

Tenants Rights During COVID-19

London ACORN



Introductions

- We will do a quick round of introductions
- Say your name and where you live in London

Zoom Ground Rules:

- To avoid background noise, we'll keep people on mute until there's a group discussion after each section
- If you are here online with Zoom, please use the chat to let us know if you want to speak outside of the group discussion
- We will mute people if there's more than one person talking and then call on people to speak one at a time
- This is new for all of us so we thank everyone for their patience
- We will not tolerate any profanity, harassment of any kind

What is ACORN

- We're a non-profit organization of low and moderate income families
- We work on a lot of issues like tenants rights, payday lending, affordable housing, disability and a whole lot more!
- We are a **local, national, and international** organization with groups across the country and beyond!
- We're a **member driven organization**, meaning we don't accept money from government or corporations so we can stay independent
- We rely on membership dues so we can support our campaigns, stay independent and hold governments accountable when we have to
- Membership dues gives you a say in what's important like what issues we work on and how
- We are **140,000 strong across Canada**
- If you're not a member yet, join today! Let us know in the chat if you want to become a member!

SECTION 1: Evictions and Bill 184



Issues:

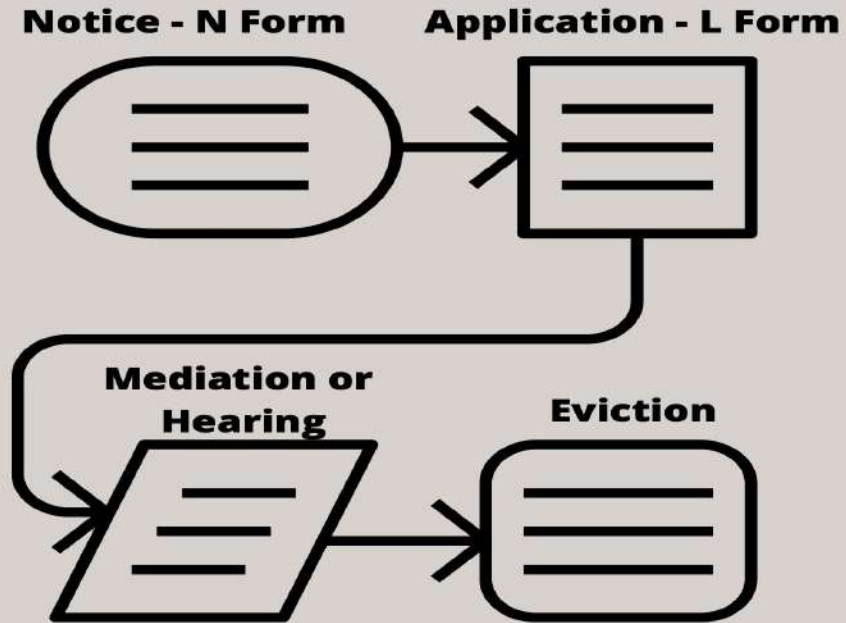
- Eviction notices for non-payment of rent
- Bill 184
- Harassment
- Tenants facing illegal lockouts

EVICTIION: KNOW THE REASON

Your landlord can ask you to leave by giving a notice of termination, under certain conditions. Some of the most common reasons your landlord can evict you include the following:

- Your landlord wants to do repairs or renovations that require a building permit and vacant possession of the unit;
- Your landlord wants to tear down the building or use it for something else. Your landlord, your landlord's family, someone buying your place, or the buyer's family wants to move in. Family includes only spouse, child, parent, spouse's child, and spouse's parent. It also includes a caregiver for any of them.
- You owe rent to the landlord
- You often pay your rent late
- You or your guests did something illegal on the property.
- You or your guests caused damage or serious problems for your landlord or other tenants.

EVICTON process



YOUR LANDLORD NEEDS TO GIVE YOU A NOTICE OF TERMINATION OF TENANCY

STAGE 1: NOTICE OF TERMINATION OF TENANCY

The landlord needs to provide you a **notice of termination of tenancy**.

N12

If the landlord requires the unit for residential occupation for a period of at least one year for themselves, a specified family member or a caregiver

N13

If the landlord intends to tear down the rental unit or the residential complex, requires the rental unit to be vacant in order to do "extensive" repairs or renovations or intends to convert the rental unit or the residential complex to a non-residential use.

N4

If the reason for the notice of termination of tenancy is non-payment of rent.

N5

For Interfering with Others, Damage or Overcrowding

N8

For Causing Serious Problems in the Rental Unit or Residential Complex

YOUR LANDLORD NEEDS TO GIVE YOU A NOTICE OF TERMINATION OF TENANCY

What Should the Notice Say?

- The **reason and details of the reason** why the landlord wants you to leave
- The **date** your landlord wants you to move.
- The landlord must give you the notice a **certain number of days before that date** (these vary depending the reason for the landlord giving you the notice) - **refer to the next slide for examples**
- In some cases, the notice must also tell you what you can do to cancel it. For example, if the notice says you owe rent, it must tell you exactly how much and when you must pay it to cancel the notice.



NOTICE OF TERMINATION OF TENANCY

N12

The notice of termination must be **60 days** after the notice is given and must be the last day of a fixed term tenancy or last day of a rental period, if there is no fixed term tenancy.

N13

For example, if you pay rent on the first of each month, the termination date must be the last day of the month. If the tenancy is for a fixed term (for example, a lease for one year), the termination date cannot be earlier than the last date of the fixed term.

