are united in fighting for better conditions for our schools. They're looking for more supports for our students with special needs, mental health resources, a strategy to address violence in schools and for an acknowledgement of the staffing crisis that we are facing. Both the elementary teachers' federation and the Catholic teachers have won strong strike mandates.

Will the minister finally come to the table now and bargain in good faith to protect our kids' school year?

Hon. Stephen Lecce: Mr. Speaker, there the member goes again, standing with the unions on a strike vote instead of urging them to sign a deal that keeps kids in school. They have a duty to stand up for their constituents, and while it's clear that this is an issue that brings a great sense of defensive energy from the NDP—because I know they're now finally being acknowledged for standing with unions instead of standing with parents and demanding kids stay in school.

We're going to go back to basics. We're going to increase funding and increase staffing, and we're going to demand better for Ontario's students in this province.

HOUSING

Ms. Mary-Margaret McMahon: Good morning, everyone.

My question is for the Premier. The government is scared. They're scared of what the RCMP criminal investigation might uncover about the \$8.3-billion greenbelt deal. They're scared of what might be revealed in the 7,000-page FOI to be released later today. They're scared that they just can't maintain their promise to get 1.5 million homes built by 2031. They're scared that they just don't have it in them to get it done. That's why they have to water down the deal.

Mr. Speaker, a bed is not a home, and it should not count as such. We desperately need more long-term-care units, but classifying them as housing is complete malarkey, as experts and analysts did not include these much-needed beds in Ontario's housing needs. The Premier himself has said that the target numbers actually should be 1.8 million homes, given recent population growth. So why water it down now?

My question—

The Speaker (Hon. Ted Arnott): Thank you.

To reply, the Minister of Municipal Affairs and Housing.

Hon. Paul Calandra: Speaker, do you know the last time I was afraid? It was in 2018, when we had to look at the books of the province of Ontario.

Now, let's listen to what the member opposite just said—and to be clear, the Leader of the Opposition today doubled down on this. They have both said that long-term-care homes are not homes. Well, let me tell you something: When I was the Minister of Long-Term Care—and this Minister of Long-Term Care is doubling down because, you know what, it is a home. It is a home for every single—

Interjections.

The Speaker (Hon. Ted Arnott): Stop the clock.

Let's start again. The Minister of Municipal Affairs and Housing has the floor.

Hon. Paul Calandra: Let me say this: I dare the members opposite to go into a long-term-care home and tell a senior that the home they are living in is not a home. There are 30,000 seniors who will have a brand new home because of the work that this province and this Premier and that Minister of Long-Term Care are doing, Mr. Speaker. That is 30,000 seniors who will have a home that never could have imagined it under the Liberals and the NDP.

Interjections.

The Speaker (Hon. Ted Arnott): Order. The supplementary question.

1110

Ms. Mary-Margaret McMahon: Enough of the distractions, Mr. Speaker. The bottom line is, this government is failing on its promise to build homes. The province is relying on accounting trickery, and it's not even Halloween yet. Rather than actually moving forward with getting homes built, they find loopholes to attempt to reach their goal, like counting long-term-care beds.

Can we just, for once, stop with the distractions, with the debauchery, with the dynamics and focus on the task at hand: to actually build housing—in a housing crisis, no less? There are simple solutions. Be bold. Legalize build-

ing up on transit corridors and on provincially owned lands. Start with Danforth Avenue, which runs through the middle of my riding.

My question to the Premier is: When will the government commit to building up along transit corridors and building in our own backyards on provincially owned lands?

Hon. Doug Ford: Well, Mr. Speaker, you know something? I have a great respect for Triple M over there, but sometimes the cheese slips off the cracker.

In your own riding, Triple M, we created 370 long-term—

Interjections.

The Speaker (Hon. Ted Arnott): Stop the clock. I'm going to caution the Premier on his language, and I'm going to allow him to continue.

Hon. Doug Ford: Thank you, Mr. Speaker—370 homes in her riding alone. We are building 30,000 long-term-care homes. Your party in 15 years created 611. Thirty thousand versus 611—a big difference.

But they voted against creating more long-term-care homes. They voted against hospitals, voted against the roads to get to the hospitals, voted against the highways to get to the hospitals. They would be against a permit to build a doghouse; they'd vote against it. That's what they're about. We get the job done. They sit back, and all they do is complain.

TAXATION

Ms. Goldie Ghamari: My question is to the Minister of Energy. My colleague the member for Lanark–Frontenac–Kingston has put forward a strong motion that calls on the federal government to take immediate steps to eliminate the carbon tax on fuels and inputs for home heating.

For many individuals and families, especially in northern Ontario, the use of fuels to heat their homes is a necessity, not a luxury. Unfortunately, for many people in rural, remote, and northern Ontario cities, they are extremely limited in the options they have when it comes to heating their homes. It is not right and it is unfair that they are being punished by this regressive carbon tax simply because of the fuel that they need to survive.

Speaker, through you, can the minister please speak to what impact eliminating the carbon tax would have on the energy bills of so many Ontarians, especially in rural, remote and northern communities?

Hon. Todd Smith: I want to thank the member from Carleton for a great question. She's absolutely right once again: Heating fuels like natural gas and propane are often the only options for people in rural and remote parts of Ontario, including our First Nations. Over 70% of Ontarians heat their homes with natural gas and propane. Just this year alone, the federal carbon tax, as we've already established, is adding hundreds of dollars to those customers' bills, making life more unaffordable—it's about \$25 a month per family.

These families and households are still facing the same challenges as the 2.5% of people who use home heating

fuel. They're the only ones that are being exempted from the carbon tax by Canada's federal government. It doesn't make any sense. Why are we not exempting all of those other people that are heating with natural gas and propane from the carbon tax as well?

I want to thank the member from Lanark–Frontenac–Kingston for a great motion, and hopefully the Liberal caucus here will stop turning themselves in knots—

The Speaker (Hon. Ted Arnott): Thank you.

Supplementary question?

Ms. Goldie Ghamari: Thank you to the minister for his response. The carbon tax is driving up the cost of utilities, as it is driving up the cost on everything. I, myself, live in a rural part in the riding of Carleton, and I'm on propane, and the bills have gone up exponentially. Life is simply more unaffordable today because of the imposition of the federal carbon tax. Sadly, it is even forcing individuals and families to once again have to choose between heating and eating. This is especially concerning as we are approaching winter.

Unfortunately, not everyone in the Legislature shares the same view about the negative impacts that the carbon tax has had on so many Ontarians and our electricity system. As we saw last week, the opposition Liberals voted against our motion to remove the carbon tax on groceries.

Speaker, through you, can the minister please share the concerns of so many Ontarians regarding why anyone would ever support this regressive carbon tax?

Hon. Todd Smith: It's actually shameful that the members of the Liberal caucus here, all nine of them, are sitting here in the Legislature and support a carbon tax every step of the way. We've seen the movie before. That's why this party has been reduced to nine seats in the Legislature. They wait until the very last minute, when people can't afford to heat or eat in their communities, and then they try to do something about it. This party continues to support the federal government in this carbon tax, one that is going to triple over the next number of years, driving more people into energy poverty—

Interjection.

Hon. Todd Smith: I can't believe the member from Ottawa South is chirping over there. He sat there in his seat when the provincial Liberals were driving up the cost of everything in our province.

The Premier has already said it this morning: The carbon tax is wrong. It's not fair to the people of Ontario. We need the opposition parties in this Legislature to join us and encourage the feds to scrap—

Interjections.

The Speaker (Hon. Ted Arnott): Order. The next question.

AFFORDABLE HOUSING

Mr. Wayne Gates: My question is to the Premier. It has become quite clear to the public that this government is far from meeting their promised housing target of 1.5 million homes. Now we learn that they have quietly

included long-term-care beds in their total housing-built numbers. I'm not sure if the minister's old documents got mixed up with his new portfolio, but he should be clear that Ontario has both a housing crisis and a long-term-care crisis. We're not fixing either by just padding the numbers.

Could the Premier tell us the real numbers today and let Ontarians know how far off they are from meeting their housing goals?

The Speaker (Hon. Ted Arnott): The Minister of Long-Term Care

Hon. Stan Cho: The member asked for some numbers. Let's give him some numbers, shall we? The 15 years when they propped up the Liberals, they build 611 beds for seniors in this province. That's over 15 years. This government, since 2018, has built or shovels in the ground, 18,000.

Now, the member questioned counting those spaces in long-term-care homes as homes. Well, I dare the member to go to Pleasant Manor in Niagara Falls, where we just announced hundreds of new beds, and tell the amazing seniors who live there that they are not living in homes. Because our government disagrees, Speaker. They are absolutely homes, and we are building 58,000 of them under this Premier's leadership. We are not going to take lessons from NDP. We're going to make sure the seniors in this province have the respect and dignity they—

Interjections.

The Speaker (Hon. Ted Arnott): Order.

The supplementary question.

Mr. Wayne Gates: Mr. Speaker, I want to be clear. If you'd invest in home care, we wouldn't have the number of seniors that are going to live in long-term care. And that's where they want to live. That's the reality. Their home is home with their families.

You don't need to take lessons from me; I'll teach you. As we witness the declining housing starts in the province of Ontario, the people of our province are left in dire need. Your solution: just add the numbers together and hope nobody notices. But it's not accurate, and it means we're far off from tackling our housing crisis.

Can the Premier come clean with Ontarians: After being forced to reverse all their housing policies for the past year—and we know why that happened—is creative math the only solution he has left to the housing crisis?

Hon. Stan Cho: Just when you think NDP can't blow you away any further, we get this question this morning from the member from Niagara Falls. What is he saying? Is he saying that homes that seniors live in—our most vulnerable seniors—are not homes?

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I dare the member to walk into Niagara, because here are the new homes we are building: Extencicare St. Catharines; Foyer at Welland; Welland extended care unit, Niagara Health system; Southbridge Niagara; Royal Rose Place; Westhills; Pleasant Manor; Garden City Manor; Linhaven long-term care; Fairview. Speaker, walk with me into those homes and tell those hard-working seniors who built this country, who built this community and who

gave us our lives as we know it, that they're not living in a home.

We're going to continue to make sure we take care of our seniors. They took care of us. We're going to take care of them. We're not taking any lessons from the member opposite.

Interjections.

The Speaker (Hon. Ted Arnott): Order. I'm sure we all had a nice weekend and we've come back to the House with a great deal of enthusiasm. It's wonderful to see it, especially this close to Halloween. However, I can't hear what's being said in the House. I would ask the House to come to order or I will start calling members out by name and graduate from there, if necessary.

Start the clock. The next question.

TAXATION

Ms. Laura Smith: My question is to the Minister of Energy. Unlike the opposition Liberals and NDP, our government has always known that the carbon tax is driving up energy prices across this province. That's why our Premier and our government took our fight against this useless and regressive tax all the way to the Supreme Court. As we head into the winter, I'm glad to see that the federal government is starting to understand the harmful effects of the carbon tax, but they did not go far enough.

Speaker, can the minister please explain why the federal government would only pause the carbon tax on home heating oil, which is more emitting and used by only 2.5% of Ontarians, instead of natural gas, which is less emitting and used by, let's say, 70%?

Hon. Todd Smith: The member's question is a pretty difficult one to answer, because the federal government's approach to scrapping the carbon tax doesn't make much sense at all. The federal Liberals have decided to pause the carbon tax on one type of home heating fuel, but continue to increase the costs for those who use less emitting types of home heating fuel, like natural gas and propane.

Most of the people here in Ontario, as I have already said, more than 70% of the people in Ontario are using those lower-emissions fuels. Ontario families just shouldn't be punished because of a decision made by the Prime Minister and his team in Ottawa. The feds need to expand this pause for all people across Ontario. They're the government of Canada and they should be putting a pause on this for all residents across Canada, not just in Atlantic Canada. It's time that the opposition parties stand with us and oppose this federal carbon tax once—

The Speaker (Hon. Ted Arnott): The supplementary question.

Ms. Laura Smith: Thank you, Minister, for the response. I appreciate the frank answer. I absolutely agree that the federal government must move quickly to expand this pause to all forms of home heating in Ontario or get rid of the tax completely.

As we head into the winter, home heating costs are top of mind for our families in my community. They're

looking for us to put in place policies that are going to reduce costs, not increase them.

Speaker, can the minister please explain what our government is going to do, and keep doing, to keep costs down for families across Ontario?

Hon. Todd Smith: As a matter of fact, I can. Our government is continuing to invest in programs to keep energy costs down for families. Just two weeks ago, I announced an increase to the Ontario Electricity Rebate, the OER, increasing that to 19.3% to ensure that electricity bills for the people of Ontario remain stable and that they remain predictable. That goes not just for families, but for small businesses and farms as well. The average customer in Ontario is going to see a rebate of \$26 a month.

When it comes to home heating and natural gas, we need the federal government to come to the table and join us in trying to make life more affordable for the people of Ontario, not just the people of Atlantic Canada but for people across Canada.

As the Premier said this morning, this tax is wrong. It's hurting people in Ontario. It's hurting people right across Canada. It's not fair to the people and we should—

The Speaker (Hon. Ted Arnott): Thank you.
Next question.

GENDER-BASED VIOLENCE

MPP Kristyn Wong-Tam: Last week, on October 23, four people, including three children aged six, seven and 12, were fatally shot in Sault Ste. Marie. Police are calling the shootings a result of intimate partner violence. The Premier called the news “gut-wrenching,” but his words ring hollow when he refuses to even act on the first recommendation of the Renfrew inquest, which is to declare intimate partner violence an epidemic.

I'll give the Premier one more chance today to stand with survivors. Will the Premier support cities and their public health officials by finally declaring intimate partner violence an epidemic?

The Speaker (Hon. Ted Arnott): To reply, the Solicitor General.

Hon. Michael S. Kerzner: Mr. Speaker, this is a serious matter and our thoughts are with the victims and their families. But symbolism does not effect change. That's why we know that this is an all-systems partner that will be engaged, and we're taking a broad lens.

I said last week there were concrete things that we're doing. We're enhancing the training at the Ontario Police College for the newest cadets, and I've seen this for myself. I said that we are giving grants to 45 organizations that will help people in their communities through victim services. This is part of a \$55-million investment that we're doing. And, Mr. Speaker, we will also and always hold the offenders to account.

The Speaker (Hon. Ted Arnott): The supplementary question.

MPP Kristyn Wong-Tam: Calling the Renfrew report “symbolism” is rather insulting and very, deeply hurtful.

Speaker, we need to talk about how intimate partner violence harms and kills children as they live with their mothers. On average, a woman is killed by an intimate partner every six days in Canada, and as of September 30, there have been 46 femicides in Ontario alone, and that number has now become higher. The Canadian Domestic Homicide Prevention Initiative has found at least 30 children are killed annually in Canada by one of their parents.

Speaker, the clock is running out. When will the Premier finally take action to protect children and their mothers by declaring intimate partner violence an epidemic?

Interjections.

The Speaker (Hon. Ted Arnott): Members will please take their seats.

The Solicitor General.

Hon. Michael S. Kerzner: This is a serious matter, but that's why we're acting. That's exactly why we're acting. That's exactly why, as part of the Ontario Guns, Gangs and Violence Reduction Strategy, our government invested more than \$4 million in 45 projects to help the victims. That's why, at the Ontario Police College, we are ensuring that every cadet receives training on intimate partner violence. That's why we are investing \$55 million across the system.

But Mr. Speaker, as I said before, we're engaging all partners to act, and we're looking at this through a broad lens. Most importantly, we will hold the offenders to account for their actions, which are absolutely inappropriate.

TAXATION

Mr. Sheref Sabawy: My question is to the Minister of Energy.

As the Premier said last month, “The delivery of every product we have in the province is being affected by the worst tax this country has ever seen—it's a useless tax—and that's the carbon tax.” I absolutely agree with the Premier on this, because while our government has remained laser-focused on lowering costs, the carbon tax is working against us.

Speaker, we have heard a lot about the high cost of energy bills today, but can the minister also please explain how the carbon tax is driving up the costs of everything else?

Hon. Todd Smith: Thanks to the member opposite. As has been well documented, the carbon tax is driving up the cost of everything. It's driving up the cost of fuel. It's driving up the cost of produce and groceries. It's driving up the cost of everything.

As the Minister of Agriculture has been saying for a couple of years now, Mr. Speaker, it's driving up the cost of fruits and vegetables in our grocery stores. And it's pretty simple, because the carbon tax is applied to the fertilizer that the farmers are using. The carbon tax is applied to the fuel that runs their tractors. The carbon tax drives up the cost of the distributors' trucks to get it to the grocery store. Then, the carbon tax also drives up the cost of energy at those grocery stores, and it drives up the cost

of the individual's fuel to go to the grocery store to get the fruits and vegetables.

1130

This is a terrible tax. We've been fighting this tax here on this side of the House since 2018. We need the federal government and we need opposition to come together to make life more affordable for Ontarians.

The Speaker (Hon. Ted Arnott): The supplementary question.

Mr. Sheref Sabawy: Thank you to the minister for his response. This is exactly why our government spoke up about that carbon tax and why we fought it tooth and nail, because we knew it would increase the cost of everything in our communities. The most concerning part about the carbon tax is that it will only get worse; the federal government and opposition parties want to nearly triple the tax by 2030.

Speaker, can the minister please explain why Ontario families cannot afford the tax increase the Liberals and the NDP are planning and pushing for?

Hon. Todd Smith: Thanks to the member for the question. What our government recognized right from the start was that this tax was going to have a harmful impact on our economy and for the people of Ontario. That's why we fought it. It's not a choice; it's a necessity in this province. A family shouldn't have to decide. I almost feel like back in my opposition days, when we were criticizing the provincial Liberal government for making people choose between heating and eating. That's what that same crop of Liberals have now done on Parliament Hill. They haven't just done it for Ontario, though; they've done it for all of Canada.

A construction worker has no choice on how they're going to get to work. They're driving their truck and they're paying the carbon tax on that. The mom who's taking her son or daughter to school has to pay the carbon tax on their fuel.

While we've been busy on this side of the House making life more affordable for the people of Ontario when it comes to electricity prices and fighting the carbon tax every step of the way, getting rid of tolls, getting rid of licence plate stickers—

Interjections.

The Speaker (Hon. Ted Arnott): Order.
The next question.

TENANT PROTECTION

Ms. Bhutla Karpoche: My question is to the Premier. Data recently released by the Landlord and Tenant Board shows that applications for personal-use evictions are up 77% in Toronto. Disturbingly, the data also show that the Landlord and Tenant Board has only issued 11 fines for bad faith evictions in nearly four years. Tenant lawyers are saying that number is staggeringly low and reflects a failure by the province to protect tenants. Tenants are losing their homes in record numbers.

What is this government going to do to end bad faith evictions and keep tenants housed?

The Speaker (Hon. Ted Arnott): To reply, the Attorney General.

Hon. Doug Downey: I'll tell you what the government is going to do. The government is going to continue to do what it has been doing, which is putting resources, change processes, double the number of people who are adjudicators. We have changed absolutely every part of it. We are chunking away at the backlog because we paused evictions during COVID.

Mr. Speaker, what is the common theme among all of these things, investing in people, processes and technology? The opposition voted against every single one, every single time.

The Speaker (Hon. Ted Arnott): The supplementary question.

Ms. Bhutla Karpoche: The government introduced the Helping Homebuyers, Protecting Tenants Act, but it did not protect tenants from bad faith evictions. In fact, we know doubling fines does not have the impact that's needed, especially if they're not being utilized. The government has yet to proclaim the bill, despite it receiving royal assent in June. Again, the government is failing to protect tenants and must do more.

What tangible actions will you take to put an end to bad faith evictions and keep tenants housed?

Hon. Doug Downey: Thank you for the question. I'm a little confused. The member opposite is upset that we're not proclaiming a bill that she thinks is faulty legislation. So I'm not sure how the logic works, but I think it's Liberal math. When we double the number of adjudicators, that can allow us to double the amount of hearings. When we change the rules to take out red tape, that allows us to get through more hearings. When we invest tens of millions of dollars in staffing and technology, it allows us to bring the Landlord and Tenant Board up to a system that Ontarians expect and deserve.

Mr. Speaker, the NDP supported these Liberals in letting the system go fallow. We are going to make sure the people of Ontario, both landlords and tenants, get the hearings that they need and deserve.

ENERGY POLICIES

Mr. Will Bouma: My question is for the Minister of Energy. We've heard today about our government's work to make life in this province more affordable. One of the programs that we put in place to help Ontarians is the Clean Home Heating Initiative. This program will help make home heating not just more affordable but also cleaner, by providing grants to support the purchase and installation of hybrid heat pumps.

Speaker, through you to the Minister of Energy: Has the federal government reached out at any point to inquire about topping up this program with federal dollars to make home heating more affordable for Ontarians?

Hon. Todd Smith: As I've mentioned several times today, our government has worked hard to make life more affordable for the people of Ontario. Just one of the initiatives that we launched is the program that the mem-

ber mentioned, the Clean Home Heating Initiative, or the CHHI, which will provide funding for hybrid heat pumps for up to 1,500 people across the province. Switching to hybrid could save up to \$300 a year for families.

But the answer to the member's question is, no, the federal government didn't reach out to talk to us about how we could expand this program across Ontario. It's unfortunate, because it is working for the people of Ontario. They chose to only expand this type of program for the people of Atlantic Canada. I'm not exactly sure why they would do that, Mr. Speaker, because it's not just Atlantic Canadians that are hurting with the impacts of the carbon tax in that jurisdiction; it's people right across this country, and that includes all of the people in Ontario, who are suffering with an affordability crisis because of the federal government's carbon tax. We need to—

The Speaker (Hon. Ted Arnott): Thank you.

The supplementary question.

Mr. Will Bouma: Thank you, Minister, for that answer, but have I to tell you, it's extremely disappointing to hear that response.

We've heard loud and clear today that the federal government must take broader action to help all Ontarians who are experiencing the impact of rising costs. My constituents remain concerned that the federal government is not exploring opportunities that will lead to real solutions. In fact, the federal government has doubled down on their failed program by keeping the carbon tax on all other forms of home heating.

Speaker, can the minister please elaborate on what benefits could be provided to Ontario families as part of the hybrid home heating system?

Hon. Todd Smith: Hybrid heat pumps allow households to leverage Ontario's world-class clean electricity system to both heat and cool their homes with a hybrid heat pump which switches between electricity and natural gas. It's just one of the many programs that we put in place to make life more affordable. We talked about the Ontario Electricity Rebate. We talked about the 10-cent-a-litre savings that the people of Ontario are experiencing here in this province, while the feds continue to make the carbon tax go up and up and up every year, Mr. Speaker. They want to triple the tax.

It's so disheartening, when we're doing everything we can in Ontario to make life more affordable for the people of Ontario, when the federal government and members of the Liberal opposition and members of the NDP opposition and that Green guy in this Legislature want to drive up the cost of everything.

