

NATIONAL PENSIONERS FEDERATION

2021 CONVENTION RESOLUTIONS SUMMARY

EQUALITY

21.6.1 UNITED NATIONS CONVENTION ON THE HUMAN RIGHTS OF OLDER PERSONS

Whereas many studies of conditions in long term care residences conducted in Canada over the last decade have shown serious deficiencies in the quality of life of residents in long-term care related to low staffing levels, inadequate compensation and high staff turnover, inadequate direct hours of care of residents, poor nutrition and access to health care, over-medication with mood-altering drugs, too many beds per room, and lack of regular inspections, among other issues, documented by the B.C. Seniors Advocate and Professor Pat Armstrong among others, **and**

Whereas Canadian governments have turned a blind eye to these deficiencies, underfunded long term care, encouraged increased privatization of the sector by investors seeking profits, and ignored the human right to quality care of long-term care residents, **and**

Whereas COVID-19 has exposed these problems and resulted in the early deaths of many more seniors in long-term care in Canada than any other OECD country and

Whereas two Ontario inquiries and a report from the Canadian army have documented the desperate situation in 2020 of residents in long-term care and revealed a profound lack of respect or care for the human rights of Canada's most vulnerable citizens,

Therefore be it resolved that the National Pensioners Federation support a Canadian and international initiative to hold governments accountable for seniors human rights through a UN Convention on the Human Rights of Older Persons that is currently under development **and**

Be it further resolved the National Pensioners Federation lobby all federal political parties in support that Canada be a signatory of that Convention.

CARRIED

HEALTH

21.4.1 IMPLEMENT A UNIVERSAL DENTAL COVERAGE

Whereas teeth have long been economic and social indicators as the experience of dental pain significantly reduce the quality of life; **and**

Whereas to maintain a good stomach health it is important to keep our teeth as long as possible; **and**

Whereas the majority of Seniors and Retirees after 65 of age are currently not covered by any dental insurance. Many avoid visiting their dentist each year due to financial constraints. in many cases, this has result in preventable dental issues that has burdened emergency room visits and dentist room visits across the country;

Be it resolved that the National Pensioners Federation urge the Federal Government to recognize that oral health is a critical component of overall good health. In doing so, the National Pensioners will push the Federal Government to implement a universal dental coverage system that will eliminate out-of-pocket spending and monthly payments to private dental insurance companies for basic dental care: **and**

Be it further resolved that the National Pensioners Federation and Congress of Union Retirees of Canada, other groups of Seniors and Retirees organizations need to continue to lobby the Federal Government to introduce Canada wide Universal Dental care program for all.

ALREADY NPF POLICY

21.4.2 IMPLEMENT A UNIVERSAL PHARMACARE SYSTEM

Whereas after two year of campaign, drugs affordability remains a persistent problem in Canada and still the highest cost of our health care system; **and**

Whereas many Seniors and Retirees struggle to pay for their prescription medicines. Many of them don't fill their prescriptions because they can't afford to; **and**

Whereas many Seniors and Retirees cut spending on food, heat and pills to be able to afford their medicines every month

Be it resolved that the National Pensioners Federation to continue the campaign with the Congress of Union Retirees of Canada and other Seniors and Retirees Organizations who are calling for a Universal Pharmacare program

Be it resolved that the National Pensioners Federation will push the Federal Government to institute a Pharmacare system, that is universal, comprehensive, accessible and public. It will have a clear timeline for implementation, in order the make drugs more affordable and accessible to all Seniors and Retirees; **and**

Be it further resolved we ask to the National Pensioners Federation to call on the Federal Government to begin the process to implement universal drug coverage under the Canada Health Act and that the Federal Government increase funding to provinces and territories by at least 5.2% per year as part of the program.