The notice of termination must be **120 days** after the notice is given and must be the last day of a fixed term tenancy or last day of a rental period, if there is no fixed term tenancy.

N4

If the tenant pays rent by the month or year, the landlord must give **at least 14 days** notice. If the tenant pays rent by the day or week, the landlord must give at least 7 days notice.

Example: Non Payment of Rent



- In case of non-payment of rent or N4 notice, there is a notice period of 14 days within which you may pay arrears owed or decide to move out of the unit
- But, if the N4 is not resolved, the landlord may follow up with an **L1 form** to apply for a hearing at the Landlord and Tenant Board.
- The form should have details about the amount you have to pay to stop the application. Usually this includes the \$190 fee your landlord paid to the Board and charges for any bounced or NSF cheques.
- You can pay the full amount to your landlord or to the Board. Get a receipt. Bring the receipt to the hearing to make sure the landlord's application is stopped.
- The other option is to work out with your landlord and propose a realistic payment plan.

STAGE 2: HEARING

YOU DO NOT HAVE TO MOVE BUT ACT FAST



- Even if you are not able to cancel the notice, that does not mean you have to move out. But your landlord might take the next step and apply to the **Landlord and Tenant Board (LTB)**.
- The LTB is a tribunal that works like a less formal court.
- Hearings at the LTB happen publicly, which means that if your matter goes to a hearing, you should be prepared to represent yourself in front of an adjudicator in a room full of people.
- Hearings are undertaken in blocks, so the time provided on a hearing application is not the time when the matter will be heard. You might have to spend the day and be prepared to present your case which can happen at any time during the block.
- The LTB or the landlord will provide you a copy of the form (starting with “L”) with the Notice of Hearing. It should have the **date, time and place of hearing**.

What has changed during COVID?

- Eviction moratorium from Jan 14, 2021 was much weaker than was there in the first wave of the pandemic from March to Aug 2020.
- Ontario's Landlord and Tenant Board can continue to hold hearings and issue eviction orders for residential tenancies during the province's second eviction moratorium during COVID-19. Which has now ended.
- Last year, Ontario's first residential eviction moratorium during COVID-19 **shut down all but emergency hearings at the LTB**. Landlords could still file eviction applications, and between March 17 and Aug. 1, there were 6,770 applications processed to evict a tenant for nonpayment of rent.
- Despite the stay at home order now, hearings continue at the LTB.
- Enforcement of evictions has resumed- **For London on Feb 16th**

STAGE 4: EVICTION ORDER

If the Board agrees with your landlord or because you missed the hearing, you will receive an Eviction Order.

- You can challenge the eviction order by asking the LTB to review the decision or by filing an appeal in the court.
- If the eviction order is not stopped, **the Sheriff is the only official who can enforce the order.** You have 72 hours or 3 days to take your belongings.
- If you decide to move out before the Sheriff comes to change the locks, best to take everything with you.
- The landlord may apply to the LTB for an eviction order as soon as the notice of termination of tenancy (the 'N' form) has been given to you. But it should be filed not later than 30 days after the termination date mentioned in the notice of termination of tenancy.

HOW TO CHALLENGE AN EVICTION ORDER?

You can challenge the Eviction Order if you are not satisfied with the LTB's decision.

- To request a review of the Eviction Order, fill out a **Request to review an Order Form** and give to the LTB. It costs \$55 to apply.
- You must do this within 30 days from the date of the eviction order. This is the date at the bottom of the last page of the order.
- You may not have to pay the \$55 to file your request if you qualify for a fee waiver. To find out whether you qualify, fill out a form called Fee Waiver Request and give it to the LTB with your Request to Review an Order.
- You can get the Request to Review an Order form and a Fee Waiver Request form from the LTB or a ServiceOntario Centre. These forms are also available to download from the LTB's website at www.sjto.gov.on.ca/ltb.
- You can also appeal to the Divisional Court if you believe there is an error of law.
- To know more about how or when to challenge an eviction order, you can read ACTO's tipsheet here: <https://cleoconnect.ca/resource/yourlegalrights/i-think-my-order-from-the-landlord-and-tenant-board-is-wrong-what-should-i-do/>

WHAT IS BILL 184?

Bill 184 is officially titled
**Protecting Tenants and Strengthening
Community Act.**

It repeals several pieces of the housing
legislation in the Province, including
the Residential Tenancies Act 2006.

Bill read again at the Legislative
Assembly and referred to the
Standing Committee on Social
Policy on May 27, 2020

Bill debated and amended
several times, received royal
assent on July 21, 2020

Emergency Management &
Civil Procedures Act enacted
5 days later

Bill 184 initially announced on
March 12, 2020



Bill 184: How does it affect tenants' rights?