We're taking tolls off toll routes in Ontario. We're giving people back their fees on licence plate stickers, Mr. Speaker. We're doing all of this, and at the same time—

The Speaker (Hon. Ted Arnott): Thank you.

The next question.

NUTRIENT MANAGEMENT

Mr. John Vanthof: My question is to the Minister of Agriculture. As I've made the House aware many times,

we have a former dairy lagoon in the district of Timiskaming, which is now used to house raw human sewage. Now that sewage is being spread on farmland, farmers need a nutrient management plan for their agricultural waste, but we've been unable to find the non-agricultural source material plan that agriculture needs when raw human sewage is spread on a farm. Is that plan needed when raw human sewage is spread on agricultural land from which crops are sold that could be very well used in human food?

Hon. Lisa M. Thompson: I appreciate the opportunity to talk about the Environmental Farm Plan that we have in Ontario, because, really and truly, we lead North America with the Environmental Farm Plan that dates back to the 1990s. We have demonstrated time and again that we are the best stewards when it comes to the efforts that have been put forward by farmers.

Back in the 1990s, I'm sure the member opposite himself ran to OMAFRA offices to take part in the winter courses that improved the knowledge and the ultimate application on farms when it comes to environmental farm plans.

With that said, I can tell you with absolute certainty that OMAFRA is working with the Ministry of the Environment and Climate Change in a proactive way to address this matter.

The Speaker (Hon. Ted Arnott): That concludes our question period for this morning.

DEFERRED VOTES

INDIGENOUS HEALTH CARE

The Speaker (Hon. Ted Arnott): We have a deferred vote on private member's notice of motion number 66.

Call in the members. This is a five-minute bell.

The division bells rang from 1141 to 1146.

The Speaker (Hon. Ted Arnott): Members will please take their seats.

Mr. Mamakwa has moved private member's notice of motion number 66. All those in favour, please rise and remain standing until recognized by the Clerk.

Ayes

Armstrong, Teresa J.	Glover, Chris	Shamji, Adil
Begum, Doly	Gretzky, Lisa	Shaw, Sandy
Blais, Stephen	Harden, Joel	Stevens, Jennifer (Jennie)
Bourgouin, Guy	Hazell, Andrea	Stiles, Marit
Bowman, Stephanie	Karpoche, Bhutila	Tabuns, Peter
Burch, Jeff	Kernaghan, Terence	Taylor, Monique
Collard, Lucille	Mamakwa, Sol	Vanthof, John
Fife, Catherine	McCrimmon, Karen	Vaugeois, Lise
Fraser, John	McMahon, Mary-Margaret	West, Jamie
French, Jennifer K.	Pasma, Chandra	Wong-Tam, Kristyn
Gates, Wayne	Sattler, Peggy	
Gélinas, France	Schreiner, Mike	

The Speaker (Hon. Ted Arnott): All those opposed to the motion will please rise and remain standing until they've been counted by the Clerk.

Nays

Anand, Deepak	Gill, Parm	Quinn, Nolan
Babikian, Aris	Grewal, Hardeep Singh	Rae, Matthew
Barnes, Patrice	Harris, Mike	Rickford, Greg
Bouma, Will	Hogarth, Christine	Riddell, Brian
Brady, Bobbi Ann	Holland, Kevin	Romano, Ross
Bresee, Ric	Jones, Sylvia	Sabawy, Sheref
Byers, Rick	Jones, Trevor	Sandhu, Amarjot
Calandra, Paul	Jordan, John	Saunderson, Brian
Cho, Raymond Sung Joon	Kanapathi, Logan	Skelly, Donna
Cho, Stan	Ke, Vincent	Smith, Dave
Coe, Lorne	Kerzner, Michael S.	Smith, David
Crawford, Stephen	Kusendova-Bashta, Natalia	Smith, Graydon
Cuzzetto, Rudy	Leardi, Anthony	Smith, Laura
Dixon, Jess	Lecce, Stephen	Smith, Todd
Dowie, Andrew	Lumsden, Neil	Surma, Kinga
Downey, Doug	Martin, Robin	Tangri, Nina
Dunlop, Jill	McCarthy, Todd J.	Thanigasalam, Vijay
Fedeli, Victor	Mulroney, Caroline	Thompson, Lisa M.
Flack, Rob	Pang, Billy	Tibollo, Michael A.
Ford, Doug	Parsa, Michael	Wai, Daisy
Ford, Michael D.	Piccini, David	Williams, Charmaine A.
Gallagher Murphy, Dawn	Pierre, Natalie	
Ghamari, Goldie	Pirie, George	

The Clerk of the Assembly (Mr. Trevor Day): The ayes are 34; the nays are 67.

The Speaker (Hon. Ted Arnott): I declare the motion lost.

Motion negatived.

VISITORS

The Speaker (Hon. Ted Arnott): The member for Peterborough–Kawartha has a point of order he wishes to—

Mr. Dave Smith: The Trent University political science students are up in the gallery now. We have an opportunity for members to meet them in room 247 over lunch, if you'd like to come down, meet the political science students and inspire our next generation of MPPs.

The Speaker (Hon. Ted Arnott): Technically not a point of order, but we appreciate the information nonetheless.

This House stands in recess until 1 p.m.

The House recessed from 1150 to 1300.

INTRODUCTION OF BILLS**HARVEST SEASON
ROAD SAFETY WEEK ACT, 2023****LOI DE 2023 SUR LA SEMAINE
DE LA SÉCURITÉ ROUTIÈRE PENDANT
LA SAISON DES RÉCOLTES**

Mr. Harris moved first reading of the following bill:

Bill 143, An Act to proclaim Harvest Season Road Safety Week / Projet de loi 143, Loi proclamant la Semaine de la sécurité routière pendant la saison des récoltes.

The Speaker (Hon. Ted Arnott): Is it the pleasure of the House that the motion carry? Carried.

First reading agreed to.

The Speaker (Hon. Ted Arnott): I would like to invite the member to briefly explain his bill, if he wishes to do so.

Mr. Mike Harris: This bill proclaims the week beginning on the third Monday of September in each year as Harvest Season Road Safety Week.

**EASTERN CHILDREN OF ISRAEL
CONGREGATION ACT, 2023**

Mr. Pang moved first reading of the following bill:

Bill Pr36, An Act to revive Eastern Children of Israel Congregation.

The Speaker (Hon. Ted Arnott): Is it the pleasure of the House that the motion carry? Carried.

First reading agreed to.

MOTIONS**COMMITTEE MEMBERSHIP**

Mr. Trevor Jones: I move that the following changes be made to the membership of the following committees:

On the Standing Committee on Procedure and House Affairs, Ms. Taylor replaces Ms. Bell; and

On the Standing Committee on Finance and Economic Affairs, Mr. Kernaghan replaces Ms. Begum and Ms. Hazell replaces Ms. Brady; and

On the Standing Committee on Social Policy, Ms. Andrew replaces Mrs. Gretzky; and Mr. Gate is removed; and Ms. Brady is added; and

On the Standing Committee on Heritage, Infrastructure and Cultural Policy, Ms. Armstrong replaces Ms. Andrew; and

On the Standing Committee on the Interior, Mr. Bourgouin replaces Ms. Stiles and Mrs. McCrimmon is added; and

On the Standing Committee on Government Agencies, Mr. Glover replaces Ms. Begum and Mrs. Gretzky replaces Mr. Bourgouin.

The Speaker (Hon. Ted Arnott): Mr. Jones has moved that the following changes be made to the membership of the following committees:

On the Standing Committee on Procedure and House Affairs, Ms. Taylor replaces Ms. Bell; and

On the Standing Committee on Finance and Economic Affairs, Mr. Kernaghan replaces Ms. Begum and Ms. Hazell replaces Ms. Brady; and

On the Standing Committee on Social Policy, Ms. Andrew replaces Mrs. Gretzky; and Mr. Gates is removed; and Ms. Brady is added; and

On the Standing Committee on Heritage, Infrastructure and Cultural Policy, Ms. Armstrong replaces Ms. Andrew; and

On the Standing Committee on the Interior, Mr. Bourgouin replaces Ms. Stiles and Mrs. McCrimmon is added; and

On the Standing Committee on Government Agencies, Mr. Glover replaces Ms. Begum and Mrs. Gretzky replaces Mr. Bourgooin.

Is it the pleasure of the House that the motion carry? Carried.

Motion agreed to.

PETITIONS

SCHOOL SAFETY

Mr. Terence Kernaghan: It's my great honour to present the following petitions on behalf of the hard-working Elementary Teachers' Federation of Ontario Thames Valley Teacher Local teachers. It is entitled "Keep Classrooms Safe for Students and Staff," and it reads:

"To the Legislative Assembly of Ontario,

"Whereas students and education workers deserve stronger, safer schools in which to learn and work;

"Whereas the pressure placed on our education system has contributed to an increase in reports of violence in our schools;

"Whereas crowded classrooms, a lack of support for staff, and underfunding of mental health supports are all contributing to this crisis;

"Whereas the government of Ontario has the responsibility and tools to address this crisis, but has refused to act;

"Therefore, we, the undersigned, petition the Legislative Assembly of Ontario to:

"Take immediate action to address violence in our schools;

"Invest in more mental health resources;

"End violence against education workers and improve workplace violence reporting."

I fully support this petition. It's my honour to sign it and deliver it with page Clara to the Clerks.

ALZHEIMER'S DISEASE

Ms. Christine Hogarth: "To the Legislative Assembly of Ontario:

"Whereas Alzheimer's disease affects over 250,000 people in the province of Ontario;

"Whereas it is estimated that approximately 400,000 individuals will be diagnosed with dementia by 2030;

"Whereas by the year 2050, more than 1.7 million Canadians are expected to be living with dementia, with an average of 685 individuals diagnosed each day;

"Whereas Alzheimer's disease is not a normal part of aging and is irreversible;

"Therefore, we, the undersigned, petition the Legislative Assembly of Ontario as follows:

"To urge the government to work on improving dementia care, support, and equitable access to services for those living with Alzheimer's disease through the passage of

Bill 121, the Improving Dementia Care in Ontario Act, 2023."

I commend my colleagues from Mississauga Centre and Thornhill. I'm pleased to sign it.

ADDICTION SERVICES

MPP Jamie West: This petition is entitled "Petition to Save the Spot"—Minoogawbi, La Place, the Spot:

"To the Legislative Assembly of Ontario:

"Whereas Sudbury's overdose death rate is three times the rate of the rest of Ontario;

"Whereas an application was submitted to the government in 2021 for funding of a supervised consumption site in Sudbury called the Spot;

"Whereas the Spot is operated by Réseau Access Network with municipal funding that ends on December 31, 2023, the province must approve funding very soon, or the Spot will close putting many people at risk of death;

"Whereas in 2023 alone, the Spot had 1,000 visits, reversed all 17 on-site overdoses, provided drug-checking services and prevented many deaths;

"We, the undersigned, petition the Legislative Assembly of Ontario as follows:

"Immediately approve funding for the supervised consumption site in Sudbury to save lives."

This is a very important issue in my riding. I support this petition. I'll attach my signature and provide it to Kate for the Clerks' table.

ALZHEIMER'S DISEASE

Mr. Anthony Leardi: "To the Legislative Assembly of Ontario:

"Whereas Alzheimer's disease affects over 250,000 people in the province of Ontario;

"Whereas it is estimated that approximately 400,000 individuals will be diagnosed with dementia by 2030;

"Whereas by the year 2050, more than 1.7 million Canadians are expected to be living with dementia, with an average of 685 individuals diagnosed each day;

"Whereas Alzheimer's disease is not a normal part of aging and is irreversible;

"We, the undersigned, petition the Legislative Assembly of Ontario as follows:

"To urge the government to work on improving dementia care, support, and equitable access to services for those living with Alzheimer's disease through the passage of Bill 121, the Improving Dementia Care in Ontario Act, 2023."

1310

I support this petition. I'll affix my signature thereto and give it to page Margo to bring to the table.

SEXUAL VIOLENCE AND HARASSMENT

Ms. Peggy Sattler: I'd like to thank all the Londoners who signed this petition entitled "Pass the Safe Night Out Act.

“To the Legislative Assembly of Ontario:

“Whereas we are experiencing a sexual violence epidemic, with Statistics Canada reporting in 2021 that sexual assault was at its highest level in 25 years and community support organizations reporting more crisis calls than ever;

“Whereas 65% of women report experiencing unwanted sexual advances while socializing in a bar or restaurant, and incidents of sexual assaults involving drugs and alcohol most often occur immediately after leaving a licensed establishment or event; and

“Whereas there is no legal requirement for the people who hold liquor licences and permits, sell and serve liquor, or provide security at licensed establishments and events to be trained in recognizing and safely intervening in sexual harassment and violence;

“Whereas servers in licensed establishments also face high risk of sexual violence and harassment from co-workers and patrons;

“Therefore we, the undersigned, petition the Legislative Assembly of Ontario to immediately pass the Ontario NDP’s Safe Night Out Act to make Ontario’s bars and nightclubs safer for patrons and staff by requiring training in sexual violence and harassment prevention, by strengthening protections for servers from workplace sexual violence, and by requiring every establishment to develop and post a policy on how sexual violence and harassment will be handled, including accessing local resources and supports.”

I fully support this petition, affix my signature and will send it to the table with page Clara.

LABOUR LEGISLATION

MPP Jamie West: This petition is entitled “Pass Anti-Scab Labour Legislation.

“To the Legislative Assembly of Ontario:

“Whereas the use of replacement workers undermines workers’ collective power, unnecessarily prolongs labour disputes, and removes the essential power that the withdrawal of labour is supposed to give workers to help end a dispute, that is, the ability to apply economic pressure;

“Whereas the use of scab labour contributes to higher-conflict picket lines, jeopardizes workplace safety, destabilizes normalized labour relations between workers and their employers and removes the employer incentive to negotiate and settle fair contracts; and

“Whereas strong and fair anti-scab legislation will help lead to shorter labour disputes, safer workplaces, and less hostile picket lines;

“Whereas similar legislation has been introduced in British Columbia and Quebec with no increases to the number of strike or lockout days;

“Whereas Ontario had anti-scab legislation under an NDP government, that was unfortunately ripped away from workers by the Harris Conservatives;

“We, the undersigned, petition the Legislative Assembly of Ontario as follows:

“To prohibit employers from using replacement labour for the duration of any legal strike or lockout;

“To prohibit employers from using both external and internal replacement workers;

“To include significant financial penalties for employers who defy the anti-scab legislation; and

“To support Ontario’s workers and pass anti-scab labour legislation, like the Ontario NDP Bill 90, Anti-Scab Labour Act, 2023.”

I support this petition. I’ll provide it to page Danté for the Clerks’ table.

HEALTH CARE

Mr. Terence Kernaghan: The petition I’d like to read is entitled “Health Care: Not for Sale.

“To the Legislative Assembly of Ontario:

“Whereas Ontarians should get health care based on need—not the size of your wallet;

“Whereas Premier Ford and Health Minister Jones say they’re planning to privatize parts of health care;

“Whereas privatization will bleed nurses, doctors and PSWs out of our public hospitals, making the health care crisis worse;

“Whereas privatization always ends with patients getting a bill;

“Therefore we, the undersigned, petition the Legislative Assembly of Ontario to immediately stop all plans to privatize Ontario’s health care system, and fix the crisis in health care by:

“—repealing Bill 124 and recruiting, retaining, and respecting doctors, nurses and PSWs with better working conditions;

“—licensing tens of thousands of internationally educated nurses and other health care professionals already in Ontario, who wait years and pay thousands to have their credentials certified;

“—10 employer-paid sick days;

“—making education and training free or low-cost for nurses, doctors, and other health care professionals;

“—incentivizing doctors and nurses to choose to live and work in northern Ontario,” and;

“—funding hospitals to have enough nurses on every shift, on every ward.”

I fully support this petition and will deliver it with page Michael to the Clerks.

SOCIAL ASSISTANCE

Ms. Peggy Sattler: I’d like to thank Dr. Sally Palmer at McMaster University for coordinating signatures on a petition.

“To Raise Social Assistance Rates.

“To the Legislative Assembly of Ontario:

“Whereas Ontario’s social assistance rates are well below Canada’s official Market Basket Measure poverty line and far from adequate to cover the rising costs of food and rent: \$733 for individuals on OW and \$1,227 for ODSP;

“Whereas an open letter to the Premier and two cabinet ministers, signed by over 230 organizations, recommends that social assistance rates be doubled for both Ontario Works (OW) and the Ontario Disability Support Program (ODSP);

“Whereas the recent small increase of 5% for ODSP still leaves these citizens below the poverty line, both they and those receiving the frozen OW rates are struggling to survive at this time of alarming inflation;

“Whereas the government of Canada recognized in its CERB program that a ‘basic income’ of \$2,000 per month was the standard support required by individuals who lost their employment during the pandemic;

“We, the undersigned citizens ... petition the Legislative Assembly to double social assistance rates for OW and ODSP.”

I fully support this petition. I will affix my signature and send it to the table with page Fallon.

FRENCH-LANGUAGE POST-SECONDARY EDUCATION

MPP Jamie West: We’ve read this several times in French; I’m going to read the English version to show the local support for—in English—University of Sudbury.

“Support the University of Sudbury.

“To the Legislative Assembly of Ontario:

“Whereas Franco-Ontarians have fought and organized for a century to see a French-only higher education institution developed for, by and with Franco-Ontarians in the north through the University of Sudbury; and

“Whereas 65.9% of Franco-Ontarians believe the province should fund the University of Sudbury towards this French-language-only programming for higher education; and

“Whereas Franco-Ontarians are still fighting to see their charter right protected and have the same higher education given in the French-minority language; and

“Whereas studies have shown that at full capacity, the University of Sudbury will generate \$89.3 million for the region; and

“Whereas there are 8,500 Franco-Ontarians in the region aged between 10 and 19 who could enroll in higher education in French close to their home in the next 10 years;

“We, the undersigned, petition the Legislative Assembly of Ontario as follows:

“To provide the needed funding as requested by University of Sudbury of \$10 million a year to ensure the future of University of Sudbury, a higher education institution made for, by and with Franco-Ontarians, starting now.”

I support this petition. I’ll affix my signature and provide it to Beckett to bring to the table.

ALZHEIMER’S DISEASE

Mr. Deepak Anand: Speaker, I have a short and sweet petition that affects a lot of us, to break the stigma against Alzheimer’s.

“To the Legislative Assembly of Ontario:

“Whereas Alzheimer’s disease affects over 250,000 people in the province of Ontario;

“Whereas it is estimated that approximately 400,000 individuals will be diagnosed with dementia by 2030;

“Whereas by the year 2050, more than 1.7 million Canadians are expected to be living with dementia, with an average of 685 individuals diagnosed each day”—that’s how much it’s going to affect us, Mr. Speaker.

“Whereas Alzheimer’s disease is not a normal part of aging and is irreversible;”

“We, the undersigned, petition the Legislative Assembly of Ontario as follows:

“To urge the government to work on improving dementia care, support, and equitable access to services for those living with Alzheimer’s disease through the passage of Bill 121, the Improving Dementia Care in Ontario Act, 2023.”

I fully support this petition. I am going to sign it and give it to Sachkaur.

CHILDREN’S MENTAL HEALTH SERVICES

Mr. Terence Kernaghan: I’d like to dedicate the following petition to the students visiting us here in the gallery today. It’s entitled “Improve Ontario’s Child and Youth Mental Health Services.” It reads:

“To the Legislative Assembly of Ontario:

“Whereas children and youth across Ontario experience mental health and addiction issues that impact their lives and the lives of those around them;

“Whereas the demand for community child and youth mental health services is increasing ... 50% of them are waiting over six months and 20% ... for longer than a year for services;

“Therefore we, the undersigned, petition the Legislative Assembly to properly and equitably fund community children’s mental health services immediately to improve access to timely services for children, youth and families in our communities.”

1320

I fully support this petition, will affix my signature and deliver it with page captain Danté to the Clerks.

ACCESS TO HEALTH CARE

Ms. Peggy Sattler: I have a petition signed by many Londoners entitled “Support Gender-Affirming Health Care.

“To the Legislative Assembly of Ontario:

“Support Gender-Affirming Health Care.

“Whereas two-spirit, transgender, non-binary, gender-diverse, and intersex communities face significant challenges to accessing health care services that are friendly, competent, and affirming in Ontario;

“Whereas everyone deserves access to health care, and they shouldn’t have to fight for it, shouldn’t have to wait

for it, and should never receive less care or support because of who they are; and

“Whereas gender-affirming care is life-saving care;

“Therefore we, the undersigned, petition the Legislative Assembly of Ontario to support the ... NDP’s Gender Affirming Health Care Advisory Committee Act to improve access to and coverage for gender-affirming health care in Ontario.”

I support this petition, affix my signature and will send it to the table with page Kate.

The Speaker (Hon. Ted Arnott): That concludes our petitions for this afternoon.

VISITOR

The Speaker (Hon. Ted Arnott): We have with us in the Speaker’s gallery a special guest, who served as the member of provincial Parliament for Niagara South in the 36th Parliament, the member for Erie–Lincoln in the 37th and 38th Parliaments, and the member for Niagara West–Glanbrook in the 39th, 40th and 41st provincial Parliaments: Tim Hudak.

Welcome back to Queen’s Park. It’s great to have you here.

I’m not sure who that is with him—

Interruption.

The Speaker (Hon. Ted Arnott): He’d like to give a speech from the Speaker’s gallery, but he can’t.

ORDERS OF THE DAY

BETTER FOR CONSUMERS, BETTER FOR BUSINESSES ACT, 2023 LOI DE 2023 POUR MIEUX SERVIR LES CONSOMMATEURS ET LES ENTREPRISES

Mr. McCarthy moved second reading of the following bill:

Bill 142, An Act to enact the Consumer Protection Act, 2023, to amend the Consumer Reporting Act and to amend or repeal various other Acts / Projet de loi 142, Loi visant à édicter la Loi de 2023 sur la protection du consommateur, à modifier la Loi sur les renseignements concernant le consommateur et à modifier ou abroger diverses autres lois.

The Speaker (Hon. Ted Arnott): I recognize the Minister of Public and Business Service Delivery to lead off the debate.

Hon. Todd J. McCarthy: I am very pleased to rise in this assembly this afternoon to speak to our bill, the Better for Consumers, Better for Businesses Act. This is our proposed new Consumer Protection Act, an act that is vital to the people of Ontario and to our economy. This bill also contains our proposed amendments to the Consumer Reporting Act.

Mr. Speaker, our government has an obligation to Ontario consumers. In fact, we are all consumers in our province and our government must ensure that there are safeguards against unfair business practices. These include, among other things, aggressive sales tactics and misleading claims.

At a time when many families are struggling just to pay for household essentials and looking to make every dollar count, our government must stand up for them and make sure they do not face unnecessary hardships. If passed, this legislation would enhance protections for consumers in the marketplace, strengthening their rights and their confidence, while making it easier for businesses to comply with consumer protection rules. Our proposed changes to the Consumer Reporting Act would improve and clarify that act for businesses and for consumers, while at the same time helping Ontarians monitor, protect and access their information and their credit scores.