CARRIED

21.4.3 IMPLEMENTATION OF AMENDED PATENTED MEDICINES REGULATIONS AND PMPRB GUIDELINES

Whereas implementation i.e. the coming into force of the amended Patented Medicines regulations and the Patented Medicine Prices Review Board (PMPRB) updated guidelines set out to assess whether a patented medicine appears to be prices excessively in any market in Canada is a cornerstone for universal pharmacare; **and**

Whereas the big pharmaceutical companies have continued to successfully lobby the Federal Government to not implement the amended Patented Medicines regulations and PMPRB guidelines; **and**

Whereas during the COVID pandemic pharmaceutical companies in what appeared to be holding the Federal Government hostage as to whether their companies were able to meet their committed supply of COVID-19 vaccines to Canada if the amended Patented Medicines Regulations and guidelines were implemented; **and**

Whereas the Federal Government agreed to delay the implementation as a result of the lobbying; **and**

Whereas in the 2021 spring sitting of the House of Commons once again and for the third time delayed the implementation of Patented Medicines Regulations to January 1, 2022 when they were supposed to come into effect July 1, 2021 after its second postponement;

Be it resolved that the National Pensioners Federation call upon the Federal Government to delay no further on the implementation of the amended Patented Medicines Regulations and Patented Medicines Prices Review Board Guidelines which are issued pursuant to subsection 96(4) of the Patent Act.

CARRIED

The following resolutions 21.4.4 & 21.4.5 & 21.4.9 were combined and carried.

21.4.4 LONG TERM CARE REFORM

Whereas COVID-19 outbreaks at long-term homes across the country, mostly at privatized facilities, has been devastating on Families, staff and the general public; **and**

Whereas the government must look to bring long-term care under a universal framework for seniors care while doing away with the private system all together; **and**

Whereas with no standardized long-term care system in Canada, there's been significant discrepancy in how these homes have fared through the pandemic; **and**

Whereas services are currently delivered through a patchwork system of not-for-profit and for-profit providers and delivered through a mix of publicly-funded programs, which can be reinforced by private services, and unpaid caregivers; **and**

Whereas profit should not be the motive when it comes to how we care for our seniors.

Be it resolved that the Federal Government should put an end to for-profit long-term care homes and bring long term-term care under the Canada Health Act and make it federally regulated.

CARRIED

21.4.5 CONDITIONS OF CARE - LONG TERM CARE

Whereas COVID 19 has further revealed the inadequacies of Canada's long term care sector, **and**

Whereas there is a patchwork of long term care facilities across Canada with the delivery of care varying significantly from province to province ; **and**

Whereas those older adults in long term care have increasingly high health care needs and shorter lengths of stay in these facilities, where they normally live until the end of their life, **and**

Whereas our most frail and vulnerable older adults have borne the consequences of increased mortality and social isolation, with little attention paid to their basic human rights

Therefore be it resolved that the National Pensioners' Federation urge:

1. That the Federal Government collaborate with the provinces and territories to develop national standards for Long Term Care that provide for relational care of four hours of care per resident per day, that support a well-paid, full-time work force, that support in-house provision of dietary, cleaning and laundry services and minimize contracting out,

that address building design, and that these standards be funded with federal funding tied to accountability by the provinces to adhere to regulations, regular unannounced inspections, and enforcement, **and**

2. That the provinces support Family and Resident Councils at the local, regional and provincial level to provide direct feedback to the provincial ministers of health regarding conditions of long term care that need to be addressed; **and**
3. That principles of care be developed to respect the basic human rights of older adults whose residence is a long term care facility; **and**
4. That representatives of organized seniors groups and Family/Resident Councils be directly involved in these developments.

CARRIED

21.4.9 IMPROVING LONG-TERM CARE IN CANADA

Whereas Canadians are upset at the tragedies that unfolded in our long-term care facilities during the corona virus pandemic; **and**

Whereas these institutions should be places of care, protection and compassion for the vulnerable; yet, to many long-term care facilities became sites of suffering and death; **and**

Whereas the pandemic has revealed the brutal consequences of chronic and systematic funding cuts, privatization, and under investment in staff is simply unacceptable; **and**

Therefore be It Resolved that the National Pensioners Federation [NPF] calls for a nation-wide transformation of long-term care by incorporating the following essential steps: [A] Long-term must be brought into the public system and regulated under the Canada Health Act.

[B] Provide dedicated and conditional funding for long-term care through the Canada Health Transfer.

[C] Remove private for-profit businesses from the long-term care sector.

[D] Implement evidence-based national standards of care that are tied to funding, including a minimum four [4] hours of daily care per resident.

[E] Raise wages and benefits, including paid sick leave, for long-term care care workers to properly recognize the value of their work.