Prior to Bill 184	After Bill 184
<p>Mediation</p> <p>In order for tenants and landlords to enter into mediation, both parties need to agree to this type of dispute resolution. If they did not agree, or, were unable to reach a decision, the case would proceed to a hearing.</p>	<p>Section 194 (1) is amended to say that the Board can decide to require mediation or alternative dispute resolution as part of its power.</p>
<p>Hearing for nonpayment of rent: Tenants' right to defend themselves</p> <p>Section 82 of the RTA provides tenants with the right to talk about problems with their unit at an arrears hearing, which may have contributed to the tenant falling into rent arrears or may reduce the amount of the arrears owed by the tenant. The most common issue raised by tenants is their landlord has not done necessary repairs.</p>	<p>Tenants are now required to provide advance written notice to their landlord to inform them of the issues they plan to raise at the hearing. Tenants who do not provide notice will need to explain to the Board why they failed to provide the landlord with advance written notice of their issues. If the LTB bars the tenant from raising their issues at the hearing, a tenant would have to file their own tenant application against the landlord to raise these issues.</p>

Prior to Bill 184	After Bill 184
<p>Section 83: As per Section 83 of the RTA, the LTB must consider a tenant’s “extenuating” circumstances to weigh whether or not it would be fair to proceed to an eviction. For eg. Illness, Job Loss, Tragedy etc. The Board often considers ordering a repayment plan as a condition of the continuation of tenancy.</p>	<p>Now, it allows the LTB adjudicator to consider whether or not a tenant entered into a repayment plan with a landlord between the period of March 17, 2020 (ending on a yet-to-be-determined date).</p>

Illegal rent increase made legal

Bill 184 allows for an illegal rent increase to be considered legal if the tenant does not challenge it within 12 months of the increase. If the tenant learns that their rent increase was illegal after the 12 months of paying that rent amount, they are no longer able to dispute the increase.

- Tenants should carefully read their Notice of Rent Increase.
- The landlord must give tenants 90 days notice before the rent increase takes effect.
- Tenants in rent regulated units should look up the annual rent guideline and confirm the landlord calculated the rent increase correctly. If the notice is incorrect a tenant does not have to pay the rent increase. If a tenant discovers an error after starting to pay the new rent amount, they can bring an application to the LTB to have the funds returned.

Bill 184: Repayment Agreements/Plans

Bill 184 changes the RTA provisions regarding repayment agreements made outside of the Landlord and Tenant Board (LTB).

Now, a landlord can give a tenant (**without prior consent**) a take-it-or-leave-it repayment plan, with terms that are unaffordable for the tenant, and includes a **section 78 clause** that permits the landlord to seek an eviction order ('ex parte') **without a hearing or notice if the tenant breaches the agreement.**

What can tenants do to oppose the repayment agreements?

- A tenant is not required to sign anything if they do not understand or cannot afford it.
- Tenants also have the right to present their own repayment plan to the landlord with terms they are confident they can meet on their income.
- Tenants who are offered repayment plans by their landlords should proceed with caution.
- Tenants should seek advice from their legal clinic or Tenant Duty Counsel (during the stay-at-home order this is closed). They must carefully read and understand every term and its consequences.
- If the landlord and tenant cannot agree on a reasonable repayment plan, the matter will be heard at the LTB. **At the hearing, the adjudicator will consider whether the landlord offered the tenant a repayment plan in their decision. A tenant should explain why they felt it was not fair or feasible for them to sign it.**

Set Aside Eviction Order: If you made the payment

If a tenant has breached the Eviction Order, they can still file a motion to void the Eviction Order up until the Sheriff enforces the eviction on the conditions that:

- They have paid all money ordered and rent that has become due since the Eviction Order was issued; and
- They have not previously filed this in their tenancy with their current landlord.

Form: Tenant's Motion to Void Eviction Order for rent arrears

Re-Open the LTB Application decision

- Tenants can request that the LTB re-open an application decision that was reached by the Board on an application filed by the landlord.
- You can indicate here why you believe the LTB should re-open the file. Some of these reasons can include: the party forced me to enter into an agreement or gave me false information, the party making the request lacked the capacity to enter into a mediated agreement.
- You must include additional information and explanation to illustrate the reason you are requesting the application to be re-opened.

Got an Eviction Notice?

Guide to navigate Ontario Laws: stepstojustice.ca

Eviction Guide: [www.equalityrights.org/resources/# about-your-housing-rights](https://www.equalityrights.org/resources/#about-your-housing-rights)

- Even if you are not able to cancel the eviction notice, you DO NOT need to move out.
- The Sheriff is the only official who can enforce the order. You have 72 hours or 3 days to take your belongings.
- You may be able to appeal the eviction ruling at a higher court. Read more at: stepstojustice.ca/steps/housing-law/4-ask-board-review-order

Questions?

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MY LANDLORD IS HARASSING ME HELP!

- Threats and harassment are **unacceptable**.
- The ***Residential Tenancies Act*** governs residential tenancies in Ontario. Provides protection for tenants to live free from harassment and threatening behaviour from their landlord and their landlord's representatives.
- If your landlord is harassing or threatening you, **ORGANIZE** - it's likely they're also harassing their other tenants. Let us know and we can help organize your building to fight back.
- If your landlord is harassing you:
 - **document your landlord's behaviour** and keep a copy of any written correspondence, such as emails or texts, with your landlord.
- Unless there is an emergency, the landlord should not show up at your unit without 24 hours written notice. If they insist on showing up, record any interactions where it's possible to do so safely.
- If your landlord calls the police, do not be afraid or intimidated.

Rights under the RTA:

Tenants have the right to reasonable enjoyment of the space including:
Environment free from harassment or threat of violence

Things your landlord is not allowed to do even if you owe rent

Even if you owe rent, it is against the law for your landlord to do, or threaten to do, any of these things:

- take or hold anything that belongs to you
- put your belongings out of your apartment
- change the locks to your apartment or to other areas of the building without giving you a new key right away
- cut off any important service, such as electricity, gas, water, or heat

If your landlord does or threatens to do any of these things, try to get legal help right away.