A look back at historical context is appropriate at this time, I suggest, Mr. Speaker. How did we get to this point in consumer protection history?

Going back many decades, the idea of consumer protection was a subject of federal initiatives both here in Canada and in the United States. Back in 1962, President John Kennedy spoke of a consumer bill of rights. And in 1967, our federal Canadian government created the first federal Department of Consumer and Corporate Affairs, but the province of Ontario was already well ahead of the federal government at that point. This is because, of course, in the original BNA Act of 1867, the Constitution Act of 1867, the exclusive jurisdiction over property and civil rights fell to the provinces.

So Ontario was the leading province, I submit, under then Prime Minister John Robarts—in those days, we called the First Minister of the province the Prime Minister. Under a Robarts Progressive Conservative government almost 60 years ago, the journey of this act began. That is when this assembly passed the Consumer Protection Act of 1966. That consumer-protection legislation was initially focused on door-to-door sales, consumer credit and repossession. Other legislation passed by the provinces included provisions providing for relief from unconscionable transactions and restricting certain business practices.

The current Consumer Protection Act that we propose to replace by this new modernized consumer protection act was introduced through the Consumer Protection Statute Law Amendment Act, 2002. The minister of a Progressive Conservative government at that time was Tim Hudak, who the Speaker acknowledged today and is present in the assembly. That act was designed to modernize and harmonize consumer protection laws to better serve and safeguard Ontarians. It was a major consolidation of six pieces of legislation that were developed between 1966 and 1994: the Business Practices Act of 1974, the Consumer Protection Act of 1966, the Consumer Protection Bureau Act of 1966, the Loan Brokers Act of 1994, the Motor Vehicle Repair Act of 1988, and the Prepaid Services Act of the same year, 1988.

Both of these game-changing statutes for the protection of Ontarians were drafted and introduced by Progressive Conservative governments, I am proud to report, and our Better for Consumers, Better for Businesses Act, 2023, is a continuation of this great Progressive Conservative legacy. This is a legacy of putting Ontarians' well-being at the forefront and making sure that our fellow citizens have all of the protections needed as they navigate the marketplace—an increasingly digitalized marketplace—and online world.

We need look no further than the preamble to this proposed bill as we look to determine what the purpose of this and consumer protection legislation is really all about. The preamble is worth reading, I say to all members of the House. The preamble contains these four pillars:

“Consumers should have confidence that they are well-protected and well-informed when they buy goods or services in the marketplace.

“The economy thrives when businesses understand their responsibilities and consumers can trust businesses when spending their hard-earned money.

“The government of Ontario is dedicated to informing consumers, empowering them with a greater understanding of their rights and protecting consumers from unfair business practices, while holding non-compliant businesses accountable.

“The government of Ontario is committed to supporting a level playing field for businesses in order to promote fairness in the marketplace.”

I submit that that preamble is represented in all of the 121 sections of the proposed bill. I might add, in terms of historic context, that times have changed; the marketplace is more complex. We need consumer protection more than any other time. But by contrast, Bill 142 is much lengthier in terms of sections. It contains 12 parts making up those 121 sections. The original 1966 act was 35 sections and four parts. We have come a long way, but life and consumer protection needs are more complex in the modern world of 2023.

1330

My ministry, the Ministry of Public and Business Service Delivery, plays an important role in fulfilling our government's duty to consumers. As Ontarians make significant purchasing choices, we are here to enforce consumer protection legislation and safeguard our fellow citizens from bad actors. Ontarians must feel confident that their government has their backs regardless of when, where or how they enter contracts. Whether they are signing a contract for home renovations, an installation of a major home appliance, the purchase of a time-share, or the purchase of subscriptions and memberships, we must provide modern legislation that addresses consumer protection now in 2023.

Ontario currently has at its disposal the Consumer Protection Act of 2002, which aims to guard the rights of consumers while fostering a healthy and competitive economy. It is the primary legislation that defines rules for consumer protection in Ontario—a key piece of Ontario's consumer protection framework that applies to most

transactions between consumers and businesses. The current act does help protect consumers from harm when they purchase goods and services in the marketplace for personal, family or household purposes, whether shopping in person or online, and this is particularly important in our increasingly online world where consumer habits and business practices are focused on digital service delivery more than ever. Our new proposals would, if passed, help better protect consumers against unfair business practices, and this means building upon what can be done when a business engages in those unfair business practices.

Madam Speaker, as you may know, the current act has not been comprehensively updated since it came into force in 2005. While we call it the current legislation—the Consumer Protection Act, 2002—it actually was not proclaimed for three years after its passage in this House under a PC government. As it stands, the act is quite complex currently, because after a series of amendments over the past two decades, it is not readily understandable for consumers and is often complicated for businesses to comply with. In today's increasingly digital and service-oriented economy, it simply does not reflect the current reality. So much has changed in just two short decades, as we now are in the early years of the third decade of the 21st century. That is why we must change with the times. After all, Ontario's marketplace has evolved significantly in this century alone. Consumer protections need to reflect today's reality of an online world as more of us are shopping online, banking online and relying on technology more than ever.

Over the years, our government has received an increasing number of complaints from the public and stakeholders about harmful, misleading and costly business practices. It has also been brought to our attention that there are real and perceived gaps in enforcement. The people of Ontario have stated loudly and clearly that they want action to ensure their rights as consumers are protected. We know these issues disproportionately affect new Canadians, seniors and other vulnerable consumers, while also undermining a fair and competitive economy.

To address these deficiencies, our government introduced the Rebuilding Consumer Confidence Act in 2019, accompanied by the announcement of a broader strategy to rebuild Ontarians' confidence in the marketplace. As an important part of this strategy, my ministry began a comprehensive review of the existing Consumer Protection Act. We examined how to update the act to strengthen protection for consumers, adapt to changing technology and marketplace innovations, and to streamline and clarify requirements to improve consumer and business understanding and compliance. The proposed new Consumer Protection Act reflects the culmination of years of work, including extensive consultations with the public and stakeholders over a three-year period. And I give credit to the deputy minister, who is present in the House today to view the beginning of the debate on this bill, for her excellent leadership in getting us to this point.

Amongst a vast stakeholder group, including consumers, consumer associations, legal and advocacy organ-

izations, businesses and law enforcement officials, we have received many expressions of support for our suite of proposed reforms—these include Graham Webb from the Advocacy Centre for the Elderly. Mr. Webb spoke strongly in favour of the measures that we propose to help vulnerable seniors, who are often exploited and taken advantage of in this changing and complex consumer world.

Over the past few years, governments in Canada and globally have been amending or reviewing consumer protection and competition legislation to respond to the changing needs of consumers and businesses. Our new legislation, if passed, would help us better align Ontario's regime with other Canadian jurisdictions and make Ontario a leader in Canada in consumer protection, including in the digital economy. That leadership role has been played by the province of Ontario, by leading in consumer protection from the beginning, almost 60 years ago.

In terms of the main elements—further to my outline of what the bill is about in the preamble—I'd like to provide an overview of some of the main elements within our proposed Better for Consumers, Better for Businesses Act, 2023.

First, it would build on existing protections to strengthen consumer rights and to better protect and empower each of us—because, as I've indicated, we are all consumers.

Second, streamlining and clarifying requirements: That makes it easier for businesses to understand and comply with the law. I know first-hand that the vast majority of our businesses, large and small, do comply with the law, want to comply with the law, but don't need more burden of red tape and regulations. This is why we call the act, appropriately so, the Better for Consumers, Better for Businesses Act—because there are two sides to the story, and there are only, relatively speaking, a very few non-compliant, unscrupulous businesses. They will not be able to get away with what they have been getting away with, especially when it comes to protecting our seniors and new Canadians—those with language challenges—and vulnerable Ontarians.

Thirdly, the bill, if passed, would introduce new enforcement powers to better enable my ministry to hold those few bad actors accountable and to support consumers in the meantime.

Now I would like to address each of these elements in greater depth and outline some of the measures that we are exploring as part of the proposed legislation.

To better protect consumers, this legislation, if passed, would strengthen consumer rights by updating contract rules to adapt to changing technology and innovations in the marketplace. Through the development of carefully considered regulations, we would seek to address consumer concerns and consumer harms by reducing barriers to consumer choice and advancing sector-specific protection measures, including unilateral contract amendments made by businesses, as well as automatic renewals and extensions and subscription traps. These practices must be curtailed—punitive exit options from time-shares and long-term leases of home-related

equipment; high termination costs for purchase-cost-plus leases if a consumer wishes to end a contract early; and unfair practices such as aggressive sales tactics and misleading claims.

In order to better protect consumers, these proposed changes would also modernize contract rules. We know that the vast majority of businesses do aim to treat their customers fairly and honestly, as I have indicated. However, there are some businesses that can cause tremendous damage and harm to our fellow citizens, and they may provide contract information in ways that make it difficult to understand. Under the proposed changes, a single set of core rules would govern consumer contracts, regardless of the type of contract, the sector and how the business operates, whether online, by phone or in person. My ministry will explore whether some contracts may need additional rules, for example, in the case of some big-ticket items for purchase. This means businesses would also be required to disclose the key terms of a contract, with a fair and accurate description of the goods and services that would be supplied and an itemized list of prices. These rules would apply to most consumer contracts, including home renovation contracts, contracts for the installation of home appliances, time-shares, personal development services and gym memberships, loan brokering, credit repair services, and certain lease agreements.

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And as we quickly approach another holiday season, we know the topic of gift cards may come to mind for those looking to make purchases or redemptions. With the expanded gift card market in recent years, it has now grown to include a variety of prepaid purchase contract and services. Therefore, it has become increasingly important to ensure those who buy and use these prepaid purchase cards are protected. As such, our government is proposing to transfer the current regulatory prohibition that gift cards cannot expire to this new act, to ensure prominence. Regardless of how gift cards are purchased—in store, online or via an app—we would make sure both buyers and sellers are aware that gift cards cannot expire. Now, under the current act, gift card provisions are set out in regulation. To ensure it's clear to all Ontarians and businesses that these gift cards cannot expire, we are proposing to enshrine this rule within our new proposed act.

As my ministry outlines the developments toward providing details on the many proposals in this legislation to be implemented in regulations under the act, we will be continuing our ongoing work with our stakeholders and the general public. We will want to know how rules can be enhanced and work better for all residents of Ontario.

The current Consumer Protection Act allows businesses to amend, renew or extend most contracts by simply providing a notice to a consumer, and it permits price-escalation clauses where charges paid by consumers can increase during the contract. However, our proposed new rules would make consumer consent and choice paramount—stronger than ever. Specifically, the new act

would limit when businesses can make unilateral contract amendments and conduct renewals and extensions. Businesses could only do so if permitted by the act or regulations. More than before, businesses would need to obtain clear consent from their customers for contract amendments, renewals and extensions.

Once implemented, these proposed changes would also require that automatic renewals or extensions of contracts, where permitted, include an ongoing and important right for the consumer: the right to exit and put their hard-earned dollars to work elsewhere for new services or goods. Consumers should never feel trapped. It is vitally important that Ontarians can make informed choices when we buy goods and services. We believe they have a right to understand these contracts up front so they can make the appropriate decisions to suit their needs and their budgets. By reducing costs to consumers when they terminate contracts and potentially change suppliers, we would also support competition and consumer choice in this regard.

Once passed and implemented, these proposed changes also would make it easier for consumers to cancel subscriptions and memberships when they no longer want to use them. Businesses should be encouraged to continue innovating and delivering value year over year to retain their consumers—not forcing them to be stuck in contracts that consumers no longer wish to be part of.

We often see a few salespeople make false claims of government oversight or authorization and sometimes bogus prize offers. The proposed changes under this bill would, if passed, specifically prohibit such business behaviour as an unfair practice.

The proposed changes would also clearly prohibit price gouging and other means of taking advantage of consumers. If a business engaged in an unfair practice, the new act, if passed, would give consumers the right to rescind a contract for one year after entering the contract, or one year after the unfair practice takes place, whichever is later. Furthermore, we are strengthening consumer rights against businesses that do not provide refunds when the Consumer Protection Act requires it.

Under the current legislation, when a consumer is entitled to a refund, the business must issue that refund within 15 days of a consumer giving notice. However, under our proposed legislation, if a consumer must take legal action to enforce their right to a refund under the Consumer Protection Act and the consumer is ultimately successful in court, they would have the right to recover three times the amount that should have been refunded by the business in the first place. Our government will not stand by and allow these few bad actors to take advantage of hard-working residents of Ontario by way of unfair business practices.

In the region of Durham, and in my riding of Durham, I've had the experience of being both a trial lawyer and a deputy judge over 30 years. I was a deputy judge for three terms, from 2002 to 2011, in the context of my overall 30-year career. As a lawyer, I was involved in consumer protection cases that went to court, and I presided over such cases as a deputy judge. What I learned is how

important it is for consumers who have been wronged to have speedy justice, to have fair compensation. I'm also aware of how many excellent businesses are operating in Durham and throughout Ontario, who want to serve consumers properly, who want to comply with the law, who don't want to be burdened with unnecessary red tape and regulation in doing so. There are two sides to the equation, as I indicated. That on-the-ground experience, both as a lawyer representing both sides of consumer protection disputes and presiding over the adjudication of those disputes as a deputy judge, gave me insight as to how important it is to modernize consumer protection rules and the core values around consumer protection in this modern, digital, online world.

I want to take a moment to talk specifically about the proposed legislation in regard to time-shares. You may have heard about consumers who have entered into a time-share contract that finds themselves and their families locked in indefinitely. This can cause real concern if an owner's travel or financial situation changes. This could make the continued cost of a time-share less affordable or even unaffordable, or in the event that an original consumer passes away, it leaves the time-share contract to their children to deal with.

The current Consumer Protection Act includes requirements for time-shares. However, it does not address exit options for consumers. Therefore, under our proposed changes, Ontarians would have an exit option at 25 years. This would apply to new and existing time-share agreements and would also provide a similar exit option for others, to be determined in future regulations, upon a time-share owner's death. In doing so, we would limit the costs that a consumer may be charged in exercising the right to exit.

Some of these time-share contracts go back to the 1980s and 1990s, and there is no exit option under the current legislation. This exit option is very, very important for not only the consumer who entered into it, sometimes decades ago, but also to their heirs and successors who would otherwise be bound in perpetuity with respect to these time-shares. That is not right. That is not fair. We've listened to all those involved in regard to these time-share contracts, and we've come up with an exit option that we submit is fair for all concerned.

On long-term leases, we know that understanding the true costs of long-term leases, such as for a water heater, including the cost to terminate the lease early, can be particularly challenging for seniors and newcomers to our province. The lack of clarity with respect to these long-term leases can often enable bad actors to take advantage of vulnerable individuals. In Ontario, it is much more common for homeowners, more so than those in other provinces, to lease or rent water heaters, furnaces and other home comfort equipment on a long-term basis. Quite often, they are persuaded to enter into contracts by aggressive salespeople who seek to find a way to sell the products to them at home despite the fact that the Consumer Protection Act already restricts offering or selling certain goods and services like HVAC equipment door to door.

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For example, let's start by imagining it is a hot summer day—and we've experienced many of those this past summer. Your air conditioner has just gone out, so you invite a salesperson to discuss options about a new air conditioning unit, and they offer a quick solution. Upon entering into a 10-year lease for an air conditioner on the assumption that you could buy it out later if you no longer want to lease the product, you find yourself in a different position than you assumed. Some time later, you decide to look at the relative costs of purchasing, leasing and financing the equipment. Following that, you decide you would like to exit the rental deal. However, when you attempt to buy out the air conditioner, you are informed by the company that you will need to pay all the remaining payments of the lease agreement, even though that amount is five times the value of the fixture.

Our proposed changes under the new act would, if passed, establish specific rules for a new category of long-term contracts, primarily those types of contracts for long-term leases of heating, ventilation and air conditioning known as HVAC, along with other home comfort appliances. To provide Ontarians more clarity and consumer choice, businesses would need to provide them with a buyout schedule where the cost to buy out the contract and obtain ownership of the equipment would decline over time to zero, and this schedule would be clearly and prominently disclosed as part of the initial leasing contract. Additionally, by establishing and reaffirming a 10-day cooling off period and setting limits on termination costs for purchase cost plus leases, Ontarians will have increased protections and options should they decide to end a contract early.

We have received many examples through complaints filed with Consumer Protection Ontario, the ministry and across many MPPs' offices on both sides of the House, and we hear constantly of the need for protection, particularly in the HVAC industry, where these abuses from a few bad actors are occurring. Businesses—in particular, small businesses—would benefit from clearer, simpler contract requirements that reflect our dynamic and increasingly digital-first marketplace. Combining contract disclosure rules into a single set of core rules would apply to most contracts and, in some cases, reduce the burden on those businesses that enter into contracts with consumers through multiple channels. That is what I mean, again, by the fact that there are two sides of this equation—better for consumers, better for businesses. That's the name of the act, appropriately so.

We must ensure that our laws support a fair and competitive economy while striking a balance between strengthened consumer protections that help enhance consumer confidence and reduce burdens and costs for businesses. Reducing red tape is a key part of building a stronger economy and improving services for Ontarians. That is why our government is continuing to bring forward additional burden reduction packages that are saving businesses nearly \$700 million each year in compliance costs, and our government is on track to the \$1 billion

figure in annual savings. Part of that is our strong track record of improving access to critical government services and making it easier to invest and build in Ontario. My ministry continues to update regulations that can often hold us back, and we are taking action to enable people to thrive and businesses to prosper.

Ontario is Canada's economic engine, and despite global economic uncertainty, our government remains laser-focused on building a strong and resilient economy—one in which there are well-paying jobs for people across the province, and one that strengthens communities and sets a strong foundation for our shared future.

As I believe you may know, Speaker, our government regularly meets with governments in other jurisdictions. This enables us to recognize how to best strengthen our economic ties and reinforce our province's strengths across all sectors, while allowing us the opportunity to showcase Ontario's advantages, as many international businesses continue their expansion plans and look to Ontario as an opportunity for prosperity.

During a time of uncertainty, our government continues to create the conditions to attract new businesses and investments. It's worth repeating at this point that a government like ours—and no government can do this—is not here to control the economy or to direct the economy but to create conditions that allow for prosperity, for innovation, for job creation. That is how a government like our Ontario Progressive Conservative government creates economic prosperity for all.

Stronger enforcement powers against those few bad actors who are out there is an important feature of this proposed legislation. Our proposed changes would strengthen enforcement powers to help our government target unethical business practices without adding regulatory burden on most of the compliant, excellent business enterprises, large and small, that serve the public and provide value in goods and services to consumers.

If passed, the Better for Consumers, Better for Businesses Act, 2023, would better protect consumers by allowing my ministry to have stronger enforcement powers against the few bad actors.

Members of this House have heard of cases where businesses use an intermediary, such as an online platform or a building service, which effectively supports the business's contravention of the act. A single mother, for example, might be persuaded to enter a contract for heating, air conditioning and furnace services by an aggressive salesperson who misrepresents the true cost of the contract and the savings that she will apparently achieve. The consumer relies on the Consumer Protection Act to rescind the contract because of the business's unfair practices, but the business continues to collect monthly payments through a third-party billing service. Under the current Consumer Protection Act, the ministry can issue compliance orders only against those people who are directly contravening the act, not the intermediaries. That's a weakness with the current legislation, which was not anticipated when it was first passed by this House two decades ago. As a result, the ministry cannot issue a

compliance order under the current legislation against the billing agency. It cannot direct it to stop collecting payments on behalf of the non-compliant business. Therefore, our proposed changes would extend enforcement powers to cover the actions of the intermediaries, like the billing agency, that assist a business in contravening the act.

Further proposed changes, if passed, would assist the ministry in those cases where a third party might be willing to co-operate with the ministry in its efforts to address contraventions of the act by another business but are hesitant to provide information voluntarily, without a court order.

Under the current act, the ministry would have to apply to the court for a search warrant. The execution of a search warrant by the ministry can be a highly disruptive process for the third party. Therefore, our proposed changes would authorize a justice of the peace to issue a production order upon application by an investigator under the director. This would enable the collection of relevant evidence. A production order puts greater control of the collection and release of information in the hands of the third party and is much less disruptive to the third party's operations.

The new act would also allow for the sharing of information obtained over the course of exercising a power or carrying out a duty related to the administration of the Consumer Protection Act with other government regulatory entities, whether they are involved in consumer protection or not. In the event of a contract term that attempts to forbid a consumer from filing a complaint with the ministry or otherwise communicating with the ministry, consumers would have alternate options for recourse. Our proposed changes would clarify that businesses would not be able to include terms in a contract that mislead consumers about their right to have disputes adjudicated in an Ontario court.

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We've also heard of cases where some businesses may try to control negative consumer comments and bill people whose comments they consider to be damaging or disparaging. Under the proposed changes in this bill, if they are passed and implemented, it would support the free exchange of information in the marketplace by prohibiting businesses from including terms in a contract that try to deter them from publishing reviews or that bill consumers in response to the content of these reviews. Our government believes that Ontario's citizens should be able to share their experiences with a business without fear of repercussions, as the free flow of information between consumers is vital to encouraging businesses to compete on value and to improve competition.

Speaker, I want to reiterate that these stronger enforcement measures are not intended to add any additional costs or burdens to business, because we know that the vast majority of businesses, as I have said, are compliant and, quite frankly, provide excellent service to consumers. They want their good reputation to be shared with other customers and other consumers.

So in keeping with the principles of a modern regulator, my ministry takes an evidence-based and proportionate

response to business non-compliance that focuses on addressing consumer harm. Before using its strongest enforcement tools, my ministry would need to be satisfied that there are reasonable and probable grounds to believe an offence under the proposed new act has been committed, and that the public interest demands certain action be taken. Along with the proposed new Consumer Protection Act, our government remains committed to strengthening consumer protection, and we will continue to look at even more ways to protect consumers.

Speaker, the act contains two schedules, the first schedule being what I've outlined already, the Better for Consumers, Better for Businesses Act. The second schedule addresses the Consumer Reporting Act. This proposed legislation would make amendments to the Consumer Reporting Act, the legislation that sets out what can and cannot be included in a credit report. The Consumer Reporting Act governs consumer reporting agencies, also known as credit bureaus or agencies. These agencies provide information about consumers' credit histories, such as their borrowing and bill-paying habits. These reports are provided to third parties that include creditors, insurers, employers and landlords.

There are currently 29 such agencies registered under the Consumer Reporting Act. Equifax and TransUnion are two of the largest. They are used by most consumers and third parties to access consumer information. Many other agencies are smaller and focused on specific data types.

The Consumer Reporting Act requires that agencies ensure the accuracy of their consumer reports. These requirements not only protect the consumer, but also third parties such as banks, lenders, landlords and employers, all of whom rely on the information that these agencies maintain. To that end, the act requires agencies to be registered and governs what an agency can report, how a report can be used, when a report can be requested and what a consumer can do if their file is inaccurate or incomplete.

