The pandemic has exposed and entrenched the deep inequities in Canada. Job loss during the pandemic hit lowest wage workers the hardest and the need for government to provide and expand basic services and programs was needed and understood like no other time in this generaltion. It is now time for us to rebuild, putting people before profits. With the federal election around the corner, ACORN members in 24 of the lowest income neighbourhoods across the country met, discussed and developed ACORN's National Platform.

**Campaign** Demands



Create and Protect
Affordable Housing

Affordable, adequate and a healthy home is critical to our dignity and well-being. More than 1.6 million Canadian households live in core housing need. ACORN members demand the following:

# 1. Protect Existing Affordable Housing

- i. Federal funds should be used to protect housing and not destroy affordable housing by gentrifying affordable housing and renovicting/demovicting sitting tenants. CMHC needs to put affordable housing preservation conditions on all financing agreements with developers.
  - Immediately end the tax exemptions to Real Estate Investment Trusts or REITs by closing the tax loophole in the Income Tax Act.
  - Create a national non-profit acquisition strategy by funding and giving non-profits and co-operatives the right of first refusal on all apartment building sales and provide them with capacity building resources to participate in the market.
- ii. Immediately mandate full rent control in all provinces.
- iii. Create a rent relief fund so that people falling through the cracks are not evicted for not being able to pay rent.

### 2. Build new and deeply affordable housing

- a. Build a minimum of 1.2 million units of affordable housing in the next decade.
- b. The federal housing initiatives must target people in core housing need. The affordable housing programs delivered through the CMHC must ensure that any money given to developers is contingent on these conditions:
  - O it targets people with household income between \$10,000 and \$30,000/ year;
  - O the housing is kept affordable for perpetuity (not 21 years as currently done).



Fair Banking/End predatory lending

The failure of banks to serve low-and-moderate income people is leading to massive growth of predatory lenders that charge 60%-500% interest, depending on the size of the loan.

### **ACORN members demand the following:**

- Lower the criminal interest rate from 60% to 30% for installment loans. Ensure it includes all: Fines, fees, penalties, insurance, or any related cost. Including NSF fees.
- Lower the NSF fees from \$45 to \$10.
- The federal government must mandate banks to (1) provide an affordable loan for low and moderate income people back-stopped by the government and (2) support Postal Banking. People need low interest alternatives so they can avoid predatory lenders.

**Campaign** Demands



Internet for All

More than 11% of people in Canada do not have broadband internet access at home, many others suffer with low speeds and high prices – some of the highest in the world. In a recent ACORN study, a quarter of respondents said they have sacrificed food in order to pay for internet services.

#### ACORN members demand the following:

- The federal government should provide affordable, high speed internet access by mandating the telecom industry to enhance the Connecting Families Program to include all low-income people and fixed-income seniors.
- The program needs to provide broadband internet for \$10/month at speeds of 50Mbps download and 10 Mbps upload.



**Modernizing El** 

The pandemic exposed the inherent gaps in the current EI system forcing the government to start a completely new benefit to assist all workers. However, the changes made to the EI system are incomplete and temporary.

## **ACORN members demand the following:**

- Immediately start a *comprehensive review* of El.
- Fund EI For the last 30 years, the federal government has not been funding EI.
- Make EI Accessible for all workers and lower the hour requirement consistently across the country to 300 hours or 12 weeks of insurable work.
- Expand the qualifying period to at least 2 years making it easier to qualify.
- Raise the benefit rates for all workers to 75% of earnings; and raise benefits to 100% of earnings for low wage workers. While changes have been made setting the minimum EI rate at \$500 a week with a maximum of \$573 per week, these are temporary during COVID.
- Increase accessibility. The government must provide El access for temporary foreign workers, seasonal agricultural workers, and international students who currently cannot access due to work permit restrictions.
- Expand El to include 'quit/fire,' 'refuse work,' or school attendance.
- Develop permanent ways for precarious workers to access EI, including the self-employed.
- Ensure better support for educational opportunities.



Tax the Rich

Globally billionaires increased their wealth by 54% in the first year COVID-19. In Canada, the top 47 billionaires increased their wealth by \$78 billion. The bottom 40% of Canadians own 1.2% of all wealth in Canada. A 1% tax on wealth over \$20 million would raise \$10 billion in the first year alone.

#### ACORN members and allies demand that the government:

- Introduces an excess profits tax,
- · Introduces a wealth tax
- Closes many tax loopholes used by the most wealthy that drain money out of the public purse.



To learn more contact us at: organize@acorncanada.org