You could also call the Rental Housing Enforcement Unit (RHEU). The RHEU is part of the Ministry of Housing. Its job is to try to make sure landlords and tenants follow the law. You can call the RHEU at the following number:

Toll Free Phone Line: 1-888-772-9277

WHAT IF THE POLICE SHOW UP? WHAT IF I'M LOCKED OUT?

- Your landlord can legally remove you from your home **ONLY** with an order from the Landlord Tenant Board.
- The only person with the power to enforce that order is a **Sheriff** (a government official).
- Only the Sheriff has the legal authority to remove you or your property from your home if you do not want to move out. **Police, special constables, private security, and your landlord cannot lock you out of your home.** (Sheriffs are not enforcing evictions right now).
- Any attempt to remove you or your property, or change the locks without an order from the LTB, is **illegal**.
- However, if it still happens to you or someone you know, you should contact your **local community legal clinic** for legal advice as soon as possible.

WHAT IF THE POLICE SHOW UP? WHAT IF I'M LOCKED OUT?

If you believe you may be at risk of illegal lockout, there are a few things you may want to consider doing:

1. Inform those that live around you that this may happen.

- Share a description of your landlord with them and give them your contact information.
- If they see your landlord or anyone else doing anything suspicious around your home, ask them to contact you immediately.

2. Carry all important documentation or medications with you at all times while outside the home (passport, credit and debit cards, immigration or legal documents etc.)

3. Carry proof of residence (a copy of your lease agreement OR a piece of registered mail with your name and address on it)

4. Keep a copy of both of these items at a nearby neighbour's or trusted contact's place. Take a photo of them and keep them in your phone

5. You may be able to file an application at the LTB and ask to be allowed to return to your home.

Other issues

- Landlord wants to enter into my unit
- Landlords charging late payment or late fees on unpaid rent
- General spread of misinformation

My landlord wants to enter into my unit

- Landlord has limited reasons for why they can enter the unit:
 - Repairs & Maintenance
 - Inspection
 - Showing etc.
- Minimum 24-hour notice
- Written notice (letter, text message)
- Between 8am-8pm; specific window of entry
- Entry without notice for emergency
- The Ontario government is encouraging landlords to respect physical distancing, and only enter units in the event of an emergency.
- Landlords are still obligated to abide by the regulations around entry per the RTA:
 - Proper written notice
 - No notice required for emergency entries
- Real Estate Council of Ontario recommends the suspension of in-person showings.

My landlord wants to enter my unit to do an inspection but I don't feel safe. What can I do?

- Proper notice is still required
- Request that your landlord postpones non-essential entries, like inspections, to a later date when the situation is safer
- If your landlord still wants to enter your unit, you can either not be in the unit during the time of their entry, or you ask that they wear the proper protective gear and maintain physical distancing guidelines
- If you are: immunocompromised or have other disabilities that may make you more susceptible to COVID-19 illness, you could write a letter requesting accommodations during this time.

Landlords charging late payment or late fees on unpaid rent

- Landlords are not allowed to charge interest or late fees on unpaid rent. **These rules apply all the time, not just during the COVID-19 emergency.**
- But in some cases, you may have to pay some extra amount IF:
 - your rent cheque “bounced” or your payment didn’t go through because there wasn’t enough money to cover it, you might also have to pay the NSF fees charged by the landlord’s bank. The landlord can also charge you up to \$20 for “administrative” costs.
 - your landlord files an application for rent owing with the LTB, you’ll probably have to pay back the filing fee your landlord paid to the LTB (\$190 or \$175 if your landlord filed electronically).
 - your landlord sues you in small claims court for money you owe or if they get an order from the LTB, the order will usually say that you’ll be charged interest until you pay the money.
- Landlords are allowed to **offer discounts for paying your rent on time**. This type of discount means that you have to pay your full undiscounted rent if you pay late. If your rental agreement includes any discounts, make sure you understand how much rent you will really be paying.

Questions?

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SECTION 2: MAINTENANCE, REPAIRS AND BYLAW

Issues:

- Landlords using COVID-19 as an excuse not to do any repairs and maintenance
- Issues that were not health issues before the pandemic can lead to serious health risks because of COVID-19

THE LAW AND YOUR RIGHTS

- If something in your unit or your building needs repair, make sure your landlord knows about it.
- It is always best to communicate with your landlord in **writing (including text or email)** so there is a **paper trail**.
- It can be helpful to take **photos** of the problem and put the **date on the photos**.
- **Housing is considered an essential service** during COVID 19 and landlords are supposed to be doing all regular maintenance and upkeep at this time.

Not getting Repairs Done?