In recent years, you may have seen a heightened focus on credit reporting, especially since 2017, when the Equifax data breach compromised the records of 154 million data subjects worldwide, including 19,000 Canadians. In 2019, a TransUnion breach compromised the information of 37,000 Canadians.

Amendments to the Consumer Reporting Act were passed in 2018 but have not yet been proclaimed into force. Those amendments made changes related to consumer access to consumer reports and scores, security freezes and ministry enforcement powers. The changes we are now proposing to the Consumer Reporting Act would, if passed, improve and clarify the act. Consumer reporting agencies would be able to effectively implement amended and improved versions of the 2018 provisions. Consumers would have greater access to their credit information and a greater ability to limit how their credit information is shared through security freezes.

Clarke Cross, the CEO of TransUnion, one of the largest agencies, applauds our proposed efforts in this regard to make these changes.

When agencies contravene the act and its regulations, consumers would be able seek recourse and be provided with additional tools to correct and protect their information, especially against the dangers of identity theft. We know many Ontarians share similar concerns related to identity theft, and under the proposed amendments, having the ability to place a freeze on their credit report for a certain purpose could prevent creditors or lenders from accessing those reports. In the case of a stolen identity, this would impact a creditor's decision on whether to extend credit to a person who is fraudulently trying to do so.

Additionally, under these changes, Ontarians would be enabled to receive free electronic access to their consumer reports and credit scores once per month. That's free access without compromising their credit score, because we know that the more a history is accessed the more that could affect a consumer's credit score. That would not occur with these proposed changes. The consumer can have access to credit scores and reports once each month instead of the previously unproclaimed requirement of free electronic access twice per year. They may also find having the statutory right to place an explanatory statement on their consumer file to contextualize their information, such as in the circumstances of loans, to be a useful tool at their disposal. This is important, because the ability to access credit is important for consumers, whether being involved in a home renovation or a smaller purchase. In short, enhanced compliance and enforcement tools would enable the ministry to enforce the law more effectively.

And that is not all. My ministry is also working to address an area of significant concern for consumer harm related to notices of security interest. We addressed this in section 60 of the proposed Consumer Protection Act, but before I go further, I would like to provide a brief overview of the issue we are facing for those who are not familiar with NOSIs, or notices of security interest.

A NOSI is a notice that may be registered on the land registry system by a business when it rents, finances or leases certain equipment that is installed in a home. This would include such fixtures as water heaters and furnaces. These are often mistaken as a lien. These are notices that may be registered when a business or consumer has signed a contract that gives rise to a security interest in the equipment; it is not an interest in land. A NOSI allows a legitimate business to protect its interests and repossess its equipment in the event of a homeowner default on a payment in certain circumstances. However, let me be clear: It does not—and I repeat this, it does not—give the lenders or lessor an interest in or claim against the land itself.

NOSIs do serve a legitimate purpose. However, it is clear that because of just a few bad actors, once again, we are seeing NOSIs used to exploit homeowners for their own financial gain. In the past decade, the use of notices of security interest for fixtures on residential property has increased exponentially, with businesses sometimes inappropriately using them to discourage consumers from changing suppliers and as leverage to obtain contract

payouts for consumers that exceed the value of the fixtures. You may have heard some businesses would register a NOSI for an amount that is very high, sometimes not even reflecting anywhere near the actual balance owed by the consumer. They convince a homeowner that they need to pay this grossly inflated amount to have the NOSI discharged from title and the contract cancelled.

We have learned that this is an escalating problem. You may have read recent media reports about how vulnerable consumers are being targeted by bad actors who misuse NOSIs; they even come to their door to do so, to misrepresent themselves. So there has been a sharp increase in the number of consumers adversely affected by having a NOSI on title, the effect of which usually arises when they are trying to sell their home or access additional financing. In 2022, there were 38,475 NOSIs registered in the land registry system, with more than 450,000 in total registered since 2000. To demonstrate how that contrasts with when the current Consumer Protection Act was passed by this House in 2002, in that year there were only 450 NOSIs registered.

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The land registry system, unfortunately, is not able to distinguish between those that have been used for legitimate purposes and those registered by the unscrupulous. My ministry is therefore taking an important first step in addressing this issue. We are looking at possible solutions to address the harms being caused by the misuse of NOSIs. We've heard loudly and clearly that many homeowners are unaware that a NOSI has been registered on title to their property. In some cases, properties have been owned for decades by an individual or a couple, and as the equity in the home has increased dramatically and the mortgage was long ago paid off, they discover the existence of the NOSI when they go to sell the home.

It has been brought to our attention that a significant number of businesses in the home appliance sector are inappropriately using NOSIs to exploit homeowners for their own financial gain. Nick Perreten of Enercare, one of the good actors who would use NOSIs for a legitimate purpose, has spoken out loudly and clearly in favour of our initiative. This includes the current consultation paper and consultation period that, in conjunction with tabling this bill that includes section 60 and taking a first step at addressing the abuse of notices of security interest, includes a 45-day consultation period which began just under two weeks ago and will conclude on December 1. Parallel to this bill, we are looking at taking specific action that can address the specific abuse of NOSIs even before this act is proclaimed in force, if it is passed by this House. So we are moving swiftly, above and beyond what is contained in this act, to address the specific abuse by a few bad actors in relation to notices of security interest.

Additionally, I want to take this opportunity to thank the member of provincial Parliament for Kitchener–Conestoga, who has been working closely with the Waterloo Regional Police Service. He did so and, as a result, has raised awareness of widespread fraud and abuse of the NOSI system.

As well, the member of provincial Parliament for Markham–Unionville brought forward a motion in this House asking my ministry and our government to further investigate this issue, and that has occurred, with this consultation period.

So I thank those members for their raising-awareness campaign. We are taking action. We are listening.

This business practice of registering a NOSI through the land registry office is meant to signal a business's interest in the fixture. While that may be legitimate for a company like Enercare, a homeowner should never be put in an unfair position as a result. We simply should not and cannot allow any more Ontarians to fall victim to the misuse of NOSIs.

There is also evidence that financial crimes are increasing as unscrupulous participants in the marketplace intentionally misconstrue the NOSI and its effect to pressure vulnerable Ontarians into high-interest short-term mortgages with less-than-reputable lenders, to pay out the NOSI and extract more money through mortgages. That's particularly dangerous because, as you may know, a mortgage is a registered interest in land, unlike a NOSI. So this is a hideous practice that particularly harms senior citizens in our province.

There have been cases where homeowners have lost their homes entirely because of mortgage defaults, or they've made a large cash payment because of NOSIs that were leveraged inappropriately by the unscrupulous.

Since posting my ministry's consultation paper on Ontario's Regulatory Registry last week, we hope that businesses and consumers across the province will continue to share their input and views with us. The consultation period is designed to create an opportunity for businesses and consumers across the province to participate, but also to be concluded by December 1 of this year, so that we can take swift action to address it above and beyond and in parallel to this bill which is before the House.

We are most interested in hearing stories from consumers about NOSIs registered on the title to their property, and we are seeking input from everyone about how we could address the misuse of these otherwise legitimate tools—but used illegitimately by a few.

This consultation will gather feedback from stakeholders, including businesses, law enforcement and legal experts, on the current challenges and opportunities related to NOSIs. We are looking to identify potential immediate solutions that could enhance consumer protection while promoting a fair and competitive economy. My ministry has been in touch with the vast stakeholder group, including advocacy groups and police services, that have previously expressed concern over the misuse of NOSIs. We can't forget the recent coverage in the media either. This is a very serious matter that affects all homeowners in the province, but particularly vulnerable consumers, including seniors and new Ontarians. My ministry, additionally, continues to monitor this issue and the correspondence we receive as we find new ways to tackle this troubling issue.

This is why we have taken this important step to explore better ways to address these concerns presently and rapidly. After reviewing all the feedback to be received, we will consider any new approaches to address the harmful use of notices of security interest and report back early next year on a comprehensive approach. This could include immediate legislative or regulatory changes, operational updates, and any other recommendations that arise from the consultations.

Right now, based on proposals we have publicly consulted on earlier this year, the proposed new act includes provisions that would help clarify business obligations to discharge NOSIs. Keep in mind that even the start that we are making with section 60 of this proposed bill could give rise to compliance orders, which, if not met by the offending bad actor or business, could be met with severe penalties, including full prosecution and even jail time, if a conviction results.

The proposals would also allow our government to better help consumers who are seeking to discharge a notice of security interest that is attached to their property when a business has failed to do so. These options could certainly include an automatic sunset clause, but we will consider all options to put an end to this harmful practice.

Currently, when a consumer disputes the registration of a NOSI, the consumer must apply to the court for an order to discharge the NOSI. The new CPA proposes to provide consumers with an alternative to the existing process in cases where the underlying contract is terminated, cancelled or rescinded, in accordance with the Consumer Protection Act, the CPA.

As we give this issue further debate, we hope that businesses, consumers, law enforcement and legal experts across Ontario will share their input between now and December 1, and offer suggestions on how to stop the abuse and protect Ontario homeowners against the misuse of what is normally a legitimate tool.

Ontario has also been raising awareness about the importance of online safety by joining the international community in recognizing October as Cyber Security Awareness Month. As a global leader in the digital space, Ontario is always working to strengthen our cyber security practices and to protect the data entrusted to us by our people and businesses. As we continue to navigate our digital world, our government must take the lead in protecting Ontarians' personal information and to help align our province with federal and international jurisdictions. I urge everyone to take full advantage of my ministry's many online resources to learn more about how to better protect our personal information online and what our government is doing to keep all of us cyber-safe.

This legislation is building on the previous work of my ministry's mandate to improve consumer protections for all Ontarians. At one time, the law, without consumer protection legislation, relied on an old doctrine called caveat emptor: "the buyer must beware" or "let the buyer beware." That concept, thankfully, was diminished in common law with a series of court rulings over many decades, but it came to an end beginning in 1966 and

continuing through to the present day, with this proposed bill, with Ontario-led consumer protection. “Caveat emptor” in the consumer protection world is dead and gone.

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Earlier this year, we added protections for first-time homebuyers. We know home ownership is top of mind for many Ontarians as we continue to face a housing supply crisis across our province. That is why our government continues to work on its plan to get at least 1.5 million homes built by 2031, as well as steps to tackle the crisis in communities across Ontario. Whether it is through one of our delegated administrative authorities under the purview of my ministry or through new legislation such as this bill, we will continue to find ways to enhance consumer protection, particularly for homebuyers.

First-time homebuyers can rest assured that their savings are protected with our new, expanded deposit insurance for first home savings accounts at Ontario credit unions. Additionally, we consulted on a cooling-off period for buyers of new freehold homes and received input on whether it should be mandatory to receive legal advice before signing a purchase agreement for a new home. After all, you need a lawyer—and lawyers aren’t so bad—to actually go through with a transaction and register your deed. Why wouldn’t you want to have a lawyer to review a contract for a new home that, in some cases, might be a seven-figure amount to purchase it—and perhaps \$100,000 down? Lawyers are there and can provide independent legal advice at a very, very reasonable cost. It’s a good backup plan for a consumer making what, in many cases, if not all cases, is the most significant purchase of their lives.

These are just some measures that are all part of our government’s broader plan to provide people with the very best in consumer protection to ensure they have the necessary tools when they buy a new home. Our government will do everything we can to reassure hard-working Ontarians that we have their backs and are protecting them when they’re making such a major purchase.

This is all about protecting consumers and making sure they know their rights, while also informing businesses of their obligations and making it easier for the vast majority of these businesses to comply, as the vast majority wish to.

Speaker, a new consumer protection act is needed, and this is a bill that I believe all Ontarians can get behind.

Our government is working for you, as it continues its work to find solutions that make life easier for Ontarians. We must change with the times, and that is why we decided against proposing further amendments to the existing Consumer Protection Act—and replacing it altogether. The changes we are proposing would, if passed, maintain and build on the current law’s intent in consumer protections while targeting significant consumer harms, particularly new consumer harms. These improvements would result in stronger protections and, we believe, a stronger economic climate. At the same time, we must help guide businesses about their responsibilities and obligations to comply.

I call on all parties to support this important bill to promote a safe, fair and informed marketplace.

The Acting Speaker (Ms. Bhutla Karpoche): Questions?

Mr. Tom Rakocevic: First off, I want to acknowledge and congratulate the minister and his ministry for their work on this bill.

I also want to acknowledge the presence of former minister Tim Hudak, who was there as minister for the act that this bill actually repeals and replaces.

I understand that this bill is the culmination of months and years of work, of consultation, and I know that it probably wasn’t easy. When it comes to consumer protection, you have the industry and industry players that have a lot of money and associations and power, and then you have to balance the interests of the consumers, and those who are advocating for them usually are smaller associations, advocates, individuals and academics.

My question is twofold: How did you balance those competing interests, and do you believe that there is a role in government to support those consumer protection groups who are struggling to fight Goliath in this case?

Hon. Todd J. McCarthy: I thank the member opposite for the thoughtful question.

There was wide consultation. It began in March 2020, just before the COVID restrictions were put into place, and it concluded earlier this year. This included, of course, online submissions. It included round tables. It included written submissions. And we heard from everybody—individual consumers with their own anecdotes, families of those who were affected, law enforcement, legal groups and consumer advocacy groups, as well as specific groups representing the elderly, one of whom I quoted in my speech. With that kind of feedback and consultation, we believe we’ve found that correct balance the member speaks of.

The Acting Speaker (Ms. Bhutla Karpoche): Questions?

Mr. Billy Pang: Thank you, Minister, for introducing the legislation that, if passed, will strengthen protections for Ontarians from unfair business practices.

This bill is about prohibiting unfair business practices. It’s about consent. It’s about removing unnecessary barriers. It’s about fairer exit options. It also lets the ministry hold bad actors accountable. It also helps businesses to comply with—easier to comply with the consumer protection rules.

You just mentioned a little bit more about the public input, so I appreciate that.

Can the minister expand more about the public input and how important it is to this bill?

Hon. Todd J. McCarthy: I thank the member for his input. His private member’s motion was something we listened to very carefully—and I’ve spoken to my critic opposite as well. That’s what makes this bill really a very inclusive bill—not only did we have the widespread consultations from people from all walks of life, and experts in consumer advocacy and law enforcement, but we listened to members of this House and we listened to

people in our riding. I've had informal conversations about anecdotal stories, some involving the NOSIs—quite tragic and sad—and others involving simpler contracts like gym memberships and subscriptions, where there are impediments to getting out early. We've listened and we've responded to consumer contract concerns, again, with this bill.

We welcome proposed amendments, but I think this bill finds the right balance and is based and reflective of input from literally thousands and thousands of participants.

The Acting Speaker (Ms. Bhutla Karpoche): Questions?

MPP Jamie West: Thank you to the minister for his debate on this bill. It's a long bill. I'm not allowed to show it as a prop, but it's a very thick bill with lots of details in it.

One of the first things that popped into my mind when I was thinking about consumer protection is the number of calls I've been getting over the last year and a half—almost two years—about the high price of food. Many constituents in my riding and perhaps across Ontario believe they're being gouged by grocery stores. I know there's a section in here about—it changes language to allow that it is prohibited practice to charge a price for goods or services that grossly exceeds the price at which similar goods or services are available from similar suppliers. But what about a situation in the grocery store where it feels like all the grocery stores have raised their prices, artificially inflating the cost of things and hitting people in the pocketbook? How does this bill help them?

Hon. Todd J. McCarthy: To the member opposite: The new act, if passed, is intended to strengthen prohibitions against unconscionable conduct, including practices related to price gouging.

When it comes to the cost of groceries, of course, we've already had debate in this House about price escalations, particularly for groceries, that arise from the carbon tax, and I think the member opposite knows our government's position on that. We say repeal the carbon tax, and we've called upon the federal government to do that.

With respect to price gouging generally, it is a specific, prohibited, unfair practice in the proposed new bill. It will better enable our government to respond to price gouging in the marketplace in the future, in a general sense. This prohibition would not address systematic high prices, including in sectors such as grocery retail, as the CPA is not a price-control statute. Issues related to market dominance and anti-competitive conduct would typically fall under the jurisdiction of the federal Competition Bureau.

The Acting Speaker (Ms. Bhutla Karpoche): Questions? The member for Mississauga—Erin Mills.

Mr. Sheref Sabawy: Thank you, Madam Speaker. Through you: I would like to ask the minister about the notices of security interest, the NOSIs. Lots of my constituents in Erin Mills have been raising some worries. With their age going up, they are looking into selling their properties. They start discovering that there are some practices from some of the predatory businesses, in having

some NOSIs under titles—and they weren't aware or they cannot get off it in an easy way. I hear that even the numbers, from a few thousand, have gone up to over 30,000 currently, in the meantime. Can the minister tell us how this legislation is going to help us address that issue?
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Hon. Todd J. McCarthy: I thank the member opposite, and I'm looking forward to hearing his speech in the House later today as he enters the debate on this important bill.

It is a start, with section 60 of the act, where we address a 15-day period after which a NOSI must be extinguished by a business if a consumer contract is cancelled. That's in this act, and it replaces what's not in the other act. The existing act doesn't address this. Over and above that, we are doing this consultation paper, this consultation period, up until December 1 of this year, because we know that we need to take immediate steps. One of those steps is recommending to homeowners to do a credit check or a title check on their own property to see if there's anything unknown or surprising to them in terms of a registration on their title. That's important. So just as a health check we carry out for our own personal health, do so with your own home, even before you refinance yourself.

The Acting Speaker (Ms. Bhutla Karpoche): Question?

Mr. Terence Kernaghan: I'd like to thank the Minister of Public and Business Service Delivery for his presentation this morning.

Before I ask my question, as a preamble, I just wanted to let the minister know that—before the minister says this is something that falls within the purview of HCRA or Tarion, the Ministry of Consumer Services pursued an action against K-Tech Building Systems and Stanley Kondrotas, in the case of Bonnie Engel's cottage.

My question, though, comes from Canadians for Properly Built Homes, who have asked the ever-changing minister this since 2019. I'd like to ask it again. Homeowners have purchased homes with used furnaces. Will this government take steps to have builders stop contravening the act and installing used furnaces in newly built homes, or will the minister, at the very least, require builders to disclose this in advance on the agreement to purchase?

Hon. Todd J. McCarthy: The member opposite does raise an important concern. The concern with respect to used furnaces in homes is not a specific part of this piece of legislation, but it certainly does fall under at least one, if not two, of the delegated administrative authorities within my ministry. He rightly mentioned the Home Construction Regulatory Agency and, of course, Tarion. We are very concerned with any misdeeds by the bad actors who are out there building homes. It's contrary to the general purpose of something being fit for its purpose and the expectations of the consumer and a major purchase in their lifetime. We believe in and trust in those agencies to enforce against bad actors when complaints are received.

The Acting Speaker (Ms. Bhutla Karpoche): Further debate?

Mr. Tom Rakocevic: It is an honour to rise as the official opposition's lead in speaking to government Bill 142, entitled Better for Consumers, Better for Businesses Act.

Nothing personal here, of course, but as you could imagine, on this side of the House, we deal with government bills with a healthy amount of skepticism, as many bills come wrapped in a hopeful name and elegant packaging but too often hide a dangerous core. As a matter of fact, many opposition critics and researchers have become violently ill when handling new government legislation at times.

Speaker, I have a young family to take care of, and I could not take any chances, so I did the only responsible thing, as critic, before diving into this legislation: I first contacted poison control to take the first look. And so there I was, watching with trepidation, at a safe distance, as the team went about leafing through this highly technical bill in their bright yellow haz-mat suits. And imagine the relief and surprise I felt when, after a long period of examination, the team began unzipping their suits and handling the bill with bare hands. We haven't found a poison pill, for now.

But in all seriousness, I'd like to acknowledge and congratulate the minister and Ministry of Public and Business Service Delivery for their work on this bill, which entirely repeals the Consumer Protection Act, 2002, and replaces it with the legislation we are now debating, and which I believe will improve consumer protection in some important areas—a process that has no doubt taken many months, if not years.

While the government has numbers—meaning an army of staff—and time on their side when it comes to drafting legislation, we in the opposition have neither when it comes to critiquing and analyzing it. So I would like to thank our small but mighty research team, especially Caitlin Hipkiss, for her tremendous work in a short time. As well, I'd like to thank a number of other contributors who have come through in a short period, including Marina Pavlović, associate professor at the faculty of law at the University of Ottawa; Dave Deonarain, real estate lawyer; the consumers council; Canadians for Properly Built Homes; consumer advocate Barbara Captijn; Linda Palmieri, a concerned citizen; and many more I've had the chance to contact in this short time.

I'd also again like to thank the minister and his ministry for arranging a short technical briefing that helped address some of the immediate concerns we had upon reading the bill.

Speaker, the need for consumer protection in Ontario has never been greater. As many find themselves affected by the affordability crisis, the value of a dollar means more now than ever. People are frustrated out of their minds with price gouging, misleading advertisements, shrinkflation. To top it off, entire industries are posting massive profits while people are struggling to survive. And, of course, there's an unending variety of scams particularly targeting our elderly and most vulnerable. It is our respon-

sibility, as legislators, to ensure that Ontarians have the gold standard of consumer protection that they deserve.

That being said, today we are debating a government consumer protection bill that would replace and repeal the existing act that's there today. Analyzing this act was challenging, as parts of the act have been moved around and deleted entirely, leaving us concerned that consumers would not be protected in some areas. As well, certain protections were removed from legislation, placed into regulation—and this reminded us of what happened with the PAWS Act. As you may remember, there was a problem when provisions were removed and were to be prescribed by regulation—however, when the regulations were delayed, it actually led to no laws in place for a period of time. This caused a series of problems, and we want to ensure consumers don't find themselves in a similar situation, without protection—because this bill moves many provisions from legislation into regulation and also appears to expand the scope of what provisions can be made into regulation.

Early analysis from law firms has suggested that this list of areas signals that the regulations under the new CPA may be more detailed and expansive than the current version. It is difficult to ascertain what the impact will be, as we do not yet have the text of the regulations, which is always a challenge. As it stands, we know that previous provisions on motor vehicles and the cashing of government cheques have been removed from the legislation in favour of shifting to regulation, as an example.

At the briefing, ministry staff answered some of our questions and said that there would be a seamless transition that would not leave unintended holes in protections. So I will move on and dig deeper into this legislation.

When this legislation was announced on October 23, the government stated that it would “strengthen protections and make life easier for consumers and businesses” through a series of initiatives it included in its background. I will now reference each initiative and briefly discuss whether I think it is a valid issue to be addressed and if the government's aims will improve said issues. So let's see what they are.

