

FEDERAL ELECTION GUIDE

PLATFORM SUMMARIES ON SENIORS AND HOUSING



Canada's 2025 federal election provides a valuable opportunity to ensure all political parties are thinking about issues related to seniors and housing.

For your convenience, Silvera for Seniors has summarized the platforms related to seniors and housing based on announcements made as of April 16, 2025.

Ensuring seniors in our community have a safe and affordable place to call home matters to Silvera and the 1,000 seniors on our waiting list for affordable housing. Silvera is a trusted leader and a strong advocate for affordable (non-market, below-market or subsidized) and competitive mid-market housing on behalf of seniors.

Silvera provides a diverse selection of housing with services and supports for independent older adults in 36 buildings in Calgary with more than 2,320 residents and 400 employees.

We are proud to tirelessly advocate for issues and solutions that allow seniors to live their best lives, age with dignity and have access to affordable housing.

Background:

- Canada's 2025 federal election is on April 28. Advanced polling runs from April 18 to 21. Until April 22 at 6 pm, it is also possible to vote at any office of Elections Canada.
- Political platforms are subject to change.
- This guide is not an endorsement of any political party.

PROMISES RELATED TO SENIORS

Conservative Party (Pierre Poilievre):

- Retirement Savings: Allow seniors to contribute to Registered Retirement Savings Plans (RRSPs) until age 73, up from the current limit of 71. The Conservatives say this is a response to "the effect of Donald Trump's economic vandalism on their retirement."
- Retirement Age: Protect Old Age Security (OAS), Guaranteed Income Supplement (GIS) and Canada Pension Plan (CPP) payments by maintaining the retirement age at 65.
- Tax Relief: Increase the basic personal income tax exemption for working seniors by \$10,000, allowing those with an annual income under \$42,000 to earn up to \$34,000 tax-free, compared to the current \$24,000 limit.
- Financial Security Focus: Emphasize tax cuts to ease financial burdens, including a reduction in the lowest income tax bracket from 15% to 12.75%, which would benefit seniors with taxable income.
- Engagement: Poilievre has actively campaigned with seniors, highlighting their voting reliability.

Liberal Party (Mark Carney)

- Guaranteed Income Supplement: Propose a 5% increase to the GIS for low-income seniors for one year (up to \$652) to help with financial security amid economic pressures.

- Retirement Savings: Reduce the minimum Registered Retirement Income Fund (RRIF) withdrawal amount by 25% for one year to help seniors preserve savings during market volatility.
- Support the Vulnerable: Promise a 1% cut to the lowest income tax bracket, which could provide modest relief to seniors.
- Health and Housing: While not exclusively for seniors, their \$35 billion housing plan to build 500,000 homes annually could indirectly benefit seniors by improving affordability and accessibility.

New Democratic Party (Jagmeet Singh)

- Guaranteed Income Supplement: Pledge to raise the GIS to lift seniors out of poverty, with an estimated \$4 billion investment, including increases of \$1,500 for singles, \$1,000 for couples, and \$1,000 for widows.
- Tax Exemption: Increase the basic personal income tax exemption from \$16,129 to \$19,500, providing up to \$505 in savings for seniors with incomes between \$19,500 and \$177,882.
- Affordability Measures: Propose removing GST on essentials, which could ease cost-of-living pressures.
- Health and Care: Commit to universal public pharmacare and enhanced health care access.

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PROMISES RELATED TO HOUSING

Conservative Party

The Conservative Party's platform is focused on increasing housing supply by reducing taxes and regulatory barriers.

Promises:

- Eliminate the GST on new homes up to \$1.3 million for all buyers, saving up to \$65,000.
- Tie federal funding for municipalities to a 15% annual increase in housing starts, with bonuses for exceeding targets.
- Reimburse municipalities 50% of development charge reductions (up to \$25,000 per home), potentially cutting housing taxes by \$100,000 in high-cost markets.
- Sell 15% of federally owned buildings to free up land for affordable housing.
- Reduce regulatory measures on municipalities to open land for development.
- Revive and increase apprenticeship grants to \$4,000 and open 350,000 trade school positions to address the gap.

Liberal Party

The Liberal Party's platform is focused on doubling housing construction to approximately 500,000 homes annually over the next decade.

Promises:

- Create "Build Canada Homes," a public developer to oversee affordable housing construction on public and private land.
- Provide \$25 billion in debt financing and \$1 billion in equity financing for prefabricated home builders, plus \$10 billion for affordable housing.
- Eliminate GST for first-time homebuyers on new or significantly renovated homes under \$1 million, saving up to \$50,000.
- Invest \$74 million for housing infrastructure in the North and \$66 million to build/renovate homes in Nunavut, prioritizing Indigenous and underserved groups.
- Reintroduce a 1970s-era tax mechanism to incentivize multi-unit rental construction.
- Cut municipal development charges for multi-unit residential housing to lower costs.
- Offer apprenticeship funding (up to \$8,000 per tradesperson) to train skilled workers for construction.