- First, reach out to your landlord and wait two weeks for response and / or action to be taken. Keep a Copy. The only exceptions to this are safety and vital service issues. If that doesn't work, reach out to the by-law office. **Phone: 519-661-4660 or Email at enforcement@london.ca**
- The Property Standards By-Law addresses issues such as safety and structural problems with buildings, as well as issues such as pests, vital services (lack of heat/hydro/water) or interior/exterior property maintenance.
- For bed bugs, contact the Health Unit at **519-663-5317 Ext. 2300 or visit www.healthunit.com/bedbugs**
- You can also report electrical safety issues at the ESA: 1-877-ESA-SAFE (372-7233) Elevator safety issues can be reported to the TSSA: 1-877-682-TSSA (8772) or www.tssa.org/en/about-tssa/report-an-incident.aspx

THE LAW AND YOUR RIGHTS

- If your landlord or bylaw **STILL does not fix the problem**, you can apply to the **Landlord and Tenant Board – Form T6**:
<https://tribunalsontario.ca/documents/lrb/Tenant%20Applications%20&%20Instructions/T6.pdf>
- When you apply, the Board will schedule a hearing where you and your landlord can each explain the problem to a member of the Board.
- Before the hearing, you and your landlord can try to settle your problems yourselves or with the help of a **Board employee**.
- At the hearing:
 - it is up to you to convince the Board member about the problem.
 - **very important** to bring evidence to your hearing (witnesses, photos, audio or video recordings, inspectors' reports, work orders, letters, notes, or anything else) that can help you prove your case to the Board member.
 - If successful you could win some money back on your rent.
- **For Faster results – Organize with your neighbours, do actions and get press attention!**

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SECTION 3: PAYING RENT, SOCIAL HOUSING AND INCOME

Got a notice for Rent Increase?

- Usually, a landlord can only increase the rent by the rent increase guideline.
- In most cases, the rent for a unit can be increased 12 months after: the last rent increased a tenant first moves in. A tenant must be given written notice of a rent increase at least 90 days before it takes effect. But, in addition to inflationary or guideline rent increases, the law in Ontario also allows landlords to apply for “Above Guideline Rent Increases” or AGIs.
- **The provincial government implemented a rent freeze for 2021.**
- **This means landlords are not supposed to increase the rent for this year.**
- This DOES NOT include AGI's which are above the guideline rent increases, which many landlords will take advantage of

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ACORN LONDON CAMPAIGN

- Tell the City of London: We need Landlord Licensing!

- Licensing all new and existing rental units, landlords, and property managers in London in a free, publicly accessible database.
- Require all landlords to register and this information should be made available in a publicly available database.
- A review /update of Property Standards Bylaw to ensure all unhealthy apartment conditions are bylaw violations.
- Significant financial penalties against landlords who violate Property Standards Bylaw.
- Proactive inspections of apartment buildings, including outreach to tenants to ensure in-suite issues are addressed.
- A cost recovery model that ensures the cost of inspections, are paid for by the landlord through an annual per-unit-fee. In Toronto, for example, for 2020, the landlords need to register with the city. The registration and renewal fee was \$11.24 per residential unit. This fee includes the cost of City-initiated building evaluations.
- Clear display of problems found during inspection in public areas, similar to DineSafe program for restaurants.
- Hire of by law inspectors to carry out inspections.
- To the extent possible, make the system of filing the complaints anonymous - atleast possible for issues in common areas or those that affect the entire building and not one particular unit.
- Active tenant engagement and tenant awareness regarding the by law so that tenants can file complaints.

Tell the City of London: We want landlord licensing



When restaurants can be regularly inspected and licensed, why can't we license and regularly inspect the buildings where we live?

February 8, 2021

Dear Colleagues,

The pandemic continues to disproportionately affect many members of our community. There have been many crises within this crisis, especially pertaining to housing. I believe that we should continue to support our residents to alleviate the burden felt from the pandemic and therefore I wanted to bring to your attention an important issue tenants across the city are currently facing.

I have recently been in discussions with members of the London ACORN, an organization that is a multi-issue, membership-based community of low and moderate-income people that has been working to support the rights of tenants, including many other equity issues facing tenants in London. They put out a call to action to respond to a growing issue facing tenants with property standards regulations that are not being enforced. Tenants are facing many repair issues due to the lack of maintenance being undertaken by landlords during the pandemic, on top of all other issues we are all facing. I believe that this is a call to action that we must also take to ensure a healthy and safe home environment for London residents.

The current City of London's Residential Rental Units Licensing By-law, By-law CP-19, as amended, does not apply to apartment buildings, stacked townhouse and townhouses and currently, only requires rental units to comply with the Building Code, Fire Code, Property Standards By-law and public health regulations.

I am seeking support for the following motion:

"The Civic Administration BE DIRECTED to review the Residential Rental Units Licensing By-law CP-19, as amended, and report back on the possibility of expanding the regulations to include rental units contained in apartment buildings, stacked townhouses and townhouses and to incorporate the following requirements for all rental units:

- a) all new and existing rental units be licensed, regardless of the type of unit;
- b) random inspections of rental units and building be undertaken to ensure compliance with the City's Property Standards By-law and other regulations to prevent the deterioration and disrepair of rental units; and,
- c) establish an anonymous complaint reporting system to prevent retaliation for those launching the complaint."

Respectfully submitted,

Councillor A. Kayabaga
Ward 13

Councillor M. Salih
Ward 3


City Council's Motion

- London ACORN has been meeting with city councillors to push for landlord accountability.
- Councillors Arielle Kayabaga & Mo Salih presented the motion and was voted on March 2nd, passing 5-0
- It asks the city staff to come with a report on how the existing bylaw on property standards & residential unit license can be strengthened to protect tenants' rights in London.
- Another motion was passed that evening for the city to create a Tenant/Landlord task force
- The motion is up for the final vote on March 23rd!


ACORN LONDON CAMPAIGN

- Tell the City of London to develop & implement mandatory public health guidelines in apartments
 - Proper PPE given to building staff while doing thorough deep cleaning of buildings
 - Assign staff and make healthy homes a priority during COVID-19
 - Signage in common areas (laundry rooms, elevators, lobbys) and on every floor encouraging social distancing and hand washing.
 - Disinfection of touch points two times a day
 - Deep clean common areas weekly
 - Hand sanitizer on every floor and in common areas
 - Continue with maintenance/pest control if tenants want, in order to ensure safe/healthy place to stay in during lockdown.