First off, tackling unfair business practices: This legislation changes language to allow that it is a prohibited practice to charge for goods or services that grossly exceeds the price at which similar goods or services are available from similar suppliers—or to state it simply, price gouging is not allowed. In the midst of this affordability crisis, the public certainly wants to see action on this. After grocery chain CEOs testified in the House of Commons, Dalhousie University polled Canadians about their opinions on food inflation; 31% of Ontarian respondents blamed price gouging, and a significant number of respondents across the country believed it was in fact the role of government to intervene.

We New Democrats are committed to fighting price gouging wherever it rears its greedy head, and we are interested to know how this government intends to do it with this legislation. In the way that it is worded, it will not stop industry-wide gouging but will only address

individual sellers as compared to their competitors as a whole. This legislation defines price gouging as an unconscionable act and includes other examples such as the misrepresentation of products or services.

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At present, unconscionable acts include representations that goods are new or unused if they are not, for example representing a used appliance for sale as if it was new. This can lead to serious consequences in the mechanical safety and operation of the item. It also prohibits exploiting a person's inability to understand and expands these rights to include language barriers as a reason as to why a person may not be able to understand a contract. It also goes further to lay out that it is an unconscionable act to enter into a contract with a consumer if the person or business doing so knows that there is no reasonable chance that the consumer will be able to pay the total amount owing under the contract.

This bill changes language to allow that it is a prohibited practice to charge a price for goods or services that grossly exceeds the price of other similar goods. So this is an attempt to curb gouging, and that is good. The only problem, you could argue, is, well, what happens when an entire section of the market is charging high prices? So I have questions about what would happen in monopoly situations where similar suppliers or businesses are all offering products with the same inflated price. You might say that this act is not intended to regulate the market—and I guess that's a different discussion, but I appreciate this safeguard in place here. So while all these aims of the proposed legislation and this initiative seem to all be positive and supportable, it remains to be seen how this will be undertaken and enforced.

The next initiative, addressing predatory practices by some suppliers leasing equipment to homeowners: This issue has garnered quite a bit of media attention. Often they involve door-to-door HVAC rentals and sales that have resulted in many consumers being taken advantage of due to an inability to understand often-misleading contracts and terms. In this initiative, the government tries to address a common problem in what they call purchase-cost-plus leases, where the amount of product drastically exceeds the cost of the purchased good.

A purchase-cost-plus lease is an agreement where a party agrees to reimburse the contract party for expenses plus a specified profit proportional to the full value of the contract—for example, you need to purchase an item that's \$1,000, but you don't have that up front; instead, you enter into a contract where the full term is \$1,300 over two years, and you pay a monthly fee to the person providing the contract with that extra profit.

Cost-plus leases can be a large problem when the amount of profit drastically exceeds the cost of the good. This bill would add provisions that would entitle the lessee to purchase the leased goods and terminate the lease at any point during the lease term, upon payment, not exceeding the cost at which the lessee may purchase the leased good. The cost must decrease to \$0 during the lease term.

The legislation states that a purchase-cost-plus lease would be “a lease under which the total amount payable

exceeds 90% of the estimated retail value of the leased goods.” The provision does not regulate the market, but it does regulate at what point a consumer can exercise their rights. For example, a furnace at retail could cost \$6,000. Frequently, we will see contracts with exorbitant markups. With these new provisions, using \$6,000 as an example, the total amount payable could now go up to \$11,400, but not above. For contrast, in one case, a senior couple in Welland saw a \$43,000 bill for a \$6,000 furnace.

So this change seems to be a positive move, as the legislation adds provisions to allow customers to purchase and terminate the lease at any point during the term, requires that costs decrease to \$0 during the lease term and caps, and even more.

There are also some provisions here that limit contracts being initiated at a person's dwelling, and that clearly state that consumers may, without any reason, cancel certain listed consumer contracts within 10 days. I think this section is long overdue, as door-to-door sales have resulted in a huge amount of consumer complaints that continue to shock people when reported in the media. One such type of scam is referred to as notices of security interest, often referred to as NOSIs or liens, which I will cover in greater detail soon. This initiative is welcome, and certainly supportable.

Providing an exit for time-shares: This initiative is self-explanatory and needed, as many consumers and their families locked into infinite time-share contracts exist today. With this new legislation, a consumer can automatically exit a time-share contract after 25 years, or at the time of their passing, with limits to any exit costs. It is also worth noting that the ability to exit a time-share contract on or after the 25-year anniversary, so long as the termination fees and other requirements are met, is in fact retroactive. This is good. It is not often that we see retroactive changes. I believe this will assist many individuals who are struggling to resolve disputes relating to time-shares for deceased family members. We do not have more information, as this will be defined in regulations, but this initiative will improve the current situation for consumers.

Clarifying rules for gift cards: again, another self-explanatory initiative that seeks to clarify that all purchased prepaid cards cannot expire, regardless of how they are purchased. Despite an already-existing ban on gift card expiration dates in Ontario, CTV News reported earlier this year the case of Carola Della Mattia of Brampton, whose \$250 prepaid Visa gift card had an expiry date as well as a service fee that ate away at the balance—as prepaid credit cards may also have activation fees and maintenance or dormancy fees deducted each month that many are unaware of. Like too many consumers who are taken advantage of, Carola only found justice after the company was shamed in the media.

I should also note that points and loyalty cards that are used for collecting store awards are not covered by gift card rules, so we could see there is room for improvement here.

It is also interesting to note that approximately 2% to 4% of gift cards in the US are never claimed, representing billions in profits for retailers, according to a study by the

Retail Gift Card Association. I imagine the statistics are similar here.

I also wonder about protecting consumers who have gift cards for stores that have declared bankruptcy. You may wonder, how does the gift card rule apply to this and protect consumers? Well, currently it does not. When a company files for bankruptcy, the ban on gift card expiry is not applied. Enhanced clarity on this to ensure that all gift cards cannot expire is welcome.

The next initiative, protecting consumers' right to take action in court—

Hon. Stephen Lecce: Point of order.

The Acting Speaker (Ms. Bhutla Karpoche): I'm sorry to interrupt the member. The Minister of Education has a point of order.

Hon. Stephen Lecce: I do apologize to the member opposite. I just noticed that our wonderful young people, students from Bialik, are with us today. I want to welcome them to the people's House—and encourage you to see yourself sitting in this government one day.

The Acting Speaker (Ms. Bhutla Karpoche): That is not a point of order.

I turn back to the member from Humber River–Black Creek.

Mr. Tom Rakocevic: Despite the question of the validity of the point of order, I do also want to welcome the young ones and their teachers here today. Welcome and enjoy. I'll try to be as entertaining as a cartoon, okay?

Again, protecting consumers' right to take action in court: Some businesses will try to protect themselves here in Ontario by creating contracts that suggest wronged consumers pursue their claims in courts in other jurisdictions. For instance, the business will state that their headquarters are on another continent and suggest consumers file in that jurisdiction. Ontarians have a legal right to pursue their claims here in Ontario courts. This legislation will require that businesses cannot include terms in a contract that could mislead or suggest that consumers cannot have their disputes heard in an Ontario court. Again, this is positive and supportable.

Next, larger fines for illegal business activity: Here is a strategy commonly employed by this government—doubling fines. The issue here is that raising fines to an astronomical amount doesn't mean that maximum fines will actually be issued. Let's take an example. The theoretical fines for landlords in Ontario can be as high as \$50,000 for individuals and five times that amount for corporations. However, as reported by sudbury.com, out of 51 fines levied by the Landlord and Tenant Board in the last four years, three quarters were for \$2,000 or less, with by far the most common fine being \$1,000. This is obviously way under the maximum. Currently, the maximum fines for a person or business convicted under the Consumer Protection Act are \$50,000 and \$250,000, respectively. This new legislation would double those amounts. Wronged consumers will need a court to determine that the act was breached for a fine to be laid. As you know, most consumers do not have the financial means to pursue these claims, because often the value of

the claim is significantly below the legal fees required—not to mention the time it would take.

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It would make sense to increase the penalties, not just fines, for offences to act as a deterrent. For example, Australia recently changed its consumer protection legislation to include significantly higher penalties, up to \$50 million.

Larger fines like those in Australia would serve as a stronger deterrent than a simple doubling. So here the doubling of fines may appear like a strong move, but time will tell if hefty fines are levied. Nonetheless, this too is supportable.

Deterring businesses from refusing to provide statutory refunds: Currently, in law, there are provisions for businesses to provide consumers with a refund when they are entitled to one, but that doesn't always happen.

Earlier this year, CTV News reported on the frustrating issues faced by an Ontario resident named Michael McKelvie, who was being denied a refund he was entitled to on an expensive camcorder he had purchased from Amazon. Again, a refund was finally granted after the story broke in the media.

Within the new proposed act here, consumers who sue businesses over refund issues could be entitled to recover three times the original refund amount. Although this, once again, requires the consumer to often fight a large retailer in court, this would be a beneficial change.

Addressing automatic contract for service renewals: This initiative seeks to protect consumers from various changes to contracts through a series of limitations. This could help warn and require consent from consumers on unwanted extensions or price changes. There are suggested regulations that could include ongoing rights for consumers to cancel. Often, these changes in contracts or renewals are one-sided. So once more, this would be a positive change, though it appears it will rely on future regulation changes.

Right to review: Ontario new home warranty advocates have told me that they have been approached by many disgruntled consumers who have been threatened or even sued by home builders for speaking out about the problems they are facing. The government says that this legislation would prohibit businesses from creating contract terms to prevent consumers from being sued or punished from publishing negative reviews—another positive move.

Consultations on regulations: In addition to the above, the government is proposing to make it easier to cancel subscriptions and memberships, provide free electronic access to their consumer reports and credit scores, and allow consumers to place a security freeze on their credit reports and place explanatory information on their consumer files. I do look forward to hearing the results of this consultation.

Finally, it's time to deal with the initiative entitled "Helping Consumers with Discharging Certain Notices of Security Interest." I know the minister spent quite a bit of time in his speech on this. This issue comes up often in the media, and it's increasing. I suspect every member in this

House has heard difficult stories faced by their residents with regard to these notices often called liens or NOSIs. Notices of security interest—abbreviated as NOSI—are easily registered on the land registry system by third parties when they install a fixture like a furnace or water heater on the property. Businesses claim that registering a NOSI is a form of protection, in case the homeowner defaults on payments or sells the property. Unfortunately, some businesses will use these NOSIs to scam consumers out of money when they are desperately attempting to refinance or sell their homes. Of course, these scammers search out elderly and other vulnerable individuals to take advantage of—take the story of Ian Craig in Kitchener, reported by Kitchener CTV News, who had \$150,000 of NOSIs on title to be cleared before he could refinance his property.

Recently, a frustrated daughter, Linda Palmieri, reached out to me to tell the story of her in-laws who live in my community. She describes them as sweet, kind and trusting people who have been targeted from the years 2015 to 2021 and have a dozen NOSIs on their home, totalling tens of thousands of dollars. In addition to the NOSIs, they were sold multiple products and services they don't need, at exorbitant prices, including a surge protector costing \$15,000. Police have been involved, but she wants real action to prevent this from happening to anyone else. Sadly, there are many more examples.

In the words of the government, “The proposed new legislation would clarify a business’ obligation to discharge a NOSI under specific circumstances. It also allows some consumers to receive assistance from the Ministry of Public and Business Service Delivery in enforcing a business’ obligations to discharge a NOSI.”

Often, businesses violate the act by not disclosing that security interest, where thousands of dollars have been taken out against their customer’s home titles. Typically, these interests are used as collateral and a homeowner only comes to discover that these security interests have been applied to their home when they attempt to sell or remortgage their home.

These situations really highlight the issue of predatory sales tactics in the home equipment industry, particularly affecting vulnerable individuals such as senior citizens and those with language barriers or disabilities, but the scary thing is that it can happen to anyone.

You may recall the media story about Tracy Spence, a resident of Toronto who faced a shocking cost to buy out a rental contract for a simple furnace and air conditioner. Having paid over \$7,000 in monthly rental fees since 2016, she was informed that it would cost an additional \$32,406 to own the appliances. This was far more than the combined cash selling price of \$10,798 listed in her contract. Spence, like many others, felt deceived after signing up to rent home energy appliances. Spence had felt pressured by a fast-talking salesperson when signing the rental deal in 2016, and the promised cost savings didn't materialize as expected. Spence decided to exit her contract in 2019 when complications arose while trying to refinance her mortgage due to a lien for the appliances

placed on her home, as is often the case. To address this issue, victims have sought legal help to have the NOSIs removed from their homes. In some cases, the police have become involved to investigate criminal activity associated with these scams and try to stop them before they progress.

I cannot stress enough the action required to protect consumers from these scams that have led to incredible stress, worry and financial ruin for many who have faced foreclosures because of a NOSI that was placed on their property without their understanding or knowledge. So I ask you, do these proposed changes go far enough? As stated above, we've seen situations where seniors are forced to pay out tens of thousands of dollars in NOSIs that were obtained via unscrupulous practices. We've seen cases where seniors will have a series of NOSIs, all from different suppliers, for various equipment—some even have cases where a person will have numerous pieces of the same equipment.

I understand that the government is currently undergoing a consultation on the rules governing these NOSIs, and there are a number of ideas on how to address this problem. Let's take one, for example. Dave Deonarain, a real estate lawyer, recently reached out to me stating the problems that come with how easily a NOSI can be registered against a property and how hard they are to remove. He has found over 20 files where there was a NOSI registered without the client being aware. He further claims that every time he has attempted to remove a NOSI, the holder of the interest has been uncooperative, and it requires lots of effort to have them removed. For instance, one of his clients had to go to a company's head office after four long weeks of getting nowhere with emails, letters and phone calls. Another client required three to four weeks of that, and it became a wild goose chase from one company to another before it could be discharged. Finally, a current client of his is selling his property and will not be able to discharge all NOSIs on his property before the closing date. One of the NOSIs is registered to a company in Vancouver, and five telephone conversations with the company have yet to fix anything. Mr. Deonarain believes the solution would be a mandatory requirement that only licensed Ontario lawyers register, discharge or assign NOSIs via the land registry—and I'm sure, during your consultation, you will hear many, many different suggestions and ideas.

Also, others want even more drastic change. The government has promised that all options are on the table, and I will hold them to their word on this. We urgently need action to end these scams once and for all.

Door-to-door sales: At present, there is a right that a supplier can't solicit a consumer to enter into a direct agreement unless the consumer has initiated the contract or the consumer has a specific request that the supplier attend at the consumer's dwelling. These provisions were implemented under the previous government following an ongoing problem of predatory door-to-door sales for things like furnaces, water heaters and other installation equipment. Critics, however, have pointed out that these

provisions are easy to circumvent, particularly with vulnerable populations, as they would only require an invitation from the consumer.

In the present legislation, cooling-off periods are sprinkled throughout for various named consumer contracts. This new legislation consolidates those cooling-off periods and states that a consumer may, without any reason, cancel a listed consumer contract within 10 days. This does not, however, apply to new home purchases, which are often the biggest purchase of a person's life.

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The bill adds new requirements for NOSIs, and the ministry is currently undergoing a regulatory proposal on their use.

As I stated earlier, we've seen situations where seniors are forced to pay out tens of thousands of dollars in NOSIs that were obtained via unscrupulous practices. We've seen cases where seniors will have a series of NOSIs, all from different suppliers, for various equipment—some even have cases where a person will have numerous pieces of the same equipment; again, I've mentioned some paying for equipment that doesn't function. Some are even paying for equipment they no longer have. In this bill, there are new provisions that would require that a supplier of certain rented or leased equipment—e.g., furnaces, water heaters—to discharge any related NOSIs within 15 days of cancellation or termination of a consumer contract.

Another positive step is that consumers would have the right to rescind a contract for one year after entering the contract if an unfair practice has taken place, or one year after learning an unfair practice takes place, whichever is later—presently, consumers only have this right for one year of the contract starting. These provisions are an acknowledgement that an unfair practice can occur during the contract, and provide consumers with the right to exit said contract after an unfair practice occurs.

I have now reviewed the highlights of this bill as framed by the government itself. All are improvements, and all appear supportable.

Now I want to take a step back for a moment and review the need for better consumer protection in Ontario. The Law Commission of Ontario has stated that consumer protection legislation attempts to address inequities in negotiating positions and access to information in order to promote a trustworthy marketplace for consumers, fair competition among businesses and marketplace efficiency. Lengthy and hard-to-read-and-understand terms of service contracts mean that, in many cases, consumers are agreeing to unwanted terms or falling prey to unfair practices, and that consent is illusory.

It has been said that the EU is the gold standard when it comes to consumer rights and protections, and within Canada, Quebec and BC lead the way.

The Consumers Council of Canada identifies the following as the international consumer rights and responsibilities, and they are:

“(1) Basic needs

“The right to basic goods and services which guarantee survival.

“The responsibility to use these goods and services appropriately. To take action to ensure that basic needs are available.

“(2) Safety

“The right to be protected against goods or services that are hazardous to health and life.

“The responsibility to read instructions and take precautions. To take action to choose safety equipment, use products as instructed and teach safety to children.

“(3) Information

“The right to be given the facts needed to make an informed choice, to be protected against misleading advertising or labelling.

“The responsibility to search out and use available information. To take action to read and follow labels and research before purchase.

“(4) Choice

“The right to choose products and services at competitive prices with an assurance of satisfactory quality.

“The responsibility to make informed and responsible choices. To take action to resist high-pressure sales and to comparison shop.

“(5) Representation

“The right to express consumer interests in the making of decisions.

“The responsibility to make opinions known. To take action to join an association such as the consumers council to make your voice heard and to encourage others to participate.

“(6) Redress

“The right to be compensated for misrepresentation, shoddy goods or unsatisfactory services.

“The responsibility to fight for the quality that should be provided. Take action by complaining effectively and refusing to accept shoddy workmanship.

“(7) Consumer education

“The right to acquire the knowledge and skills necessary to be an informed consumer.

“The responsibility to take advantage of consumer opportunities. Take action by attending seminars and workshops, work to ensure consumer education takes place in schools.

“(8) Healthy environment

“The right to live and work in an environment that is neither threatening nor dangerous and which permits a life of dignity and well-being.

“The responsibility to minimize environmental damage through careful choice and use of consumer goods and services. Take action to reduce waste, to reuse products whenever possible and to recycle whenever possible.”

And, additionally: “Privacy

“The right to privacy, particularly as it applies to personal information.

“The responsibility to know how information will be used and to divulge personal information only when appropriate.”

The council has also submitted that “consumer issues are barely confronted by a plethora of federal and provincial agencies acting in isolation, often with inadequate

resources. As a result, Ontario consumers must shop around their concerns in a mad hunt for justice.

“They must more often resort to lawsuits, seek guidance from consumer organizations, or express anger and frustration or organize reaction using online reviews and social or other public media.

“Too much of this reaction leads only to frustration and shared anger, rather than confidence inspiring solutions for consumers.

“Without remedial action, an already weak, fragmented provincial consumer protection regime will be further degraded by government financial constraints and pressure from competing interests, inside and outside government.”

Let’s talk about the EU gold standard. Generally speaking, what gives the EU such strong consumer protection laws is that its consumer protection bodies are divided into two streams: (1) the ECC Net, or the European Consumer Centres Network, which provides consumers with advice, legal assistance and advocacy work; and (2) the CPC Net, or the Consumer Protection Cooperation Network, which enforces consumer protection laws across the EU.

ECC Net increases consumer confidence by providing free information and advice on consumer issues as well as assistance with complaints. ECC Net also offers advice on legal protections throughout the EU. ECC Net is co-funded by EU governments and is staffed by legal experts who assist consumers free of charge. The service is not only accessible by having a centre in virtually every EU country, spanning 29 languages, but it also does advocacy work and assists governments with consumer protection policy and legislation. CPC Net, or the Consumer Protection Cooperation Network is made up of various administrations that enforce consumer protection laws in the EU. CPC Net has strong and swift powers that enable it to detect irregularities and take action against mal-intentioned sellers and businesses. CPC Net has enforcement authority over unfair commercial practices; e-commerce; geo-blocking; package holidays, including time-shares and cruises; and online selling, to name a few of many.

When it comes to consumer protection in Ontario, the issue for me is when the government creates a set of laws and then leaves David on his own to fight Goliath. Consumers need an ally, a powerful entity that has their back in the same way that industry has. It’s about the need for policies that make it easier for individuals to cancel subscriptions and membership agreements without facing exorbitant fees or complex, convoluted processes. It’s about ensuring that our rights as consumers are protected, even when our circumstances change. While the provisions in this bill are a step in the right direction, they can, and should, be taken further.

As critic, I often seek input from consumer advocates and organizations. However, I am sad to report that many of these organizations are on the brink of extinction here in Ontario and across Canada. The consumers council, in their 2020 submission to the Ministry of Public and Business Delivery, recommended the “creation of a consumer advancement fund, compensating consumer

organizations, and introducing a contributions program for non-profit consumers and other voluntary organizations.”

I think the consumers council summed it up best in their 2020 submission when they describe the importance of consumer trust and the role it plays within Ontario’s economy and the proper functioning of markets. They go on to say, “Ample evidence exists that consumer protection in Canada has diminished in direct proportion to the absence of vigorous external surveillance and government attention to its mandate to promote and protect consumer interests.

“The need is urgent to restore and rebuild consumer confidence and the integrity of the marketplace.

“While the various roles and responsibilities for the CCA recommended here are much-needed and critical, the most important overall role will be its ability to effectively advance the consumer voice in government.

“Someone must be present to speak up for consumers, make their needs known and objectively organize insights gained from their engagement to be presented to the House Senate committees and government agencies that make important decisions impacting Canadian consumers.”

So what’s missing? Does this fix consumer protection in Canada? I know the minister quoted the phrase “caveat emptor.” The question is, does that exist at all in any way, shape or form still in Ontario? Does it exist in Canada?

1510

Speaker, the bill moves many provisions from legislation and into regulation and appears to expand the scope of what provisions can be made in regulation. There are 48 items the government has identified. Again, early analysis from law firms suggested that this list of areas signals that the regulations under the new CPA may be more detailed and expansive than the current version. As with everything, there is always room for improvement, so I look forward to the committee stage of this bill in particular.

For example, when it comes to online agreements and the monetary limit of \$50, I would argue that the monetary limit should be removed and that the act cover all such agreements. Section 16—coverage of the act—names some transactions. I hope that these are just examples and not an exhaustive list. I would hope this would also be clarified so that the intention of the act to cover all transactions is reflected in the text of the act.

Under section 50—the cooling-off period—right now, it only covers the enumerated agreements, meaning it doesn’t cover any agreements conducted online, even if they meet the monetary limit and those are currently covered. While section 50 suggests that other agreements may be added through regulation, it is a significant change from the current legislation.

I would also like to note that when it comes to the standard for assessing unfair practices, neither the current Consumer Protection Act nor this proposed legislation provides a standard to assess whether a practice can be considered unfair.