CARRIED

The following Health resolutions were presented to the NFP Executive committee to act on vs Convention due to time restrictions. Unfinished business.

21.4.6 TELE HEALTH TECHNOLOGY

Whereas the recent COVID-19 pandemic has led to a major growth of tele health/virtual healthcare: **and**

Whereas tele health/virtual health care means that seniors do not have consistency of care, as they may speak to different doctors on every visit,. And study after study has shown that the team approach, relational care, and the consistency of being seen by the same physician leads to better health outcomes for seniors: **and**

Whereas tele health/virtual healthcare is being increasingly provided by for profit corporations such as TELUS, and these are taking greater and greater shares of the tele health market/virtual health care; **and**

Whereas these large corporations are often traded on the stock market for profit and this leads to the increasing destabilization of the public Canadian health care system; **and**

Whereas the growth of tele health/virtual healthcare is continuing the trend towards parallel for profit health care in Canada; **and**

Whereas the growth of tele health/virtual healthcare also leaves many seniors out as they lack access to computers or the internet and/or have limited minutes on their phones.

Therefore be it resolved that the National Pensioners Federation:

- speak out about the growth of tele health/virtual healthcare
- educate its members about the problems and dangers with tele health/virtual healthcare
- work with its allies to better understand the consequences of the corporatization of health care through virtual care and tele health platforms

CARRIED

21.4.7 REMOVING AGEISM IN THE TREATMENT OF PATIENTS

Whereas witnessed with Covid 19 there is a dire shortage of essential medical equipment required for the treatment of affected patients - i.e. Tests, ventilators, masks, gloves, sanitary wipes, available beds, etc. **and**

Whereas Health care workers are forced to make decisions as to whom the required medical equipment/materials will or will not be provided; **and**

Whereas resilience of a patient is not necessarily determined by age; **and**

Whereas Seniors tend to be abandoned sooner than others in situations which require critical decisions.

Therefore be it resolved that NPF work with its national counterparts to develop clear criteria to enable doctors and health care workers to judiciously provide medical treatment for patients without bias regarding age.

CARRIED

21.4.8 ESTABLISHING INFECTION SECURITY

Whereas it has been witnessed with this current Covid 19 pandemic that long-term care and nursing homes become outbreak hot points once an infection is permitted to be brought into the facilities **and**

Whereas Health care workers - paid and volunteer - who work in more than one facility can transfer the infection if not screened prior to entering the workplace **and**

Whereas normally hospitals do not have any infection screening at entrances for workers or visitors during non-pandemic events, but do have high concentrations of super-germs **and**

Whereas Pig barns in the country have had infection screening practices in place to reduce the possible transfer of pathogenic materials by workers/visitors at the barn facilities.

Therefore be it resolved that NPF work with its national counterparts to work with the Federal Minister of Health and provincial counterparts to establish infection security facilities and practices at the entrances to all long-term care, nursing home, seniors care and hospital facilities across Canada.

CARRIED

21.4.10 MENTAL HEALTH

Whereas the pandemic caused severe mental distress to older persons concerned about isolation: **and**

Whereas last year's social interactions were large curtailed through health orders: **and**

Whereas the closure of adult day programs, community centres and neighbourhood house programming impacted the ability of seniors to have places to jointly gather to share, communicate and learn.

Therefore be it resolved that the NPF urge the federal government to implement funding for on-going support to non-profit groups for socially connected Seniors' Wellness Initiatives.

CARRIED

21.4.11 THE USE OF ANTIPSYCHOTIC, ANTI-DEPRESSANT, AND ALZHEIMER'S DRUGS IN LONG-TERM AND HUMAN RIGHTS

Whereas research reports by the B.C. Seniors' Advocate and the Canadian Institute for Health Information over recent years show that many residents of long-term care are being administered anti-psychotic or anti-depressant drugs without a diagnosis of psychosis or depression and that this practice prevails across Canada and has increased in B.C. during COVID-19; **and**

Whereas medical research shows many of these drugs have side effects that can lead to confusion, falls, and early death and attempts to limit their use have increased; **and**

Whereas the majority of residents of long-term care are likely in frail health and unable to give informed consent or refuse the drugs they are being medicated with; **and**

Whereas a new drug, Aducanumab, developed by Biogen to treat Alzheimer's disease, has dubious efficacy and serious side effects, but has been approved for use in the US and may be approved for use in Canada.