Tell the City of London to develop & implement mandatory public health guidelines in apartments



Develop & Implement Public Health Guidelines in Apartments: Protect Tenants
TELL THE CITY OF LONDON TO ACT NOW



We have heard from hundreds of tenants in London that landlords are doing absolutely nothing to protect tenants' health despite the pandemic. There are no cleaning guidelines being followed in multi-residential buildings. At a time when governments are calling on people to stay home, landlords need to ensure that basic repairs and deep cleaning is done to limit the spread of COVID-19.

The city has not developed any public health guidelines for large apartment buildings which is putting thousands of lives at risk. We urgently need the City of London to develop Public Health protocols and hold landlords accountable!

ACORN LONDON CAMPAIGN

- Tell the City of London: Rent Bank needs to Step it up Now!

We need the **Rent Bank eligibility criteria** to change and respond to the immediate need caused by the pandemic.

- changes the qualifying criteria and not limit it to only low-income people but expand it to include all people who are facing eviction owing to conditions caused due the pandemic.
- offers **Rent Grant** and not a Loan as there are thousands of people who just are not in position to repay the loan.

Tell the City of London: Rent Bank needs to Step it up NOW!



London is right now seeing a slew of evictions. It almost tops the chart when it comes to rental arrears. With \$7.6 million in unpaid rent and thousands of units in arrears last year, the London area nearly topped a list of Ontario communities where people fell behind (CMHC).

The Housing Stability Bank by The Salvation Army, Centre of Hope offers financial assistance to low-income Londoners to obtain and retain their housing and offers financial assistance to those at risk of homelessness to remain housed. But to be eligible, people need to fall within the low income criteria based on net income & household size. However, the reality is that many Londoners facing evictions due to falling behind in rent do not necessarily fall into the low-income bracket. But still are

ACORN LONDON TAKE ACTION

Stop the Illegal Eviction of a London Tenant



Complained about bedbugs and got an eviction notice after two days of making the complaint? This is exactly what happened with one of our London ACORN members, Christopher Long, who lives in an apartment managed by Able Property Management. The tenant who has already lost thousands of dollars in replacing their furniture and several other articles, is now facing illegal eviction because he went to the health unit to get the years old bed bug issue resolved!

London ACORN is calling on the property management to immediately stop the eviction and fix the unit.

Tell Medallion Corp to Stop the Eviction NOW!



Karrie Anderson, a London ACORN member has been asked to vacate her unit by 31st of January, during the height of the pandemic! Karrie lost her job last year and since then has been struggling to pay her monthly rent. She's on ODSP and gets a meagre \$1300 to survive. She tried hard to work with her landlord, Medallion Corp who would just not listen. They even rejected the London Rent Bank support of \$2000 for repayment of some of the rent!

London ACORN is asking Medallion Corp to stop the eviction immediately and work with Karrie towards an agreement so that she can keep herself housed. Having a house is the strongest public health measure during the pandemic.

Nothing Sterling about Sterling Karamar!



Sterling Karamar property management claims to be an excellent property manager but the tenants know that the reality is far from that!

This is why ACORN members are fighting to hold Sterling Karamar accountable for their deplorable management practices. Sterling Karamar leaves tenants' complaints of pest issues and other maintenance and repair issues unanswered and unresolved for months. Tenants are forced to share their home with roaches and other creepy crawlers.

URGENT: Stop the eviction of a London ACORN member & a Frontline Worker



Posted March 2, 2021

Sarah Henke, a London ACORN member has received an eviction notice from Sterling Karamar and a hearing date set on March 22nd by the Landlord & Tenant Board. Sarah is a Personal Support Worker, a frontline and an essential worker. She is risking her livelihood during the pandemic and her landlord is not interested in working with her on a realistic repayment agreement.

At the start of the pandemic, Doug Ford said that if you have to choose between paying for rent or food, choose food and I will

Stop unfair eviction of Danielle, a front line worker in London



Posted March 3, 2021

Danielle, a London ACORN member and a nurse is getting evicted by CAPREIT during the COVID-19 pandemic! Reason? She fell behind on her rent because she lost one of the two jobs because she was simply trying to follow the public health guidelines. Her landlord has been extremely negligent. She had been living with bedbugs, which her roommate had to pay out of pocket a couple hundred dollars to get them removed! There was a roof leak which left a hole in her ceiling which leaked for a few weeks and ruined her sofa before they came in to finally fix it. It took CAPREIT over a month to get Danielle a new oven when hers broke in the unit. When CAPREIT finally gets around to

ACORN LONDON MEDIA

London Free Press: "Unfit for humans": City hall slow to act on substandard housing, agency says

Posted January 11, 2021



The email's subject line was prophetic: "Bad house waiting for a fire."

LifeSpin's executive director Jacquie Thompson sent that email to city hall officials Aug. 26, but she'd been warning about the house for more than a year.

In April 2019, LifeSpin presented a report to city hall about housing that included photos and addresses of several derelict residences.

A house at 599 King St. was one of them.

Take a closer look.

This August, Thompson said she began pushing the city again to take a closer look at the residence. She provided copies of emails between herself and city officials, including Ward 4 Coun. Jesse Helmer.