I would like to quote part of a submission by the Competition Bureau on the future of competition policy in

Canada, which noted that a standard should be prescribed in legislation. It stated:

“It is important that the act be clear that all consumers, including those who are less sophisticated and more vulnerable, be protected from deceptive marketing practices. Should it not, the proper functioning of the marketplace will be distorted in each instance that a consumer is misled into transacting with misleading advertisers rather than honest competitors.

“The act has yet to prescribe a consumer standard for deceptive marketing conduct, and so the matter has been left to the courts to adjudicate. This has resulted in a lack of consensus and, in many instances, the introduction of standards that fall short of ensuring adequate protection. To correct this, the act should be revised to articulate an appropriate threshold, and in doing so should adopt the standard set by the Supreme Court of Canada (SCC) in *Richard v Time* (Time). That case concerned the test for false and misleading representations under Quebec’s Consumer Protection Act’s (CPA). The SCC acknowledged that the CPA language in question was based upon certain text located within the Combines Investigation Act and is now analogous to that found within the act.”

Under “Disclosure of information” in section 4, it states, “(1) If a supplier is required to disclose information under this act, the disclosure must be clear, comprehensible and prominent.” What is the definition of “clear” and “comprehensible”? As we know, most consumer agreements are drafted in a language that is not easy to understand and often uses complex language.

It is not unprecedented to require that disclosure agreements be written in plain, easy-to-understand language—take, for example, the Ontario Securities Commission’s “Notice of Amendments (Related to Implementation of Stage 1 of Point of Sale Disclosure for Mutual Funds).” It states: “The Fund Facts is still required to be prepared using plain language and in a format that assists in readability and comprehension.”

There are also some reasons from stakeholders that I would like to share.

For some time, advocates and consumer protection experts have been calling for regulations on new home sales and their warranties.

Canadians for Properly Built Homes issued the following statement in reaction to this proposed bill:

“The Better for Consumers, Better for Businesses Act, 2023 is a step in the right direction for some Ontario consumers, such as a monthly free credit report and clarifying rules for gift cards. Unfortunately, it does not address key areas of concern for CPBH and many purchasers of newly built homes, or those considering purchasing a newly built home, such as:

“1. Ensuring that the largest purchase that most make, a home, is good quality—or even meets the minimal code;

“2. Addressing the ongoing serious shortcomings of key administrative authorities, that are supposed to be focused on consumer protection, such as:

“—the Home Construction Regulatory Authority (HCRA) in relation to the misleading Ontario Builder

Directory, and preventing builders from secretly selling newly built homes with used and/or damaged furnaces, and

“—ending Tarion’s monopoly and introducing a competitive, multi-provider model for warranty protection as was recommended by Justice Cunningham in 2016, is offered by much of the rest of Canada, was promised by the PCs before the June 2018 election and was recommended by the Ford government’s own consultation (which they swept under the rug).”

Again, in the words of CPBH, “When is the” existing “government going to address the biggest consumer protection problem in Ontario: protecting consumers who buy newly built homes? When will the building code be enforced during construction in Ontario? When will inspections during construction be enforced on every home built? When will the Ford government reverse its decision to allow remote municipal inspections during construction? When will consumers be able to have confidence that their newly built home will not injure them or make them sick? Once again, we see the ... government tinkering at the margins instead of getting the big problems fixed. It’s what we have come to expect. And it’s far from what Ontarians need and deserve.”

Consumer advocate Barbara Captijn noted:

“This bill does not address major problems in lack of consumer protection in Ontario. It excludes protections for new home buyers in the biggest purchase of one’s life.

“Leaving significant gaps in this bill seems like repairing the roof of a car when the engine is faulty. Doing a few touch-ups to the 2002 act isn’t significantly improving consumer protection.

“The subtitle of the bill, the Consumer Protection Act, ‘protecting consumers, protecting businesses’ mixes two very different things. Individual consumers don’t have the financial resources businesses have, nor the time or tax deductibility advantages to resolve injustices in the courts. Consumers are the most vulnerable party in a business transaction, which is why we need a strong Consumer Protection Act.

“Some of the proposals in Bill 142 are a step in the right direction, such as providing an exit to time-share agreements, limiting automatic contract renewals without specific consent and preventing suppliers from soliciting at a consumer’s dwelling etc.

“But this bill ignores the 900-pound gorilla in the room, unfair business practices in new home sales. As with the Consumer Protection Act in 2002, this new bill specifically excludes real estate transactions except, oddly, for time-share purchases.

“New home buying is an area where consumers need to be protected, since one’s life savings are often at stake, as well as one’s well-being and stability. But there are growing numbers of reports in the media about unscrupulous practices in this area, such as developers taking deposits and not building homes they’ve contracted to, project cancellations, price escalations, preventing consumers from speaking out about problems with developers and selling homes without the necessary provincial approvals or the finances to complete the project.

“The government announced they are clamping down on what they call ‘bad actors’ and ‘unscrupulous builders,’ but there’s nothing in the Consumer Protection Act to protect consumers in the biggest investment of their lives.”

So those who are long-time consumer protection advocates, who have fought tooth and nail on the issues of home warranty—I’ve read quotes from them on their feelings about the current legislation before us.

Overall, is this legislation an improvement over the Consumer Protection Act, 2002? Yes, it is. There are improvements here. Will this make Ontario the gold standard of consumer protection amongst all the jurisdictions out there? I think there is much more work required to bring us to that standard. Why? Well, there are many reasons—but one: We lack enforcement. This legislation does change laws to better protect consumers, but ultimately consumers will have to seek justice in court against companies with massive wealth and teams of lawyers. Consumers will be better armed but, in my opinion, they remain outgunned. Furthermore, consumers face industry-wide issues that this legislation cannot fix, and these powerful industries that may compete amongst themselves still band together to form powerful and well-funded associations that lobby governments and attempt to sway public opinion through PR campaigns. But what do consumers have? There are consumer protection organizations and advocates out there, but they, as I mentioned, are on the brink of extinction and operate with little to no funding. They churn out well-thought-out reports with solutions, but ultimately they are shouting into the winds of a hurricane that is slowly sweeping them away. As I said, there is more work to be done, but we cannot do that work alone. Consumers need help. They need a strong ally to stand up against these industries.

On December 8, 2020, under the 42nd Parliament of Ontario, I tabled the Ontario Consumer Watchdog Act, legislation for the government to develop and implement a plan to establish an independent consumer watchdog organization that is responsible for overseeing consumer protection matters in Ontario. On March 8, 2021, I tabled second reading of the act. And earlier this year, we proudly tabled a strengthened version—the Ontario consumer watchdog, an independent organization that would oversee all consumer protection matters in Ontario.

At present, it can be difficult to exercise consumer protection rights. Depending on the nature of the complaint, there could be a number of different places, and frequently the only avenue is to pursue the matter legally, an option that is not available to many consumers and is cost-prohibitive. The consumer watchdog would be able to release public reports, similar to the Auditor General or the Ombudsman of Ontario, and to levy fines or other penalties against businesses that have been found not to have acted in accordance with consumer protection legislation.

1520

Daniel Tsai, a consumer advocate, had this to say about the bill:

“Ontario families continue to struggle against escalating grocery prices and huge food bills to feed themselves

while the big five grocery chains (Loblaws, Sobeys, Metro, Costco and Walmart—dominate with 80% market share and reap huge profits they put back into their executives’ pockets. While Loblaws’s CEO gets a million-dollar raise, Canadians need a break from price gouging and a government to champion their concerns. An Ontario consumer watchdog is what this province sorely needs to fight food inflation and price gouging and to protect consumers. If Ontario implements” the MPP from Humber River–Black Creek’s “consumer watchdog bill, Ontario will be the undisputed leader in protecting consumers in Canada.”

Don Mercer, former president of the Consumers Council of Canada, issued the following statement:

“Consumers Council of Canada applauds this bill being tabled for the consideration of Ontario legislators—it’s especially timely to engage with proposals for improving consumer protection in Ontario. Under current economic pressures, consumers are increasingly sensitive about whether the marketplace is fair and that public policy works for rather than against them.

“They want their legitimate concerns to be heard and responded to promptly by business and government. They are ready for innovative ideas that will better support their legitimate interest in meeting basic needs, staying safe and healthy, exercising informed choice, finding redress and protecting their privacy. In our sophisticated economy, whole-of-government approaches to deliver consumer well-being will be critical to economic success.”

The reaction from the government, however, when the bill was tabled was to shoot down the bill for a watchdog. Unfortunately, the disdain of the idea was apparent in the words of the minister of the time, referring to the establishment of a consumer watchdog as implementing “more red tape and more blockers.” He said that there is an abundance of compliance and enforcement actions that currently exist, and even directed people to call Consumer Protection Ontario. This is simply untrue.

I will mention that press conference, again, when the Premier angrily blasted a retailer for gouging on Lysol wipes, urging the public to report gouging to the consumer hotline. What happened at that time? Again, there were 30,000 complaints and not a single fine laid.

The minister went on to further say at the time, “My ministry has oversight of 11 administrative authorities and one statutory corporation that are responsible for delivering critical programs and services, including ensuring that delegated consumer protection and public safety laws are applied and enforced. They include very flexible ways to respond to a wide range of emerging issues.”

Most consumer protection advocates state that these delegated administrative authorities are not working. They are generally loaded with the players they seek to regulate. At best they seek not to rock the boat, and at worst these authorities function as though they were fully captured.

This brings me to the last point, which is a concern I’ve always had with this government: They rely heavily, if not solely, on industry to write their policy. Speaker, industries cannot regulate themselves. When governments

consult businesses on how to better protect consumers from unfair practices, they are essentially asking the fox on how to better construct chicken wire. Why would they help anyway? When consulted, they scream poor or threaten to leave the market, while posting profits and comforting their shareholders.

Speaker, take for example the auto insurance industry. Statistics show that Ontarians are some of the safest drivers in the country, yet we continue to pay the highest auto insurance rates on earth. Families are paying sky-high auto insurance premiums while big insurance companies make record profits. GTA drivers with clean records continue to be gouged by this unfair practice, which makes life unaffordable in places like Brampton, Scarborough and Vaughan. Drivers need relief.

When the NDP introduced a bill to end postal code discrimination and price gouging, the government blocked the bill, only to introduce lacklustre measures that failed to address postal code discrimination. However, in 2022, the bill was voted on unanimously, but the government did not pass it into law.

Ontarians are already living paycheque to paycheque, especially in the face of a skyrocketing cost-of-living and affordability crisis. We need to take action against price gouging and postal code discrimination that is putting more financial burden on hard-working Ontarians and only benefiting big corporations.

Take it from a resident named Yavuz, who wrote to my office saying the following:

“Coming from a working-class background, every dollar counts for me and my family, including insurance rates. Unfortunately, the current policies and regulations on auto insurance create an accessibility and class barrier to automotive transportation, which has led me to forego owning a car as the associated insurance rates are cost-prohibitive. Honest, law-abiding citizens are discriminated by virtue of their geographical and financial backgrounds due to postal code discrimination, without accounting for individual factors. Insurance equality means that people can travel more and explore more economic opportunities. If insurance costs were less cost-prohibitive, I would also have more of an opportunity to work in different localities.”

So you've heard it from consumer protection advocates, in particular those in a particular area that are frustrated because they feel that this bill is not going to address their issue. You've heard from experts and associations about what they think the gold standard should look like and what it should be focused on. You've heard from everyday residents.

And so, Speaker, we are debating a bill that has many positive improvements for consumer protection. It repeals the act from 2002 with a series of improvements. But here on this side of the House, we're looking for the gold standard. Are there improvements? There are. I've listed many; I've been very open about how it's positive, and I do believe, in a number of situations, it will help consumers. But what the issue continues to be is that to fix problems, consumers will have to go through the court

systems. And while this may equip them with better laws for their lawyers, they're going to have to shell out money, in a lot of cases, to fight against Goliath. That is going to continue to be a challenge.

We are going to be looking very closely in terms of what the regulations will say, because a lot of what's been moved has been moved to that part. Again, I thank the minister and the ministry for granting a briefing, where they said, “If and when this bill comes into force, there will be a seamless transition,” which we didn't see with other acts like the PAWS Act, which is something that is very important.

Again, what we are looking to see is an understanding that, when it comes to consumers and when it comes to industry, there is a massive, massive imbalance. Industries get together and they put money into associations that stand up and fight for them. Those industries and associations are able to buy advertisements; they're able to lobby very aggressively the government. They have lots and lots of power. And even though members of that industry might be competing with one another, they are all working in the same direction to ensure that that industry, in particular—and take auto insurance—is going to be profitable for all of them.

But we as consumers are interested in being able to pay the bills, in being treated fairly. And so, as this government has gone through the consultation process, and they're going to do more consulting, I urge them to reach out to these associations and these consumer groups. But I urge them to go even further and begin to think about and consider the importance of why funding and empowering these groups is so crucial to consumer protection here in Ontario.

I, with other colleagues, have tabled the Ontario Consumer Watchdog Act, which would run parallel to all the work that you are doing as government. It would run parallel to the act that you are attempting to repeal and replace. It would provide an ally to consumers across all of this great province. It would provide an entity that could do things like issue reports, levy fines and do more. Having that watchdog would help us transition and move us to the gold standard that exists in the European Union and other jurisdictions. And after all, as legislators, shouldn't we be fighting for what is the best for Ontarians?

Speaker, I hope the minister will take a serious look at that legislation that could take consumer protection to the highest levels. It runs, again, parallel to this positive consumer protection legislation we're debating today and would only help the ministry and consumers of our great province.

1530

To conclude, I believe that this legislation will improve consumer protection in Ontario in a number of areas. I again acknowledge the work of the minister and his ministry and thank them for the briefing and conversations that they've granted. If this bill passes second reading, I look forward to following it through committee before it returns to this House.

The Acting Speaker (Ms. Bhutla Karpoche):
Questions?

Mr. Aris Babikian: Our government has brought forward a historic plan to modernize consumer protection law in Ontario by extending the order-making powers of Consumer Protection Ontario to cover any businesses whose actions have the effect of assisting in violating the CPA.

We hear that the NDP opposes our plan to go after bad actors. Through you, Speaker, can the member opposite please tell us how they plan to deter bad actors if they are unwilling to give the government the chance to empower Ontarians to do so many—

The Acting Speaker (Ms. Bhutla Karpoche): Question.

Mr. Aris Babikian: —themselves through stronger rights?

Mr. Tom Rakocevic: I appreciate the question from the member and my friend. I think he misunderstands me. In fact, I've spoken rather supportively of this legislation. I've said it's positive in many different ways, and it will improve consumer protection in Ontario.

The only difference is that what I've asked for and what I'm pushing for is to bring us to that gold standard. What I'm calling for is the establishment of a consumer watchdog, in parallel to what the government is trying to achieve here. I think we can all agree that consumer protection is a priority and I think we all want what's best for consumers.

The Acting Speaker (Ms. Bhutla Karpoche): Questions?

MPP Jamie West: Thank you as well to our critic for consumer protection. The member for Humber River–Black Creek talked a lot about the need for an Ontario consumer watchdog. While listening to the debate today I think often of people who come to our office—probably all of our offices. It's very often senior citizens who have been duped over the telephone, people who picked up the phone and found out that they've won a trip. Everyone knows that foghorn noise that goes off.

It's individuals being affected by this. Typically, large organizations have deep pockets, they have lobbyists and they have an advocacy voice. One of the things that the member said was, consumers will be better armed but still ungunned. I think that really resonates with me. Maybe he could expand on why the people of Ontario need a consumer watchdog.

Mr. Tom Rakocevic: I would like to thank the member for reminding me of that foghorn that I thought had vanished from my memory and has now returned.

That's the current state of the system. So even as we continue to improve the consumer protection laws, as we continue to put laws more and more—I don't want to just say in the favour of consumers, but actually fair laws that should be there. The problem is they continue to have to go to court. As I have said and as you repeated, we'd better arm them with these consumer protection laws, but regardless, when they go up against entire industries or big corporations, they remain ungunned.

There are many ways to do that. One would be to implement a consumer watchdog here in Ontario. Another way would be to find a way to work harder and to support and perhaps even fund organizations that have consumer

protection at their heart so that they could stand up for all of us and be a counterbalance to an industry that works so hard to tell government to do what they want.

Hon. Todd J. McCarthy: I have a question for my friend, the member opposite, who is a very capable critic in regard to this particular ministry. I listened carefully to the concerns he raised in his remarks today about NOSIs. We're equally concerned about it.

Can the member confirm that he agrees that section 60 of this proposed bill is a good start? But parallel to that, with our consultation period, which will continue on what we can do in the here and the now parallel to section 60, can he agree that he'll be participating and encouraging others to participate in our consultation period on NOSIs, which concludes December 1?

Mr. Tom Rakocevic: As previously mentioned, I appreciate that the government is focusing on NOSIs. I acknowledge that there has in fact been a private member's motion on this same matter as well. In fact, one of the contributors who wrote to me I spoke of about the consultation process and urged him to take part in this, and I look forward to that consultation process. Again, as I had mentioned in my speech, they've promised that they're going to put everything on the table and I take them at their word. I hope that they will keep everything on the table, and let's put an end to people being taken advantage of, especially our elderly and the most vulnerable, in this despicable way that continues to grow and grow. I think all of us here in the House are one voice on fixing this problem and fighting for those people.

The Acting Speaker (Ms. Bhutla Karpoche): Questions?

Ms. Teresa J. Armstrong: I want to congratulate our critic here for consumer affairs. There is a theme that went through this debate that sometimes consumers don't know what they don't know until you buy a product or are involved with the industry; then you understand what the unfairness is.

But one of the things that stuck out for me, and I think people may not know this as well: You mentioned Canadians for Properly Built Homes and how they issued a statement about Justice Cunningham's report and recommendations that should happen around it. But one of the questions that they were asking for the Ford government to deal with—because, as you noted, the Ford government did make a promise before 2018 to proceed with some of those recommendations. One of the things I want to highlight is, why do you think this Ford government won't reverse the decision to allow remote inspections during construction? Because I'd bet many consumers have no idea that those remote inspections aren't being done today.

Mr. Tom Rakocevic: On that particular issue, I think what I would really want to draw here is I think that the way the government has addressed a lot of the challenges they find is by doing things like increasing fines. I think what's lacking—at least, I've noticed in this government—is a willingness to enforce or to push enforcement, and it's in many different areas.

As part of my speech, I think a lot of the heaviest criticisms of this bill came from those same home war-

ranty advocates that I quoted, and they are justly frustrated, because they continue to be reached out to by new home purchasers that feel that they're not continuing to be protected. So I think there are a lot of areas within the realm of consumer protection that need to be addressed, specifically in the areas of new home warranties.

I appreciate the member for that question and continuing speaking for those advocates because we haven't forgotten them, and there's a lot more we need to do to protect new home purchasers here in Ontario.

The Acting Speaker (Ms. Bhutla Karpoche): Questions?

Mr. Anthony Leardi: I know in my riding of Essex, people have talked more and more about credit scores and getting access to their credit rating. This has been more common nowadays than it was in the past. I think in the past, people were not as concerned about knowing what their credit score was or what their credit rating was, and now, these days, people are more and more interested in having access to that.

One of the initiatives under this legislation—or one of the initiatives associated with it—is to give people greater access to their credit score or their credit rating. I'm wondering if the member from Humber River–Black Creek has had the experience in his riding that I had in my riding of Essex. Are people interested in this, and will they be seeking more access to it?

Mr. Tom Rakocevic: Thank you for the question. I know that in this bill, it does actually include a consultation process on that. I think there is an interest, of course, for people to having free access to their credit scores and without any penalty included. I think that's something that's important and is one of the positive suggestions that have been suggested as part of this bill. I have heard it, I'm sure we've all heard it and I'm glad that it's there. I look forward to seeing what their consultation on that results in.

The Acting Speaker (Ms. Bhutla Karpoche): Questions?

Ms. Sandy Shaw: Thank you very much to the member for Humber River–Black Creek for always being informative and helping us understand a bill like this and how it affects people. My question to you is—I know you spoke about this, but can you just explain a little bit more about the people who are most vulnerable to these kinds of malpractices when it comes to consumer protection? You know: seniors, for example; young folks. Can you explain how this bill could have been better to protect those folks?

1540

Mr. Tom Rakocevic: Thank you very much for the question. Definitely, this bill, at least in words, is seeking to address vulnerable individuals who are being affected and taken advantage of by these predatory scams. But as I had mentioned earlier, one thing that's lacking is the fact that, though we continue to arm them with better laws—and there appears to be better laws included here—the problem is that those very same people have to go to court to fight to get justice.

I think we need more. We need to empower those advocates who are fighting to make recommendations to improve laws—not just here, but in all categories. We have to find a way to create an ally that could stand up for Ontarians, better advise governments and better advise consumers, which is the watchdog act that is running parallel to this legislation here. This legislation has a series of positive changes, and I hope that they in turn will take a look at our legislation as well.

The Acting Speaker (Ms. Bhutla Karpoche): Further debate?

Mr. Brian Riddell: It's always an honour and a pleasure to rise in the House, and to speak today about the Better for Consumers, Better for Businesses Act, 2023.

Madam Speaker, we were very excited to introduce this bill last week and highlight our proposals to strengthen protections for all consumers in Ontario. The proposals we have tabled for consideration will make life easier for the people of Ontario and businesses, particularly those in the increasingly online world where consumer habits and business practices are focused on digital service delivery. I think back on 2005 when this was first put into a bill. Where were cellphones back then? You look at it today. We've had so much development, so many changes in that time period, it's amazing.

Our government is aiming to strengthen consumer rights and confidence, make it easier for businesses to comply with consumer protection rules and promote a fair and competitive economy. We have been given a strong and clear message to fight for the people of Ontario in a rapidly evolving and changing marketplace. And we want Ontario people to know we have been listening to them.

The proposed new Consumer Protection Act, 2023, reflects extensive consultation with the public and stakeholders over a three-year period from March 2020 until March 2023. The feedback we have received has been crucial to informing us about the proposed changes that we're proposing in this act. The people of Ontario have told us they want us to take action to make sure their rights as consumers are protected. We listened and we are taking action.

As the minister previously explained, the existing Consumer Protection Act of 2002 is the primary legislation defining rules for consumer protection in Ontario. It's a key piece of Ontario's consumer protection framework and applies to most transactions between consumers and businesses. Through Consumer Protection Ontario, our ministry's awareness program, we have promoted consumer rights under this act. However, since taking effect in 2005, the Consumer Protection Act has not been updated, and, Madam Speaker, Ontario's marketplace has changed significantly since that time. The world we live in now relies heavily on technology. So, to better protect consumers, our proposed new act will modernize contract rules to adapt to changing technology and innovations in the marketplace. In addition, our proposed changes to the Consumer Reporting Act will improve and clarify the act and help people of Ontario monitor and protect their information and their credit scores.

The proposed new Consumer Protection Act, 2023, would support and enhance the current protections of consumer rights and make it easier for the people of Ontario to shop with confidence at home, online and in their communities. At the same time, the new act, if passed and once implemented, will streamline and clarify requirements for businesses and make it easier for them to understand and comply with the law. Additionally, it would also provide our ministry with new powers to help promote compliance and take appropriate action against those businesses who behave contrary to the acts or any of these regulations.