Therefore be it resolved that the National Pensioners Federation advocate with all governments in Canada to ensure that anti-psychotic drugs, sedatives, and any new dementia drugs administered to residents of long-term care be severely restricted and closely monitored on an ongoing basis by an independent agency in each province and territory advised by a committee of citizens and scientists of each province and funded and overseen by the federal government as part of its responsibility to protect the human rights of older persons.

CARRIED

FINANCE

21.3.1 CANADIAN OLD AGE SECURITY PENSION (OAS) FOR AGE 65 PLUS

Whereas the Federal Government recently announced a 10% increase in Old Age Security (OAS); **and**

Whereas many seniors under 75 years of age and receiving Old Age Security struggle to pay groceries, rent, utilities, medications etc; **and**

Whereas the proposed Old Age Security increases for people 75 years and older will still leave many seniors between 65 and 75 years of age poor. The situation is worse for women who already have lower incomes; **and**

Whereas the Guaranteed Income Supplement is critical to keeping seniors out of poverty, but the GIS amounts are too low to allow a senior to live with dignity.

Therefore, be it resolved that The National Pensioners Federation call on federal Government to take immediate action to institute a lump sum payment and a permanent increase in OAS, so that all current seniors 65 and over, can receive much needed financial assistance: **and**

Be it further resolved that the National Pensioners Federation call on federal Government to take immediate action to increase the Guaranteed Income Supplement, to improve the lives of many low income seniors; **and**

Be it further resolved that The National Pensioners Federation ask for the support of all group of seniors and all organization of Retirees to organize a national campaign to fight and to obtain the equality for all seniors in Canada. We must be sure that this government doesn't create a two class system of our seniors based on age.

CARRIED

21.3.2 INCREASE TO CANADA PENSION PLAN (CPP) SURVIVOR BENEFIT

Whereas in the 2019 Federal election, the Liberals promised to increase the amount of Canada Pension Plan Survivor benefit by 25% or approximately \$2080.00 per year; **and**

Whereas since the 2019 Federal election the CPP Survivor benefit has not been increased; **and**

Whereas an increase in the CPP Survivor benefit would assist many low income survivors;

Be It Resolved that the National Pensioners Federation continue to advocate for and call on the Federal Minister of Finance and all Provincial Finance Ministers to support a significant increase to the Canada Pension Plan Survivor Benefit.

CARRIED

21.3.3 IMPLEMENT A GUARANTEED LIVABLE BASIC INCOME

Whereas motion M-46, which was first tabled in the House of Commons in 2020 and which was re-introduced this year by Leah Gazon, the New Democratic Party (NDP) critic for children, families and social development, called on Ottawa to work with provinces, territories and Indigenous communities to deliver a minimum income for all adult Canadians, including students, seniors and people with disabilities, as well as temporary foreign workers, permanent residents and refugee claimants, without requiring any recipient be working, studying or training: **and**

Whereas motion M-46 was defeated; **and**

Whereas the independent parliamentary budget officer (PBO) on April 7th said that a national program would cost around \$85 billion now, rising to more than \$93 billion by 2026, but that such a scheme could quickly halve overall rates of poverty, which has been estimated to cost Ottawa a similar amount in excess health-care, criminal justice and other costs: **and**

Whereas the Canadian Centre for Economic Analysis said in February that a basic income could expand the country's economic output by \$80 billion a year and create nearly 600,000 jobs in 5 years: **and**

Whereas the NDP says such a measure could be funded by making the ultra-wealthy pay their fair share of the tax burden, noting that legal and illegal tax avoidance costs Canada as much as \$51 billion a year: **and**

Whereas the pandemic has exposed gaps in Canada's social support framework, exacerbated existing social inequities, and made many more people financially insecure, while also illustrating that public funds can be freed up to support the vulnerable when considered necessary

Be it resolved that the National Pensioners Federation call on the federal government to reconsider its stand on the concepts of the failed motion M-46 and work with the other levels of government to implement a guaranteed livable basic income throughout Canada.