In her Aug. 26 email, Thompson included an image of the house with the conclusion: "Still here, still dangerous, still unfit for humans."

A city hall building official replied Sept. 3, saying the house was placed under two orders in March, one to make the property safe and one to prohibit occupancy. An inspector visited Sept.

London Free Press: Londoners open up about payday-loan agony as activists urge crackdown

Posted February 22, 2021



When Betty Morrison moved to London, she was trying to escape a payday loan she couldn't afford to pay back.

Now, she's fighting the same cycle after turning to a high-interest loan to pay a \$300 surgery bill for her dog. She feels stuck, taking out more and more payday loans from different lenders to try to catch up.

"Not everybody has family, not everybody has somebody they can depend on for that kind of money," Morrison said.

"I had to pay for my dog or she would have died."

She's reached a breaking point, Morrison, 46, said she plans to seek credit counselling in hopes of tackling her debt.

"I can't do it. I can't afford payday loans anymore," she said. "There's no way to claw your way out."

It's a rising problem for people across the country, and a London advocacy group is selling for regulatory changes and alternative options for those that don't have enough money to cover bills or emergency expenses.

Acorn Canada's London chapter, a newly formed activist group, is calling on the federal and provincial governments to crack down on controversial payday lenders by lowering the maximum

CBC London: New London advocacy group says a third of renters live in substandard conditions

Posted on January 16, 2020



ACORN Canada recently set up a London chapter and is now surveying renters across the city.

A housing group that lobbies on behalf of low and middle-income renters has learned from a recent survey that one third of respondents are living in sub-standard conditions in London.

ACORN Canada, a national grassroots organization which opened a chapter in London, Ont. in October, has been surveying renters in the city.

Sarah Henke was one of the 72 people to respond. She lives with her husband in a two-bedroom unit in a five-building high-rise apartment complex at 520 Monington Ave., in west London.

"It's a bit of a going show," she said of the complex that is operated by Sterling Karmarck.

"Maintenance requests do not go answered. I've had a maintenance request for my sink that doesn't drain since November 15th and a maintenance request in for my sink that doesn't drain since November 18th," Henke said.

Sarah Henke has lived at 520 Monington Ave. for seven years. She said maintenance requests have gone unanswered for months.

CBC News has made multiple attempts to contact Sterling Karmarck but has yet to receive a response.

Henke has lived in the unit for seven years and pays \$1,000 a month, including hydro, which is below market value in London.

"My husband and I have actively considered leaving and have looked but we can't afford anywhere else in the city."

Henke said a comparable apartment today would cost \$1,400 a month, plus parking and utilities, which is why she says she puts up with the living conditions.

London Free Press: City hall takes aim at rundown housing in London

Posted February 26, 2021



God bugs. Boarded-up buildings. Housing that's been unsafe for years.

A trio of new proposals aims to tackle those issues and more by tightening city hall rules for vacant and rental buildings and the standards for upkeep.

Suggested bylaw changes follow months of advocacy from London agencies that have raised alarms about people living in unsafe homes, including dilapidated buildings and those with persistent pest and repair problems.

What's proposed:

- Reviving London's vacant building bylaw to create a registry of vacant buildings, restrict boarding up a structure to 365 days, and allow city hall to issue fines when the rules are violated.
- Updating London's property standards bylaw to expand rules for maintenance and repairs, such as including bed bugs as a pest that a landlord must deal with, and allowing city hall to issue fines to landlords and owners who don't follow the rules.
- Kayabaga said better rules are required to keep people safe in buildings across the city.

"We need to make sure people are meeting the bare minimum of standards."

And though the proposed bylaw changes will help, Kayabaga said enforcement of rental units is also

CBC London: How much longer can cash-strapped tenants dodge evictions?

Posted January 26, 2021



A London, Ont., woman's struggle to pay her rent amid the COVID-19 pandemic is one small example of the growing problem of people facing eviction, a tenant advocacy group says.

[Click here to listen to the interview on CBC London Morning](#)

"I am behind in rent because of COVID," said Kari Anderson, who owes her landlord, Madison Corporation, \$10,000 for the months of rent she's missed.

Before the pandemic hit, Anderson, who has a decade career in the restaurant industry, left her job as a cook in the hopes of finding a better gig. Then the pandemic struck, and that prospect dwindled.

Anderson's case was before the Landlord Tenant Board (LTB) just before Christmas. Then in mid-January, the formal eviction notice arrived in her mailbox, with orders to vacate the apartment by the end of the month.

"People have lost their jobs, or they're self-employed, and they just can't find any source of income," said Newton Chiles, the leader of the London chapter of Acorn Canada, an advocacy group that works on behalf of low-income tenants.

"We're going to keep fighting for economic justice and keeping everyone in a home, no matter what."

London Free Press: Politicians mull licensing apartment, townhouse rentals amid pushback

Posted March 3, 2021



From a mouse intention to an apartment without pest, Londoners shared their housing trials as city politicians debated three new or tightened bylaws to crack down on unit units at a marathon meeting Tuesday night.

The rules were dubbed "Oveelien" by a landlord association that accused city hall of wading into "authoritarian regulatory regime" by considering broader rental licensing rules.

Despite the backlash, council's community and protective services committee recommended staff report back on licensing apartment and townhouse rentals. The committee also endorsed updates to London's vacant building and property standards bylaws to better address substandard housing — both would give bylaw officers the ability to lay \$400 fines for each violation — plus a new task force to bring together landlords, tenants and advocates.