Madam Speaker, it has become clear that consumers need updated protections that reflect the realities of an online world and address high-impact consumer harms. The new act would, if passed and once implemented, better protect consumers against unfair business practices; reinforce consumer choice and rights in relation to contract amendments and automatic renewals; and provide fairer exit options from time-shares and long-term leases of home-related equipment, whether it's HVAC or air conditioning or a water heater.

It is vital that we're able to make informed choices when we buy goods and services in today's marketplace. We believe the people of Ontario also have the right to understand their contracts upfront. Under the proposed changes, we are consolidating the various contract disclosure rules under the current act into a single set of core rules that would apply to most consumer contracts. Our proposed new act would require that key contract information be made prominent so consumers can be made aware and understand any long-term implications of the contract they choose to enter.

To be clear, our proposals are extensive. Let me share a few of them now. Let's talk about business compliance. While we know the vast majority of businesses treat their customers fairly and honestly, it is clear that some are not really good actors and contravene those rules. If passed, this act would forbid unfair practices such as false claims of government oversight or authorization and bogus prize offers.

Let me give you an example. A homeowner was looking to acquire a more environmentally friendly water purification system for his home. The homeowner opted to go with a business that claimed it was endorsed by the government of Ontario. Disappointed with the purification system and later learning the claim of the government endorsement was false, they went to the Consumer Protection Act and found it was misrepresenting the homeowner, and he took no action.

Under the new act, it would include stronger, clearer examples of prohibited unfair practices, so that it is easier to understand that the business' false claim of government endorsement is an unfair practice that entitles him to rescind and stop the contract immediately. In the event of an unfair practice taking place, consumers would have the right to cancel a contract one year after entering the contract or one year after the unfair practice takes place, whichever is later.

How many people in this room have had people knock on their door trying to sell them HVAC and being told that it's part of an Ontario government program? I've had it happen to myself and to my wife in our house. It's crazy.

Under the proposed new rules, we would also make consumer consent and choice paramount. The proposed new Consumer Protection Act, 2023, would, once implemented, limit the circumstances under which businesses could make unilateral contract amendments and conduct renewals and extensions without the express consent of the consumer. Any permitted automatic contract renewals or extensions would need to include the right of the consumer to cancel at any stage of the contract.

If passed, the proposed changes under this act would make it easier for consumers to cancel a subscription they no longer wanted. With the changes we are proposing in the Better for Consumers, Better for Businesses Act and the proposals to be set out in regulations, Ontarians would know that consent is required when businesses unexpectedly increase the price of a service. And if an automatic renewal does occur, the consumer would have the right to notify the business that they would want to terminate the contract because, under the act, there would be an ongoing right to cancel. These are fair changes that support competition and consumer choice.

During the three-year period that we consulted with various people and associations, we heard concerns about time-shares and long-term leases. The new act, once implemented, would address the issue of time-share properties. In cases where consumers find themselves and their families locked into an indefinite time-share arrangement that they can't get out of, this would change. In some cases, the resale market gives the time-share no value and a time-share operator does not offer a buy-back or take-back program.

Let's examine the case of a couple who owned their time-share for the past 26 years. As the couple ages, they begin experiencing mobility issues and have not been able to use the property as much as they would like. They've looked for a buyer, but without any success. The couple is still obligated to pay annual fees and is stuck with a property that provides them with no enjoyment, no value and, even worse, no ability to exit the contract.

1550

Under the proposed legislation, this couple would be able to exit their time-share after 25 years by paying an exit fee, which would be determined by regulation. There are some details of the proposed changes that would be subject to further discussion to address the ongoing challenges that exist for time-share owners and what they face by offering a new exit option that applies to both existing and new time-share contracts.

Under the proposed legislation, our government would establish new rules for a new category of long-term contracts. This includes long-term leases of heating, ventilation and air conditioning, better known as HVAC, and other home comfort appliances. Homeowners in Ontario are much more likely than people in other provinces and jurisdictions to lease water heaters, furnaces and any kind

of home equipment on a long-term basis—I'm one of those people; I rent my hot-water heater. This would include homeowners who have entered into a 10-year lease for a furnace assuming they could buy it out later if they no longer want to lease the product. After trying to buy out the furnace, a company can inform the homeowner that they need to pay all remaining payments of the lease agreement, equivalent to five times the value of the fixture. It is unfortunate that we hear of these situations all too often.

If the proposed legislation is passed and implemented, the people of Ontario would be informed that businesses must offer customers a declining buyout schedule for high-cost long-term leasing agreements. This schedule would set out the cost to the customer to buy out the contract and obtain ownership of the equipment at different points in the life of that contract, and it would decline over time. This schedule would need to be clearly and prominently disclosed as part of the initial contract.

As I said earlier, Madam Speaker, the proposed changes, if passed, would make it easier for businesses to understand and comply with consumer-protection requirements. Businesses, particularly small businesses, would benefit from clearer, easier-to-understand contract rules. In other words, it's good for small business. Our government is following through on a promise to reduce the burden and complication of extra red tape so that small businesses can thrive.

For example, suppose someone in Ontario intends to launch a new business. In many cases, it can be confusing due to different sets of rules that govern disclosures under the existing Consumer Protection Act, which apply to different contract categories. These contracts encompass a wide range, including agreements for future deliveries and online sales that might even intersect with one another. Under the proposed new act, the prospective new business owner would be able to find and better understand the core set of rules he or she needs to follow as a business when growing their consumer base and confidently launch their new business.

Finally, our proposed changes would provide the Ministry of Public and Business Service Delivery with stronger compliance and enforcement rules to effectively enforce that act. When you think about it—the fines we have today, the enforcement rules from 2005 to 2023—we need stronger enforcement and compliance rules. These enhanced tools would include revisions to the scope of compliance orders and production orders, as well as information-sharing.

Madam Speaker, I want to stress that the stronger compliance and enforcement measures are not intended to add additional costs or burdens to business. In fact, these proposals aim to reduce the burden and better enable businesses to comply, while supporting competition on a level playing field with consistent rules by targeting and deterring bad actors. Our government will continue to explore and consider more ways to protect consumers.

As the minister stated, we are actively working to address and reduce the misuse of NOSIs, notices of

security interest, against unsuspecting consumers. This is the one that bothers me, personally, the most. I was visited by the Waterloo Regional Police. A detective who came in to talk to me about NOSIs showed me videos of confiscated offenders' phones—what they were trying to do to people. There's been people that lost their livelihoods, their homes—and the one fellow, they figure that he got away with \$150 million and then took his family and ended up in Dubai, and now the OPP is trying to find him. It's sad. It's clear there are some bad actors out there who are using NOSIs to exploit homeowners for their own financial gain.

We have seen there has been a sharp increase in the number of consumers adversely affected by having NOSIs on their title and—like the minister said, over 38,000 last year alone—the effect of which usually arises when they are trying to sell their home or access additional financing. The gentleman in Paris, Ontario, I spoke about before—he did not find out he didn't own the house until he tried to sell it. That's a sad state of affairs to be in.

We need a solution that keeps the people of Ontario, often our seniors, our most vulnerable consumers, from losing significant sums of money to unscrupulous actors. That is why we are proposing to require a buyout schedule, the details of which will be determined by regulations.

Furthermore, the new CPA proposes to provide consumers with an alternative to existing process in cases where the underlying contract is terminated, cancelled or rescinded under legislation, but the NOSI has not been discharged by the business. Currently, when a consumer disputes the registration of a NOSI, the consumer must apply to the court for an order to discharge the NOSI. The proposed new CPA would include provisions that would help to clarify business obligations to discharge NOSIs and allow the government to better help consumers seeking to discharge a NOSI when a business has failed to do so.

But we all know it's needed beyond the Consumer Protection Act. That is why government is also consulting on a comprehensive range of proposed changes that would help to address the misuse of NOSIs.

Madam Speaker, I have addressed the modernizations led by my Ministry of Public and Business Service Delivery and mentioned some that are being led by my honourable colleagues in other ministries of this government. These initiatives are part of a legislative approach to increase consumer protection, encourage market innovation and support small business.

Our government will continue to seek out the best paths for the future of our province. We know that the world has changed significantly in the years since the Consumer Protection Act of 2002 was first introduced, and while the existing act provided a solid foundation for consumer protections, we propose to build on its intentions.

The proposed, new Consumer Protection Act of 2023, if passed, would ensure the people of Ontario are better informed and better protected when they buy goods and services, big and small, by phone, online and in person. These are vital changes that would continue to drive our province's economic growth forward.

I am proud to be part of a government that is always working to improve consumer protection for its people and its businesses. The introduction of this bill represents years of hard work and I want to thank everyone in Ontario who provided their input into modernizing our consumer protections.

The Acting Speaker (Ms. Bhutila Karpoche): Questions?

Mr. Lorne Coe: I thank the member from Cambridge for his presentation. I would like the member to talk about the impact of this legislation a little bit more fully on the small businesses in his riding, Speaker, who impact, as he well knows, the local economy.

Mr. Brian Riddell: Thank you for the question. I think it would help to promote and encourage businesses that are honest and above board to move further, and they would increase their business load. The whole purpose of this act is to dissuade the bad actors, identify them and move them away, and protect the people of Ontario.

1600

The Acting Speaker (Ms. Bhutila Karpoche): Questions?

Mr. Tom Rakocvic: Thank you to the member for his speech. I appreciate that this legislation does talk about and refer to price gouging as something unconscionable. In essence, it defines price gouging as taking, let's say, a product and comparing the price of the product to the other competitors and then looking at the range. One of the problems or challenges that I see with that is, how do you address industry-wide problems? So if a particular thing that's being sold by an entire industry, we feel, is too expensive, how do you suggest or would you be willing to look into ways to bring down gouging across entire industries as opposed to punishing individual businesses?

Mr. Brian Riddell: Thank you for the question—a difficult question to answer, to say the least. As far as punishing people, that will be determined in the regulations. Price protection: I think it's up to the consumer to do his research, and with what we have available today as far as using the Internet to come up with different pricing, that consumer has a lot more ability today to find the best price and the best product, with the best terms, online.

The Acting Speaker (Ms. Bhutila Karpoche): Questions?

Mr. Brian Saunderson: I want to thank my colleague for his comments. I know in my practice as a lawyer over many years, contractual terms are often an issue of confusion, even amongst lawyers. So I wonder if the member can comment on the provisions in this legislation, if passed, and how that would impact standardized contract terms to make it clearer to both the consumer and the business what the terms of the contract are, what the level of enforcement is and how they will move forward.

Mr. Brian Riddell: Thank you for the question. The whole idea of it is to make the language of the contract simpler, so a consumer can understand it. As far as terms, later, following the regulations and how they are spelled out, I don't have all the details with that right now, but if the member would like that, I could probably get that for him.

The Acting Speaker (Ms. Bhutila Karpoche): Questions?

Miss Monique Taylor: I enjoyed the portion of time that I have been in the Legislature this afternoon listening to this bill and hearing our critic's opinion, the member from Humber River–Black Creek.

One of the things that I was thinking about is—and talking with him, he has definitely raised it at the same time—there may be positive changes to the bill, but if people still have to go to court, they're still incurring court costs and it's still a barrier. Would the member not agree that there are still barriers in place from protecting those consumers who have already found themselves in a bad position?

Mr. Brian Riddell: Thank you for the question, and I respect the critic's viewpoints, from the other side. But I think, making everything easier to understand and simplifying and putting enforcement rules in place, we aren't going to see as many consumers in the courts like we had prior, under the old system.

The Acting Speaker (Ms. Bhutila Karpoche): Questions?

Ms. Christine Hogarth: I just want to thank the member for his speech earlier today. It has been an interesting afternoon. We talk about better for consumers, better for businesses—very important when affordability is an issue all across the board.

On this legislation, we talk about consumers feeling safe in the marketplace. We have a choice of where to spend our money and how to spend our money and we have to, obviously, look at spending our money wisely, and we want to make sure we give our consumers peace of mind when spending their hard-earned wages.

I'm just wondering if you can elaborate on the steps the government is taking to enhance consumer confidence and ensure that people feel safe and secure when engaging in marketplace transactions, especially when it comes down to refunds. Can you touch on that? It was a little bit in your speech.

Mr. Brian Riddell: Thank you for the question. Refunds are quite an easy answer. If they do not meet the ramifications of that refund, there will be an increase of, I believe, five times the amount that they had to pay for that refund, if the company fails to comply with that refund.

Ms. Sandy Shaw: I wanted to raise the issue that the member from Humber River–Black Creek has proposed, last session and then this session, which is the idea of a consumer watchdog. While you have put a lot of new legislations and regulations in place, how is this government going to have an overall sense as to whether they're having any impact, and whether there are actually positive outcomes for consumers, particularly vulnerable consumers? Similar to the Auditor General or the Ombudsman, you would be able to have a sense of the industry at large. Can you comment a little bit on the notion of a consumer watchdog that would be a complement to these regulations and legislations that you're putting in place?

Mr. Brian Riddell: I don't think we'll have a watchdog, but we will be doing constant consultation with

consumers and small businesses and larger businesses to have that effect, and if it's working or not working, or areas where we have to make changes.

The Acting Speaker (Ms. Bhutla Karpoche): Questions?

Mr. Matthew Rae: Thank you to my colleague from Cambridge for his remarks.

Speaker, I know the weather is getting a little cooler. The snow is starting to fly and has flown in some parts of this province already, and many seniors in my riding have time-shares in warmer climates. They're obviously complicated contracts, ensuring that our seniors are protected, that they know what they're getting in to.

Many time-share operators currently don't offer buy-back or take-back programs, so this can leave consumers locked indefinitely into an agreement, and often time-shares have little to no value on the resale market. So if the owner of the time-share falls on hard times, the costs often increase for the consumer, and nothing can be done.

My question to the member from Cambridge is, can the member please tell us what this new legislation will do in order to keep time-share owners accountable and to provide options to consumers when they are investing?

Mr. Brian Riddell: When I first heard about time-shares years ago, when I was looking at it myself, I read in the fine detail that you're in it for life and it passes on to the next generation. That stopped me from signing it right away. In the new regulations, what happens is after 25 years, the contract is null and void. If that person passes away, the contract is null and void, which is much better.

The Acting Speaker (Ms. Bhutla Karpoche): Questions?

Mr. Tom Rakocevic: Just further on the time-shares, this legislation does appear to provide exits, wherein there were difficulties before: as mentioned, the 25-year automatic; you also have it when there's a passing of a family member. One thing I noticed, though, is that there is the potential of a cost, and I know that there was a mention of something to do with limiting those costs when the actual exit happens. From my understanding of the legislation, it wasn't just a clean break; there might be penalties. I'm not trying to stump. Have there been any discussions as to what that would look like? That's all.

Mr. Brian Riddell: When I look at the act from 2005 to today, it's a vast improvement of what it was. The fact that you can get out of that contract after 25 years is a great improvement. The fact that if that person that owns that contract passes on, you can get out of that contract: I think that's very positive, and I think it's a great change that has been made.

The Acting Speaker (Ms. Bhutla Karpoche): Further debate?

Ms. Teresa J. Armstrong: It's my pleasure to stand here today and talk about Bill 142, the Better for Consumers, Better for Businesses Act, because, as I said earlier, consumers don't know what they don't know.

Right now, this bill is going to repeal the Consumer Protection Act, 2002, and this will be the act in its place. The act maintains that many of the traditions in the

existing legislations—they're going to consolidate them, and they're going to move many of the items into regulation, and consumer protection legislation that covers both the goods and services.

1610

I agree that many times legislation needs to have a review. When we were debating I think it was Bill 139, the red tape bill, last week, the government talked about looking at bills every—I think they said every 10 years to make sure that the regulations are working. If I recall, that's the timeline. It is welcomed that they are going to be looking at this bill that's over 20 years ago to make things better for consumers in this province when they are purchasing goods and services.

One of the things that I wanted to talk about was with regard to when someone purchases a good, for an example. Now, many of you know that last week the organic organization was in the Legislature. They were hopefully meeting with every MPP and explaining what some of their hurdles are in the organic sector. One of the things we know is that food is obviously something we all need to sustain ourselves. One of the messages they came to talk about to MPPs was that the organic industry needs to be regulated.

Right now the enforcement is through the Canadian Food Inspection Agency, so any agricultural product that's labelled organic is regulated by the Canadian Food Inspection Agency. However, the Canadian Food Inspection Agency does not typically investigate complaints about misuse of the terms unless the product: (a) bears a Canadian organic logo or (b) carries an organic claim and is being sold outside of the province of its origin. You see, there is a problem in this process here. When we're talking about consumers accessing products and services, the organic sector has rightfully pointed out that they need to be regulated, because what happens is somebody who gets into the organic business, they can just slap a label on their produce and the consumer at the other end will not even be aware of what those standards are that enable that label to be organic. So they're buying something, quite frankly, that could be not organic and that's what those representatives were telling us.

We need to have regulations in Ontario about why—when we buy something, that it is actually organic. So why do we need Ontario organic regulations? They told us that it's to protect organic farmers who have worked so hard to meet the standards. You're not just protecting the people who are buying the produce, but you're also protecting the farmers who are supplying that produce. It's to reduce the consumer confusion and maintain food integrity by protecting consumers from misleading use of the term.

Again, we're talking about Bill 142, how to protect consumers. This is something that the organic sector has been asking for quite some time, and it would be very important to look at that. I know there was a bill through the Legislature—the member from Danforth brought forward the exact bill about regulating organic food in Ontario. The representatives I've talked to said that unfortunately that hasn't—you know, the government hasn't taken that on to pass.

By regulating the organic industry, it also strengthens the organic brand in the system while continuing to improve it. It's giving farmers and, quite frankly, the producers—I met with a woman named Julia. She would obviously receive the produce from the farmers and then she actually manufactures it. She was saying, as a young woman entrepreneur, that in order for us to create more jobs in the organic field that are—first of all, the organic sector is regulated, but also financing and helping with funding with entrepreneurs that are starting to develop and manufacture those organic products.

In many ways, it's a great thing that this bill has come forward and is protecting consumers, but there is a product right in front of this government. It's about food. It's about food security. We need to make sure that we support our farmers when they decide to go into a different range of food and go the organic route. Quite frankly, it's consumer choice. When people go to the grocery store, they often want organic. They know they—for whatever reasons: They want to make sure that they're healthier, so they believe buying organic is going to give them a better quality of product. There are going to be less chemicals and pesticides used. They want to support organic farmers.

If the government is changing regulations, if the government is talking about better consumer protections, then having the organic sector regulated would be a good step in complementing what the government wants to accomplish by cutting red tape and also by protecting consumers in the Better for Consumers, Better for Businesses Act. That's just my opinion. I think that there's lots to be done under this government that could improve access to organic food and making sure when people spend that money—because it does usually cost a little more to buy organic—that they are getting what they pay for, because they are saying that part of this bill is informing consumers, making sure they're not getting gouged. To me, that is an important piece.

The other group that came in last week was the kinesiologists, and there were many colleagues in that area in the reception room meeting with the kinesiologists. One of the asks that they were asking for, again, was to create regulations, and one of them was they wanted to have kinesiologists actually regulated as a health practitioner agency or health care provider service, because when there are car accidents, they're not a regulated health care provider for those treatments. So, again, many people could be accessing kinesiology under accident benefits, not realizing that they're not a regulated health care professional under the accident benefits which means that they would have to probably pay out-of-pocket if they're not regulated. So they wanted to be a part of that team. Many times, the conversations when we talk about consumer protections, the sector of the product people are buying or the service they're accessing is not regulated.

So I think this is a good bill, as our critic has said. Overall, it includes encouraging improvements to the things that people are trying to access. One is the time-share example. I had a constituent come into my office years ago and, unfortunately, there was very little that we

could do but refer him to legal counsel in order to resolve their dispute—or, actually, they wanted out of the time-share.

The other part of this bill—I noticed that they are going backwards on it. They are retroactively doing that, and that's very important because one of the things I think we've talked about is protecting seniors. Many people who are younger get time-shares, absolutely, but, generally, the population that look at time-shares are people who are more mature, and they might have that extra time that they can flex off because they're not working and access their time-share that they purchased. So having it be retroactive is a very important piece, I think, in this legislation.

I think the 25-year limit is also a fair step—that if you enter in a time-share, people are aware that their commitment is 25 years and then after that, they have a responsibility to do as they wish with that time-share, and they're not locked in, because oftentimes people get—maybe they're not well, they get sick and they can't use a time-share. Then you've got to run around and look for somebody to take your time-share, and bottom line, you still have to pay for that time-share. It's not an easy thing to be strapped with, held down on, if you don't have the means to get there for health reasons, and then, again, as you age, you're not interested, maybe, in going there for the rest of your life. A lifetime commitment is a lot to ask for for a time-share, so I'm glad to see that that is in there.

The other one that I wanted to chat about was the NOSIs. I was here when the minister gave his speech, and he talked about the increase in how many NOSIs have been registered, and I believe he used the number 38,000 NOSIs have been registered in a very short time. For those that don't know what a NOSI is, it's a notice of security interest. These are relatively new and, quite frankly, very bothersome at this point, when someone can basically—I'll call it a lien on your property because it is a notice of securing some financial interest on your property.

The interesting part that the minister alluded to was that because they go through the land registry, land registries can't differentiate if they're actually a NOSI or if they're actually a true lien on someone's home, or a mortgage for that matter. As we have all had many examples of NOSIs on properties, I'm glad to see that they are going to be addressed as a serious problem, because everyone needs a furnace, let's say, and the fact is that you may be financially in a precarious situation, so you might have to take it out as a lease.

1620

Again, as the bill points out and many examples talked about, people are paying far more than the product is actually worth. To me, that's unconscionable. The government talks about unconscionable deals and those NOSIs—when people have to pay double or triple or even just are under the gun when they have to sell their home and have to pay a bill when they had no idea that there was a NOSI registered on their property, it's quite disturbing actually.

Then, even if the people can pay that NOSI, it's a big financial hit because it's quite—thousands and thousands of dollars. Many people are on fixed incomes. When you

sell your home, you're maybe relying on the sale of your home for some financial security. It may be your retirement. To have to pay a NOSI and come up with \$10,000—in some examples we talked about, people were paying NOSIs of \$60,000. That's just ridiculous. So it's good to see that the NOSIs are in this legislation and that the government acknowledges that they have to be dealt with.

The other part of the consumer affairs—they talked about cancellations. I was a broker in my previous life. We would send out—automatically, you would renew house insurance and car insurance. When I worked in insurance, it was a paper, a paper document that you mailed out. So we would mail out the renewals. Now, I don't know if they offer them electronically; I certainly get mine still in the mail. But every renewal would have, on the back, a cancellation clause.

