



# ACORN Canada

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## Nova Scotia ACORN – Municipal Platform

Campaign	Policy	Response
<b>Landlord Licensing</b>	<p>Many low-income tenants live with substandard housing conditions, including mice, bedbugs, mold and countless other serious health and safety concerns. We believe that just because a tenant is low-income does not mean that they should live in unsafe or unhealthy housing.</p> <p>Nova Scotia ACORN is calling on the city of Halifax to implement a proactive system of municipal housing standard enforcement to ensure that all tenants live in safe and healthy homes. Much like restaurants and elevators are licensed, landlord licensing would ensure that all rental units comply with municipal M100 By-laws</p> <p><b>ACORN is fighting for Landlord Licensing:</b></p> <ul style="list-style-type: none"><li>• <b>Licensing of all new and existing rental units.</b></li><li>• <b>Proactive inspection of rental units on a 1-3 year timeline.</b></li><li>• <b>Protections against landlords downloading the cost of licensing onto the tenants.</b></li></ul>	

Campaign	Policy	Response
<b>Inclusionary Zoning</b>	<p>The cost of rent in Halifax is skyrocketing and many tenants are forced to move further and further away from the downtown core in order to find affordable housing. The ongoing process of gentrification in North End Halifax has been displacing many low-term residents, most of ethnic and racial minorities.</p> <p>Nova Scotia ACORN is fighting for Inclusionary Zoning:</p> <ul style="list-style-type: none"><li>• <b>Mandatory Inclusionary Zoning which would require that 30% of units in a new housing</b></li></ul>	



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	<p>development would be designated as affordable housing.</p> <ul style="list-style-type: none"><li>• That affordable units be integrated and indistinguishable from market-rent units.</li><li>• That “affordable” be defined as a person living below the “low-income measure”.</li></ul>	
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<b>Internet for All Campaign</b>	<p>ACORN members strongly feel that internet access is essential and that the government can help make this a reality for thousands of low income families who cannot afford high speed internet at home. 42% of households in the lowest quartile of \$30,000 or less do not have home Internet access; compared to only 2% in the highest income quartile. This "digital divide" excludes low-income individuals and families from what the United Nations now considers to be a human right, comparable with freedom of speech. Access to the internet is increasingly recognized by countries around the world as an essential tool for participation in modern democratic society.</p> <p>Access to reliable high-speed internet has become increasingly important for participation in many facets of life, from job searching to homework. However, accessing the internet is a hardship for many Canadians.</p> <p><b>Our demands:</b></p> <ul style="list-style-type: none"><li>• <b>The city can introduce free wifi in all public housing buildings</b></li><li>• <b>\$10/month product for high speed (15 megabits/second or equivalent to high speed in area).</b></li><li>• <b>Who qualifies: all individuals and families who are below the Low Income Measure.</b></li><li>• <b>Plus subsidized computers.</b></li></ul>	



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Fair Fees	<p>Lower rates for small, short term loans are needed desperately in low and moderate income neighborhoods across Nova Scotia.</p> <p>From 1980 up until 2006, interest rates in Canada were limited to 60% per year under the criminal code. In 2006 with an amendment to section 347.1 of the Criminal Code, any loans under \$1500 with a term of less than 62 days would be exempt from the usury law, so long as they were issued in a province that had enacted provincial regulations governing payday loans. Across the country provinces have regulated the rates, ranging from a flat rate of 17% in Manitoba, 21% in Ontario, to 25% in Nova Scotia (this is 442% APR – 650% APR).</p> <p>Payday loan lenders cluster disproportionately in low-income communities, targeting the most vulnerable populations. Nova Scotia ACORN is calling on the city of Halifax to re-zone pay day lenders to curb their proliferation in low-income neighborhoods.</p> <ul style="list-style-type: none"><li>• <b>Re-zone pay day loan lenders so that any new pay day loan lender would be required to go through a public hearing process impacts before opening shop in commercial and residential neighborhoods.</b></li></ul>	

ACORN Canada, founded in 2004, is a grassroots membership based organization that has rapidly grown into one of the country's most effective voices for low- and moderate-income Canadians. With over 80,000 members in 20 chapters in 9 cities across the country our central purpose is to effectively represent and champion the interests of Canada's low- and moderate-income urban citizens on the critical issues of social and economic justice.