NB: Information for this resolution was obtained from an article by Morgan Sharp entitled “NDP puts universal basic income back on the agenda”, in Canada’s National Observer: News & Analysis, 2021-07-08

Motion to refer back to the submitter for clarification

21.3.4 CHANGE THE DISABILITY TAX CREDIT

Whereas a significant number of seniors qualify for the Disability Tax Credit

Whereas many of these seniors that qualify for the Tax Credit do not benefit fully, if at all, because of low income: **and**

Whereas these seniors with low incomes would benefit the most from receiving the maximum benefit

Be it resolved that the NPF pressure the Canadian Government to change the Disability Tax Credit from a non-refundable tax credit to a Monetary Payment that universally helps all people with disabilities.

Motion to refer back to the submitter for more information

21.3.5 ELIMINATE MANDATORY RRIF WITHDRAWALS

Whereas once Canadians turn 71, they must convert their RRSP’s to RRIF’s and begin making mandatory withdrawals at a set rate: **and**

Whereas seniors are living longer than ever before and therefore risk outliving their funds; **and**

Whereas many seniors depend on their RRIF to provide sustained income throughout their later years; **and**

Whereas seniors deserve to be in control of their retirement savings and decide how much they wish/need to withdraw from their RRIF accounts and the timing of their withdrawals dependent on their personal need;

Be it resolved that the National Pensioners Federation call upon the Federal Government to eliminate the mandatory withdrawal from Registered Retirement Income Fund (RRIF) to protect the financial security of our seniors.

CARRIED

21.3.6 ELIMINATE MANDATORY RIFF WITHDRAWALS

Whereas seniors are living longer than ever before, **and**

Whereas many seniors depend on their RRIF to provide sustained income throughout their later years, **and**

Whereas seniors deserve to be in control of their retirement savings and decide how much money they want to withdraw, **and**

Therefore, be it resolved that the National Pensioners Federation call upon the Federal Government to improve the financial security of our seniors by removing the mandatory withdrawal of funds from RRIF accounts.

CARRIED

21.3.7 OLD AGE SECURITY INCREASE

Whereas the Old Age Security program is a universal retirement pension available to most resident and citizens of Canada who have reached their 65th birthday: **and**

Whereas this is supplemented by the Guaranteed Income “Supplement for seniors with lower incomes: **and**

Whereas the OAS is clawed back if the income is higher than \$77,580 (2019) you have to repay part or your entire Old Age Security pension: **and**

Whereas the federal government offers older seniors \$500 onetime payment if you were born before June 30, 1947: **and**

Whereas the federal government announced an increase of 10% for seniors aged 75 and older starting in 2022

Therefore, be it resolved that the NPF urge the federal government to allocate the funds to all seniors from the age of 65, for the one-time payment, as well as the increase in the Old Age Security payments.

CARRIED

PENSIONS

21.8.1 BANKRUPTCY PROTECTION OF PENSION AND BENEFITS FOR FORMER WORKERS AND RETIREES

Whereas there were two Private Member Bills in the House of Commons in 2020, Bill C-253 by the Bloc Québécois and Bill C-259 by the NDP to amend the Bankruptcy and Insolvency Act, the Companies' Creditors Arrangement Act and the Pension Benefit Standards Act (pension plants and group insurance programs) where neither received Royal Assent: **and**

Whereas these Bills would have ensured that claims in respect of unfunded liabilities or solvency deficiencies of a pension plan would have been accorded priority in the event of bankruptcy proceedings: **and**

Whereas because of this pandemic we will have to face several closings of company and the first one who will be penalized are our workers and retirees; **and**

Whereas hundreds of today's retirees face the prospect of loss or a significant reduction in their pension when their former employers restructure, close or enter bankruptcy and insolvency hearings.

Be it resolved that the National Pensioners Federation urge the Federal Government to amend the Bankruptcy and Insolvency Act (BIA) and the Companies' Creditors Arrangement Act (CCAA) as follows;

To extend super-priority to any unfunded pension liability, placing pensioners ahead of creditors to be paid if a company goes bankrupt; **and**

Be it further resolved that the National Pensioners Federation urge the Federal Government of Canada to enforce a requirement for companies to continually maintain their pension liabilities fully funded.

MSC That this resolution be amended by the addition of the following words "that employers shall maintain group insurance programs that provide benefits to or in respect of its employees or former employees".