The renewals generally would go out 30 days ahead. People would know what the price was, and then people would know when the renewal date was. Then, they could decide if they wanted to cancel, but they did have to sign off the cancellation and mail it back to the broker before the renewal date. Then, they could get what they call a flat cancellation, which means there'd be no fee beyond the renewal date because the previous period expired as of the renewal. If you mailed in your cancellation after the renewal date, they would cancel it on a short-rate cancellation, which meant they would retain a penalty for that cancellation—an administrative fee, so to speak, but most people had no idea that would occur.

Again, this is where the cancellation fees, products—people have to be informed of what they're getting into. Insurance is one of those products and services that many people buy at the time not understanding a lot of the—in this example, the cancellation clause.

I actually want to talk about also Rogers. You know, the Internet—people have talked about how digital services are changing and how consumers buy services and products. Rogers, you know, they're Internet; they're cable. I have an example of a constituent who purchased Rogers cable and Internet. What happened was—it's a very reasonable monthly fee, but unfortunately that person sometimes would not pay it on time, and they'd maybe get three months behind. They would eventually catch up, but the issue was they didn't get notified that their service would be cancelled. There was no notification. Finally, when the person went to reconcile with the accounts, they expected to pay the three months plus some late fees. However, they found out—and again, this is what kind of gets disturbing when it comes to business practices. Rogers is a big conglomerate, right? They should have informed this constituent of the fact that when they don't pay, not only do they get late fees, but they also get what's called a “suspension fee.” And that suspension fee prevented Rogers from cancelling their service.

Now, in some ways, they're maybe protecting them from not having any service at all. But when the person was ready to pay their outstanding bill, they noticed that the amount was extremely high. It wasn't the regular

amount plus, you know, \$5 or whatever the service fee was for late fees, and they questioned it. That's the only way they found out that they were getting this suspension fee. And then they were furious, and they wanted to cancel the service. So they talked to the representative at that point—well, first, they were talking to the account representative, who transferred them to the cancellation or the service department, whatever it was, and they explained the situation. They explained they weren't happy and that they wanted to cancel their Rogers service. They wanted out.

Speaker, have you ever tried to cancel a Rogers service? I see you have a little grin on your face. Trying to cancel any online kind of service, whether it's Internet or cellphone—they try to upsell you, they give you discounts, whatever, extend your contract with lower rates. It's so hard to cancel your service.

The government talks about the cancellation of services in here, and subscription is one of the examples they used, but I'd love for this to be something the government takes on and that we can actually reply by email to these companies like Rogers, where there is a record of the person asking for that cancellation—because the constituent was kept on the phone for so long. What happened is they were kept on the phone for so long that they got frustrated, and they hung up. So how is it that a consumer decides that they want to cancel a service, and they don't have access to doing that efficiently?

I use the example of myself as an insurance broker. When someone would call you and say, “I want to cancel my insurance,” you would give them the instructions on how to do it, and you would say, “Well, did you get your renewal policy? It's on the back.” They would say, “Well, I got it, but I can't find it.” Because we're registered brokers of Ontario, we were obligated to send them a form—an actual cancellation request form. We weren't let off the hook because they didn't find the form, or we didn't try to stall them—yes, we did try to give them some feedback about the service we provided and the coverage they have: “When you go somewhere else, make sure you get the same coverage”—because, again, you could go to another business and they could undersell you. Maybe they didn't give you the loss of use. Maybe they didn't give you the income enhancement, and so you're thinking, “Oh, I'm getting the same insurance coverage and I'm paying less somewhere else, and that's why I want to cancel today.” And then the other piece was, also, we would tell them about the short-rate cancellation.

Under this act—again, overall, it's an improvement. It's supportable in second reading. I know the critic is going to want to give feedback during committee of how to make it better, and we talked about the consumer watchdog that's been proposed in this Legislature. But there are lots of things that when a consumer asks for something—because there are things that we get when we don't ask. You get something in the mail. You think, “Well, I didn't ask for that,” and it's already been sold to you without you knowing.

But when you want to cancel a furnace lease, when you want to cancel your Rogers, when you want to cancel life

insurance, gosh, anything—when you want to cancel something, you need to have a direct avenue to put it in writing, because there is always the case where you phone in and they say, “Well, we don’t have that note here on the computer,” and that’s not good customer service. That’s not good consumer services—and that happens. People don’t record it, and then you end up getting another bill and they say, “Well, so sorry, there is no note here,” and then you are, again, chasing the tail of getting it cancelled. I see some of my colleagues nodding because that does happen.

So the Better for Consumers, Better for Businesses Act is a good start. There is a lot there that we agree with, but I would hope that it makes it easier for consumers, when they don’t want a service, that they have access to that pathway and that businesses aren’t giving them the runaround and there’s documentation on it.

The Acting Speaker (Mr. Lorne Coe): Questions?

Mr. Anthony Leardi: With regard to contractual disclosure—I’m sure that all members of this House have experienced something similar, and people in Essex county have talked to me about the same thing. When they’re presented with a contract, frequently, it’s a very standard contract, such as a car rental contract, and yet the provisions of the contract are buried in fine print and not readily disclosed at the top. Since you’re in something of a hurry and you think it’s a very standard form contract, you have a tendency to sign it and move on with your life. This particular legislation proposes that such contracts will be required to highlight the main provisions—at least the main provisions—so that people in situations like that will have at least the highlighted main provisions of the contract before they sign, so that they know what the main provisions are before they sign.

1630

I invite the member to express an opinion about that. Does she think that’s going to help some of the constituents in her riding?

Ms. Teresa J. Armstrong: I thank the member from Essex for that question.

Absolutely, when the minister was talking about this legislation, he said that contracts should be clear, simple and dynamic. As an insurance broker, and I’ll circle back to that—I know the member from Essex was a lawyer. Contracts are very important, and the language has to be simple language, but legal language.

And so having these contracts where you have the highlights, so that people understand what the crux of the contract is, is very important, because nobody wants to sign a contract and feel like they’ve been duped. I don’t think businesses want that, and I don’t think consumers want that.

The Acting Speaker (Mr. Lorne Coe): Questions?

Mr. Joel Harden: I want to thank my friend from London for her comments.

I was inspired in particular by what you were saying about the practice of how we regulate organic food. I know the organic growers were in the building last week, and I had occasion to meet with them and really enjoyed the

experience. But it was yet another reminder that for consumers who go to farmers’ markets—like the Lansdowne farmers’ market, which is where I was this weekend, picking up pumpkins to carve, vegetables to roast, and all that kind of good stuff. A lot of those folks who go the extra mile of preparing organic products for the marketplace don’t get the recognition they deserve. There’s no credential to prevent large operators like Loblaw’s or Metro from labelling their products as organic, despite not having gone to the same trouble.

So I’m wondering if the member could elaborate on how this bill could be improved to make sure that organic produce, organic food, is really organic.

Ms. Teresa J. Armstrong: I think what we’re talking about here is consumer protection, and we need strong regulations in the organic sector to protect consumers. Right now, this bill isn’t about specific regulations—but we had a bill, under the red tape, where that would have been a great regulation in there, therefore dovetailing into the fact that now, today, we’re talking about the Better for Consumers, Better for Businesses Act. It’s better for businesses, farmers, when they know that their products can be regulated and they have standards, and it’s better for consumers when they buy them and they know that for the money they’re putting out, they’re getting true organic. Right now, it’s a grey area, and that’s what the organic industry has said. Anybody can slap a label on there and call it organic, and there’s really not enforcement, and there are no regulations to stop them from doing that, and consumers are getting snowed.

The Acting Speaker (Mr. Lorne Coe): Questions?

Mr. Matthew Rae: Thank you to my colleague for her remarks.

I know long-term leases on home-comfort appliances like HVAC have been a focus for bad actors in Ontario.

And I know our government wants to ensure, with this legislation, that all Ontarians feel protected when they make a significant purchase for their home.

We remain steadfast in our commitment to reducing costs for terminating long-term leases.

I’m pleased to see that the members opposite, in their remarks this afternoon, have been supportive of these efforts.

I was wondering if the member could elaborate on how this bill will help her constituents, who are in some of those long-term leases, with HVAC and other home-comfort appliances.

Ms. Teresa J. Armstrong: I think part of that is that when you add language to the barriers, that actually helps people understand what a consumer contract will look like.

The other piece I want to highlight is that the minister talked about when people have different languages so they’re not able to enter into these contracts, leases for utilities or appliances. I wanted to ask the minister—again, just as a curious question—are they going to ask businesses to produce contracts in different languages? Unless you have someone—and again, everybody is trying to do the best they can, on both sides—explain that contract on the phone or in person to someone, about these

leases on these HVACs, how are they going to truly understand? If it's not in their language or it's not their first language, what's the fix for that under the Better for Consumers, Better for Businesses Act, Bill 142?

The Acting Speaker (Mr. Lorne Coe): Questions?

Mrs. Lisa Gretzky: I just want to say, on a different note, that I want to congratulate the Unifor members at Stellantis who have a tentative agreement. More than half of those workers were at the Windsor assembly plant, and I'm thrilled that, while it was a short strike, they won't be on the line any longer.

The Acting Speaker (Mr. Lorne Coe): I need your question, please.

Mrs. Lisa Gretzky: My question to the member for London–Fanshawe is—because she talked about organics and regulating organics, and we see the cost of not just organics but the cost of all groceries, all produce, is skyrocketing.

I'm wondering if the member has seen anything in this bill—since it talks about being better for consumers—that actually stops stores and these large corporations; for instance, the Westons, who have been found guilty of price gouging or price-fixing. Is there anything in this bill from the government that would actually stop these companies from price gouging consumers and bring the cost of groceries down; of produce, whether that's organic or otherwise?

Ms. Teresa J. Armstrong: I thank the member from Windsor West for that question, because that was the first thing when we were talking about this bill that actually popped into my mind—the Westons and the bread scandal, and how they were hiking bread prices. Bread is a basic grocery item that we all get. I looked up the article, and they were fined, I think, \$50 million, and people were saying, “The \$50 million is going to the federal government, but why isn't it going back to the consumers?”

In the bill, there are some fines that are increased—but no, there is nothing specifically in the bill about how to stop business from price gouging when it comes to food, organic or otherwise.

The Acting Speaker (Mr. Lorne Coe): Questions?

Mr. Anthony Leardi: I'm going to repeat a question I asked earlier. I was talking about my own constituents in Essex county, who are getting more and more involved in their credit ratings and their credit scores—because that, in modern society, has become far more important and more common for people to check and for people to use. I think that people in my riding will welcome the initiative that goes along with this bill—to open up the access to credit ratings and credit scores on a more frequent basis for consumers. I know that's going to be welcome in my riding of Essex, with my constituents.

I would like to ask the member if she thinks that the constituents in her riding will welcome greater access to their credit scores.

Ms. Teresa J. Armstrong: Absolutely, I think that's a great tool to have.

However, I want to say this: When you access your credit ratings or your consumer scores, you have to put in

very sensitive information. There is something in here that talks about privacy in your act—but I believe you have to put your SIN number. That is, to me, something you never want to give out unless you absolutely have to. Yes, access to your credit scores and consumer ratings is paramount, but the information we're giving people—make sure that's absolutely locked down and no one can ever get access to that. Again, we have to protect consumers from these scams, and when you get someone's SIN number—it's a terrible outcome to try to fix that. It's welcome that people can have access to this. They can make better decisions and make sure that businesses don't put a black mark on their credit or consumer report wrongfully.

I'll point back to the NOSIs, when they can't collect because—

The Acting Speaker (Mr. Lorne Coe): Thank you very much for that response.

Further debate?

1640

Ms. Mary-Margaret McMahon: Today I will be speaking on Bill 142, Better for Consumers, Better for Businesses Act, 2023. This legislation is a welcome update to Ontario's Consumer Protection Act, especially since it has not been updated in more than 20 years.

First, I would like to congratulate the minister on his new role and on introducing this bill. It is clear that the minister and the ministry did extensive research and consultation with many, many relevant stakeholders.

Often, with this government's bills, they have some good initiatives sprinkled among some very concerning things. However, Bill 142 seems like it will be a positive undertaking for consumers and businesses alike, and something that everyone in this House can agree upon, for a change.

It is important that we continue to do what we can to protect the rights of consumers and businesses, whether it's for large investments like a home or a car, or smaller purchases, such as buying and using a gift card. We must set an example and provide businesses with proper guidelines so that no one gets taken advantage of. I welcome the update on the consumer act.

Okay, let's get into it.

Part I of Bill 142: There is some good stuff happening here. Plain language is important in making sure that there is a fair playing field for businesses and consumers alike. I'm sure we've all had to read a long contract when making a purchase, and not all of us are part of King's Counsel, so the verbiage can be lengthy, complicated and confusing, when it actually does not need to be. Pair that with bad-actor businesses who intentionally use libel to corner consumers into agreements that they don't understand, and it simply sets people up for potential problems—unnecessary ones, at that. This type of behaviour does not create an equitable playing field for shoppers, especially those for whom English is not a first language. It isolates newcomers and can set them up to be scammed or misled. This is not a very welcoming or friendly approach to attracting and retaining current or future customers. Therefore, businesses need to ensure they actually value and respect the people they serve.

I think part I of this bill is solid and will help to prevent misunderstanding or financial hardships for consumers.

One question I would have is about enforcement: How do we determine what kind of language is clear and comprehensible, and how do we make sure that all businesses are using it? I'm open to hearing the government's ideas for how they are planning to work together with businesses to establish what is or is not confusing or misleading for consumers. My concern is that there would still be businesses that slip under the radar, without proper information or templates on ensuring consumers can understand their contracts. How do we prevent this? What is confusing to one person may be perfectly clear to another. That's something to think about.

Part II of Bill 142: Let's discuss fair marketplace rules in Bill 142. This part "prohibits unfair practices; namely, making false, misleading or deceptive representations, making unconscionable representations and engaging in unconscionable acts"—for example, misrepresenting the product you are selling by claiming it to be a different material or charging a price that grossly exceeds the price of similar goods or services available from similar suppliers, or, simply put, price gouging. We saw this during the beginning of the pandemic—suppliers selling hand sanitizer or face masks for exorbitant prices, upcharging innocent consumers because they could. The fair marketplace rules are a good idea and a step in the right direction.

Again, I do have questions on how the government will enforce this. What percentage classifies a price increase as "grossly exceeding"? Does this extend to all types of businesses? For example, I do notice that Shoppers Drug Mart sells certain food products for what I would say grossly exceed the price of similar goods at, let's say, No Frills. Both are owned by Loblaws, but they have drastically different prices. How is the government using this bill and its regulations to combat these food price inequalities and create more grocery competition in Ontario, to make food more affordable?

I'm also wondering if this price gouging law will extend to ticket sales on sites such as Ticketmaster. My Swiftie staff will tell you the price of resale tickets is absurd. We should protect the wallets of fans who wish to see their favourite artists in concert.

In Australia, New South Wales has new ticket reselling laws that make it against the law to resell tickets above the original value plus 10%. This is something we should consider here.

Bill 142 will also prohibit businesses from creating unnecessary barriers when consumers are trying to cancel a subscription or a membership-based contract. This is another welcome addition to the consumer act. I'm sure we've all experienced this and know why it's needed. The obvious example is with gym memberships and the unfair tricks some gyms use to persuade their members into continuing their contracts. Requiring automatic renewal notifications will help consumers to make sure their hard-earned money is going to the right place. Most businesses want to run fairly; that includes keeping your consumers

informed. Once again, I do question how the bill will establish what exactly counts as unnecessary barriers to cancelling a subscription or contract. But, in essence, this is a great thing for consumers.

The new rules for gift cards are positive as well, closing expiry date loopholes and room for extra, unnecessary fees.

There's always room for improvement and new perspectives when law-making. I would like to see an amendment to this bill that deals with the infuriating and ridiculous planned obsolescence aspect of our goods nowadays. When you think back to items that were manufactured generations before us, companies took pride in their work and workmanship and built things to last.

My grandma taught me how to bake, and I would spend many weekends and summer holidays at her home in Orillia whipping up all kinds of tasty treats. The mixer we used was second-hand when my grandma purchased it, and she never stopped bragging about that super Sunbeam machine roaring to life every time we used it in the kitchen for well over 25 years.

Enbridge Gas once ran a contest for the longest-running furnace in Ontario. My father happily revealed to them that the furnace in our childhood home in Collingwood was still alive and kicking well after 50 years. He won second place, as someone else actually had an older one.

Nowadays, it's like a disposable society. This short-sighted attitude is wrong on so many levels. Our landfills are growing to capacity, and there are fewer and fewer jurisdictions that would actually welcome new garbage dumps being created, and rightly so, as we all should be practising the four Rs—refuse, reduce, reuse, recycle—and doing our darnedest at waste diversion.

Bill C-244 passed earlier this year in the House of Commons, giving consumers the right to repair their goods, including phones and cars, combatting planned obsolescence. Other places in the world are getting on board with this type of legislation as well. I would like to see Bill 142 include a right-to-repair section that echoes this policy. Ontario should never be lagging behind in smart, savvy, sustainable practices.

Another thing the government could consider when amending the consumer rights act is the influx of artificial intelligence in our businesses and marketplaces. We already see companies moving to provide and leverage essential inputs of AI systems such as data and hardware, opening a window of opportunity for companies to potentially seize outsized power in this technological domain. There are definitely good aspects about AI, but there are risks we need to be aware of too. Consumers should be made aware when an algorithm is using their personal information to provide offers for goods and services, or uses this data to make a decision, or reports this data to third parties. Consumers should always be allowed to request human intervention if they are unsatisfied with the outcome of an AI-based complaint handling system.

I am by no means an expert in AI and technology; just ask my kids. But I think it is crucial for us to consider this,

as legislators, going forward, as the future of this type of technology is so unknown and can present uncertainty and risks for consumers and businesses. The EU has been a world leader in AI legislation and consumer protections, and we should look to them for ideas and inspiration. AI doesn't have empathy; it just has algorithms designed to make the most money at any cost. Let's prepare and protect Ontarians from the risk of scamming that comes with AI.

In conclusion, I will be supporting Bill 142. It's a good step in the right direction in balancing the needs and the rights of consumers and business in Ontario.

I hope the government will listen to the questions and concerns I've raised and that we all can work together to create a better Ontario.

The Acting Speaker (Ms. Bhutla Karpoche): Questions?

1650

Mr. Matthew Rae: Thank you to my colleague from Beaches–East York for her remarks. If she knows anywhere we can get Swiftie tickets, I'd really appreciate that information as well.

It's wonderful to see cross-party co-operation here, with everyone this afternoon agreeing that we need to do more to protect consumers, and talking about the merits of this bill.

Obviously, as the member mentioned near the end of her remarks around AI and technology—when Amazon didn't exist, 20-plus years ago. Now we have Amazon and those refunds—and ensuring that consumers who are entitled to those refunds can get those refunds. Every person in this House is a consumer. And the changes, as the member knows, outlined in the proposed bill, if passed, will help strengthen those protections.

Is the member able to elaborate on how those protections around refunds would help her constituents?

Ms. Mary-Margaret McMahon: Thank you very much for the question—from my second-favourite Conservative MPP.

Hon. David Piccini: Who's your first favourite?

Ms. Mary-Margaret McMahon: MPP Dowie, for sure.

That's a great question.

Anything that we can do to help our residents, protect Ontarians, protect the consumers is a good thing. That's why I commended the minister for his work on this bill and for his extensive community outreach—it seems like—with stakeholders and consultations.

I think you have heard everyone speak today, by and large, in favour of the bill. I can't believe it, but I think we might have a kumbaya moment.

The Acting Speaker (Ms. Bhutla Karpoche): Questions?

Ms. Sandy Shaw: We are in agreement that consumers need way more protection than they have had to date and that this bill does do that—but I think that, really, what is concerning is that people still are required to seek redress in court. So my question would be—particularly for vulnerable people; seniors, for example; young people who don't have the means or the resources to go to court—do you think that this is a barrier in seeking redress and justice, and can you think of ways that the government could have improved this to make sure that people who have been transgressed have the ability to see some justice?

Ms. Mary-Margaret McMahon: Thank you very much to my fellow environmentalist over there. I'm sure you support the right-to-repair idea. And thank you for caring for our seniors and for all Ontarians.

Absolutely, that's a concern, and it's a barrier that needs to be addressed. I hope that with further outreach and consultation, what the government has done—and I hope they will show they will continue to do so as this bill follows the proper process through committee and what-not—that that will be addressed and they will be protected.

The Acting Speaker (Ms. Bhutla Karpoche): Questions?

Hon. Todd J. McCarthy: My question for the excellent member for Beaches–East York—and I thank her for her anticipated support of this bill. Did the member opposite know that on July 8, 1966, when the original Consumer Protection Act was given royal assent—what was the Grammy Award-winning song of the year released that spring and summer by Frank Sinatra? That's my first question.

My second question: Is she aware of section 71, alternative dispute resolution, instead of going to court—under this proposed bill—which was unknown in 1966? That is my two questions in one.

Ms. Mary-Margaret McMahon: I'm glad you brought up the year 1966, because it was indeed a glorious year, and July 8—that's interesting, since I was born on July 6, 1966. Unfortunately, I don't know the song of the year—unless my mom was singing it while I was in her womb—but maybe an elder statesman here could apprise me of that song.

Hon. Todd J. McCarthy: Strangers in the Night.

Ms. Mary-Margaret McMahon: Strangers in the Night, I hear. Okay, well, I do like that song. Maybe it seems fitting to some extent.

Thank you for the question.

Report continues in volume B.

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Thompson, Hon. / L'hon. Lisa M. (PC)	Huron—Bruce	Minister of Agriculture, Food and Rural Affairs / Ministre de l'Agriculture, de l'Alimentation et des Affaires rurales
Tibollo, Hon. / L'hon. Michael A. (PC)	Vaughan—Woodbridge	Associate Minister of Mental Health and Addictions / Ministre associé délégué au dossier de la Santé mentale et de la Lutte contre les dépendances
Triantafilopoulos, Effie J. (PC)	Oakville North—Burlington / Oakville-Nord—Burlington	
Vanthof, John (NDP)	Timiskaming—Cochrane	Opposition House Leader / Leader parlementaire de l'opposition officielle

Member and Party / Député(e) et parti	Constituency / Circonscription	Other responsibilities / Autres responsabilités
Vaugois, Lise (NDP)	Thunder Bay—Superior North / Thunder Bay—Supérieur-Nord	
Wai, Daisy (PC)	Richmond Hill	
West, Jamie (NDP)	Sudbury	
Williams, Hon. / L'hon. Charmaine A. (PC)	Brampton Centre / Brampton-Centre	Associate Minister of Women's Social and Economic Opportunity / Ministre associée des Perspectives sociales et économiques pour les femmes
Wong-Tam, Kristyn (NDP)	Toronto Centre / Toronto-Centre	
Yakabuski, John (PC)	Renfrew—Nipissing—Pembroke	
Vacant	Kitchener Centre / Kitchener-Centre	
Vacant	Lambton—Kent—Middlesex	