New Democratic Party

The New Democratic Party platform includes building 3 million homes by 2030 with a focus on affordability and rent control.

Promises:

- Invest \$16 billion over four years to incentivize high-density construction and fund infrastructure.
- Implement national rent control, requiring provinces/municipalities to protect tenants to receive federal funding.
- Double the Public Land Acquisition Fund to \$1 billion over five years to build 100,000+ rent-controlled homes by 2035.
- Direct the Canada Mortgage and Housing Corporation (CMHC) to offer low-interest, public-backed mortgages.
- Ban corporate landlords from buying affordable rental properties and deny them low-interest federal loans/mortgage insurance if they raise rents excessively.
- Create a Communities First Fund to support local infrastructure for new housing.
- Train 100,000 new skilled tradesworkers for home construction.

Sources:

[Conservative party website: Platform on housing](#)

[Liberal party website: Building Canada Strong](#)

[New Democratic Party website: Building 3 million homes by 2030](#)

[The Canadian Housing and Renewal Association's election toolkit](#)

[CBC News: Compare the election promises of Canada's major parties](#)

[Chatelaine: This Federal Election Matters. A Lot. Here's What On Offer From The Parties](#)

[CTV News: Party Platform Tracker](#)

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What the experts are saying

(The following information was drawn from a report by Catherine Morrison of The Canadian Press published on bnnbloomberg.ca on April 14, 2025):

Rudy Buttignol, president of the Canadian Association of Retired Persons, said he's most impressed with the Conservatives' platform so far — especially with their promises to keep the retirement age at 65 and to allow working seniors to earn up to \$34,000 tax-free.

Buttignol said the Conservative promise to allow seniors to keep their savings in an RRSP until age 73 doesn't go far enough and that his organization has been calling for the elimination of mandatory withdrawals. "It should be in the hands of seniors to decide when they need to withdraw their retirement savings," he said.

Buttignol said his group was surprised by how thin and temporary the Liberals' promises are. "For instance, the promise to address the guaranteed income supplement for low-income seniors, while it's a good move, they're only proposing a five per cent increase for one year," he said. "And that's basically \$1.74 a day and I don't think that's going to make much of a difference in people's lives. That was disappointing."

He said the NDP's promise to lift seniors out of poverty lacks specifics.

Cathy Hecimovich, chair of the Canadian Senior Living Association, said the organization supports initiatives that address affordability for seniors.

"We are pleased to see proposals from major parties that would bring a small measure of relief to Canada's seniors," she said. "However, CSLA would like to see a continuing program designed to provide seniors with stable, predictable support which allows them to make decisions that are best for their circumstances."

Hecimovich said the organization is calling for a refundable tax credit for home support services.

"Housing policies and programs must include purpose-built senior living residences," she said. "Seniors who choose to downsize should have access to incentives such as moving grants or tax credits to assist with their transition and to free up underutilized housing stock."

CSLA's Federal Election Toolkit for Seniors Living

The Canadian Seniors Living Association (CSLA) launched an [advocacy toolkit](#) to assist seniors living providers and its member associations with joint messages for candidates and party leaders during the 2025 federal election. The toolkit provides [three key priorities](#) for cost-effective policy changes that will have positive effects for the sector:

1. Ensure that all new housing policy and programs explicitly include purpose-built senior living residences.
2. Implement a refundable tax credit for home support services, modeled after Quebec's program, to improve the affordability and accessibility of senior care.
3. Introduce incentives for seniors to downsize, such as a federal moving grant or tax credit, to free up underutilized housing stock.

The Alberta Seniors and Community Housing Association

The website of the Alberta Seniors and Community Housing Association (ASCHA) does not include specific guidance related to seniors issues in the federal election, but they do provide a link to the Canadian Seniors Living Association's advocacy toolkit, which is linked above. In addition, ASCHA provides this helpful guidance related to community housing:

"The upcoming federal election presents a crucial opportunity to push for real solutions to Canada's housing crisis. Canadian Housing and Renewal Association (CHRA), in partnership with the Canadian Alliance to End Homelessness, Habitat for Humanity Canada, and the Canadian Real Estate Association, have launched a joint campaign to make community housing a top election issue. Their election toolkit can be found [here](#) and puts forth 10 key recommendations to combat Canada's housing crisis, as well as actions we can all take to advocate together."

Sources

[Conservative party website: Platform on seniors](#)

[Liberal party website: Measures to help seniors](#)

[New Democratic Party website: Plan to raise GIS for seniors](#)

[CTV News - Party platforms on seniors](#)

[Global News - Party platforms](#)

[BNN Bloomberg - Federal election promises](#)