ALREADY NPF POLICY

POLITICS

21.9.1 TAX THE ROBOTS

Whereas there is growing concerns about the negative impact of automation, mechanical robots and AI will have on Canadian jobs; **and**

Whereas American studies show that robots have two major effects: the "displacement effect" when robots eliminate jobs; and the "productivity effect" as other industries or tasks require more labour and thus create jobs. The productivity effects do not compensate for jobs that industrial robots destroyed; **and**

Whereas American studies show that each additional robot reduces employment by a net of 6.2 workers and each additional robot per 1,000 workers reduces average wages by 0.73%; **and**

Whereas there have not been significant research carried out in Canada as to the effects of robots and AI on Canada's job market, it is essential therefore, that some immediate steps be undertaken to address the Robot and AI revolution.

Therefore be it resolved that the National Pensioners Federation call upon the Federal Government to create a Federal Registry, with an annual registration fee, for all automation devices and AI control units used in manufacturing, service and communications industries in Canada.

And be it further resolved that the Registry monitor the automation and AI trend and that the data gathered be used to aid in the formation of future fees and for taxes on such devices to benefit displaced workers with compensation including paid re-training for replacement jobs.

CARRIED

21.9.2 SERVICE CANADA

Whereas the Public Service Alliance of Canada has recently raised concerns about the Federal Government's plan to contract out Service Canada call centres: **and**

Whereas this work has been recently contracted out to Gatestone a private call centre corporation headquartered in the USA, that specializes in debt collection and has a bad reputation as an employer: **and**

Whereas seniors need trained workers who have the experience, knowledge and compassion to assist seniors: **and**

Whereas numerous studies have shown that privatization costs more, is associated with poor service and can subject the country to risk if the privatized company cannot meet its commitments: **and**

Whereas many seniors rely on the Service Canada call centres to get information and/or deal with issues re their CPP, OAS, GIS and other entitlements: **and**

Whereas many seniors already experience long waits while waiting to speak to a person at the Service Canada Call Centre: **and**

Whereas the Federal Government should be enhancing and improving Service Canada call centre services, not privatizing them

Therefore be it resolved that the NPF;

- oppose the privatization of Service Canada call centres to Gatestone a call centre corporation based in the USA

- work with allies, including but not limited to the Public Service Alliance of Canada to oppose the privatization of Service Canada Call centres and to advocate for better and improved publicly run Service Canada Call Centre services.

CARRIED

21.9.2 EXPAND CANADA POST SERVICES

Whereas the COVID-19 pandemic has shown the absolute need and importance of public universal postal services: **and**

Whereas Canada Post facilities are in most communities; **and**

Whereas big banks are leaving many smaller communities; **and**

Whereas in a number of countries postal workers help seniors age in place by checking in on them while they are in their homes; **and**

Whereas the Canadian Union of Postal Workers (CUPW) has developed a plan for Canada Post to become environmentally sustainable and to offer more services to meet the needs of all. This is Delivering Community Power; **and**

Whereas due to changes in the government, and in Canada Post it is necessary for organizations such as the National Pensioners Federation to reiterate their support for Delivering Community Power.

Be it resolved that the National Pensioners Federation reiterate their support for the Delivering Community Power Plan calling on Canada Post to;

- Provide postal banking services
- Provide check in services allowing seniors to stay in their own homes
- Provide a wide range of services
- Become environmentally sustainable

CARRIED

21.9.3 WHY REGULATE NEW DRUG PRICES?

Whereas 10 to 15 per cent of Canadians cannot afford to pay for the prescription drugs they need, **and**

Whereas public universal pharmacare would ensure that all Canadians have equitable access to the prescription drugs they need to maintain their health, **and**

Whereas the keystone of sustainable universal pharmacare is control over the prices Canada pays for prescription drugs currently much higher than those paid by most other developed countries, **and**

Whereas regulations have been developed over a period of 4 years by a Canadian government agency, the Patented Medicines Prices Review Board (PMPRB), to control drug company prices, **and**

Whereas the implementation of these PMPRB regulations has been postponed 3 times in the last 18 months because of pressure from 47 drug companies banded together as Innovative Medicines Canada,

Therefore, be It resolved that the National Pensioners Federation urge the federal government to put the public good first and implement the PMPRB regulations immediately.