"The hardest right now is on tenants to identify the issues, talk to their landlords, get them resolved," committee chair and Ward 4 Coun. Jesse Helmer said.

"We have a lot of renters in the city of London, 40 per cent of Londoners are renting."

London is home to both great and problematic landlords, Helmer said.

London Free Press: Two councillors join LifeSpin push to crack down on unsafe housing in city

Posted February 11, 2021



Two city councillors are pushing to tighten rental licensing rules and crack down on housing units in need of repairs, overrun with pests, or with lingering health and safety issues.

Those challenges and other housing woes are in the spotlight in London, where a new advocacy group is fighting for tenant protections, joining a decades-long effort for safe, affordable housing from the poverty-fighting team at LifeSpin.

"This is not a war on landlords. We have an issue we need to fix. We need to do our job to implement policies that help everyone in the community," Coun. Anielle Kayabaga said. She represents Ward 13, which includes London's downtown.

"There's a lot of people who have reached out to me and didn't even know where to file a complaint or to look up a property's history."

Kayabaga and Ward 3 Coun. Mo Salah want to expand city hall's rental unit licensing bylaw to include apartment buildings and townhouses, which are now excluded from those rules.

Their motion — expected on March 2, along with a public meeting — also includes London city

CFRL: City Council passes motion to license rental units following a call for action from London ACORN

Posted March 3, 2021

In a Community and Protective Services Committee meeting on March 2, London's City Council passed a motion to license rental units in the city. The motion was submitted by Councillors Anielle Kayabaga and Mo Salah in early February but was only voted on last week. The motion was largely pushed by the work of London ACORN, a member-based organization focused on low to moderate-income people.

The motion would see a new changes to rental units and how they would be assessed, including:

1. All new and existing rental units would be licensed regardless of the type of unit.
2. Proactive inspection of existing units will be done randomly, in compliance with the already existing property standards by-law.
3. An anonymous reporting hotline for tenants will be established.

London ACORN

London ACORN is a branch of ACORN Canada. They are a membership-based community which focuses on helping low to moderate-income people. The organization was started in 2004 and a London branch was established in October of the year.

Their focus right now is on London's rental market, including standards of living and evictions. This motion is just one aspect of what they are trying to accomplish in London.

Sarah Henke is a personal support worker and a member of ACORN. She and her husband became PSWs when they lost their jobs early in the pandemic last year. She was served an

ACORN LONDON SURVEY

- What would you like to see changed in London;
https://docs.google.com/forms/d/e/1FAIpQLSf_4FMSW1b6lLuHpHJIAVoTtQQFHf-uXHtOynLJLOKNZzJ-cw/viewform
- Are you facing issues in your unit/building:
https://docs.google.com/forms/d/e/1FAIpQLScd5ethuafjrFRvo8zzbknsqI4tJfOcp_9S1d2DPnaIQtcvcQ/viewform
- Want to join ACORN CAPREIT Tenant Union:
<https://docs.google.com/forms/d/e/1FAIpQLSdNAKwGT9ZuaVaTXRBiVRP-t-e91SQh8sMHeKYqLfEcPVon6g/viewform>

Please take the Housing Survey - It will only take 2-3 min!

Want to read more about your rights:

- **Steps to Justice:** Step-by-step information to help you work through your legal problems. Live chat and email support if you can't find the answers to your questions
Website: <https://stepstojustice.ca/legal-topic/housing-law>
- **A guide by CERA:** Eviction Prevention & Navigating the Landlord and Tenant Board for Community Workers. Available at
<https://static1.squarespace.com/static/5e3aed3ea511ae64f3150214/t/5efa54a4d5f34b5d55cbe083/1593463985857/CERA+Guide+final+interactive.pdf>
- **Tip sheets by ACTO:** <https://www.acto.ca/for-tenants/tip-sheets/>

**Want to organize and fight back?
Join ACORN - We can help you
ORGANIZE!**

**Website: acorncanada.org
Organize in Toronto, Hamilton,
Ottawa, London & Elsewhere in
Ontario**



Need Help?

NEED HELP?

Want to seek legal advice:

Legal Clinics: For legal advice or para legal services, contact a legal clinic: <http://www.legalaid.on.ca/legal-clinics/>

Pro Bono Ontario: Helps Ontarians who cannot afford a lawyer.

Phone: 1-855-255-7256

Website: <https://www.probonoontario.org/housing/>

Center for Equality Rights in Accommodation (CERA):

Free services are telephone and e-mail based. Phone:

416-944-0087 or 1-800-263-113 and Email:

cera@equalityrights.org or visit the website:

<https://www.equalityrights.org>

London Rent Bank

The Housing Stability Bank offers financial assistance to low income Londoners to obtain and retain their housing and offers financial assistance to those at risk of homelessness to remain housed.

Call (519) 661-0343

hope@centreofhope.ca

Neighbourhood Legal Services

By phone: please call 416-861-0677 X702 and leave a message. Your call will be returned within 1-2 business days. If you have an email address, leave it with your phone message; this will help us connect with you faster.

Online: Please see our **ONLINE** intake page. As with a phone intake, you will be contacted within 1-2 business days. Link here: <http://www.nlstoronto.org/online-intake.html>

Drop-in Hours: 10:30am - 4:30pm on Tuesdays

THANK YOU!