CARRIED

21.9.4 PLAN WITH SENIORS, NOT FOR SENIORS

Whereas most older adults continue to live active lives in their communities, **and**

Whereas older adults possess knowledge and resources from both work and life experiences, **and**

Whereas these lived experiences are brought together within seniors and retirees organizations, **and**

Whereas an apt motto for seniors' organizations is "to plan with seniors, not for us"

Therefore be it resolved that the NPF urge the federal/provincial/territorial governments to ensure policy tables and consultations have as members, representatives from key seniors organizations.

CARRIED

HOUSING

21.5.1 PRIMARY RESIDENCE TAX EXEMPTION

Whereas many seniors with homes rely on the equity of their homes for future housing and health needs; **and**

Whereas the homeowner has usually been given no taxation on primary residences; **and**

Whereas the value of their homes may have increased over time, and homeowners would use that asset as their funds for needed care, or to leave as a legacy

Be it resolved that the NPF supports the retention of the 'primary residence tax exemption' when a homeowner sells the home or on their death.

CARRIED

21.5.2 ENABLING SENIORS TO LIVE LONGER AT HOME

Whereas many seniors wish to live their lives independently; **and**

Whereas senior residents may find upkeep of their homes difficult to maintain; **and**

Whereas the opportunity to have basic services such as snow removal may be a burden or chore

Therefore be it resolved that the NPF endorse the measures of the federal **Age Well at Home Initiatives** funding to support services enabling seniors to live longer at home, and publicize this program.

CARRIED

21.5.3 CUTTING RED TAPE FOR AFFODABLE HOUSING

Whereas the supply of affordable housing is not reaching the needed number of accessible units for seniors; **and**

Whereas the growth of numbers of elders living longer is expanding; **and**

Whereas the red tape of getting projects of affordable/accessible housing built causes delays in completion of units

Therefore be it resolved that the NPF urge the provincial/territorial/federal governments to respond with action to enable affordable/accessible housing units to be built with less red tape, to respond to the urgency of the need for seniors housing.

Motion to refer back to submitter for clarifications

21.5.4 PERMANENT HOUSING PROGRAMS FOR SENIORS

Whereas the number of seniors (age 55 and older) is increasing in the homeless count; **and**

Whereas the need to reach at risk seniors on the verge of homelessness is urgent; **and**

Whereas the unique needs of health issues combined with homelessness increases mortality

Therefore be it resolved that the NPF urge all governments to identify senior populations at risk of homelessness and take action, diverting them from shelters into permanent accessible housing.

CARRIED

21.5.5 TAX CREDITS FOR SENIOR'S HOME ADJUSTMENTS

Whereas retrofitting homes with ramps, wider hallways and accessible bathrooms promotes greater comfort to seniors; **and**

Whereas changes to enable walkers or wheelchairs gives flexibility for a senior to move more easily in their home; **and**

Whereas changes to accommodate physical changes enables seniors to live longer at home

Therefore, be it resolved that the NPF support programs which enable accessibility changes to seniors' homes to be funded through tax measures which reimburse seniors for payments to enable ramps, wider hallways and accessible bathrooms to be funded through tax credits.

Motion to refer back to submitter for clarification

21.5.6 HOME INSURANCE RATE GOUGING

Whereas senior renters often face increasing costs; **and**

Whereas senior renters may be living on fixed pensions; **and**

Whereas condo insurance rates are rising

Therefore be it resolved that the NPF support the intervention of the governments into the escalating costs for condo insurance for seniors who may find the increases are stretching their budget, by implementing a strategy of using a government plan of insurance which controls huge financial gains to the insurance policies.

CARRIED

21.5.7 PRIMARY RESIDENCES & CAPITAL GAIN TAX

Whereas many seniors who are homeowners are concerned about the removal of primary home tax exemption on their primary residence: **and**

Whereas seniors rely on having the sale of their home to be use for funds needed for their care: **and**

Whereas senior homeowners have sacrificed many years to make home ownership a reality.

Therefore be it resolved that the NPF strongly urge the federal government not to implement taxes on the capital gain of the primary residences upon the sale of these homes.

CARRIED

