

ACORN CANADA

# ANNUAL REPORT 2021

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Uniting Communities for Justice  
[www.acorncanada.org](http://www.acorncanada.org)

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715B Danforth Ave.  
Toronto, ON  
[canadaacorn@acorncanada.org](mailto:canadaacorn@acorncanada.org)

# EXECUTIVE SUMMARY

ACORN CANADA | 02

ACORN Canada is a multi-issue, membership-based community union of low- and moderate-income people. We believe that social and economic justice can best be achieved by building community power for change.

**OVER 160,000**  
**MEMBERS NATIONALLY**

**720**  
**EVENTS**

**9,784**  
**PEOPLE TURNED OUT TO**  
**EVENTS**

**353**  
**PRESS HITS**

**NEW OFFICES**  
**IN ALBERTA AND NB**

## VICTORIES

- Federal consultation to lower the Criminal Code on Interest
- Framework for Hamilton to develop an anti-renoviction strategy
- NS government to extend the rent cap, bring in a provincial anti-renoviction policy, give inclusionary zoning powers to municipalities, and build 1100 new affordable housing units
- RentSafe in Mississauga
- The City of Ottawa doubles its proposal of 10% affordable housing to 20%
- London City Councillors unanimously vote to have City Staff to come up with a London Rent Safe program
- The first inclusionary zoning by-law in Ontario created in Toronto
- \$4.5 million in rent relief won for Toronto tenants with the City's Rent Grant Program
- \$175/month permanent increase to income assistance in BC





# SNAPSHOT OF NATIONAL CAMPAIGNS

ACORN CANADA | 03

## Fair Banking/End Predatory Lending

Despite receiving \$750 billion in liquidity support from the Federal Government, banks continued to fail low-and-moderate income people during the pandemic, pushing them towards predatory lenders. On top of that, banks also reported record profits, with the 6 Big Banks CEOs reporting combined earnings of \$66.4 million. RBC made 4 billion in 3 months in 2021 alone which is over double from 2020.

We kept the pressure on the Federal Government to **End 2 Tier Banking** and **Criminalize High Interest Rates** with 3 National Days of Action, winning a commitment from the federal government to lower the criminal interest rate in the Criminal Code of Canada.

We also created a national coalition to support members' demands, and released a policy paper with our allies Momentum and PIAC. In addition, we met with NDP Finance Critic and Minister of Seniors, and the NDP's Bill to end predatory lending is moving to a second reading.



ACORN leader from Toronto, Donna Borden, spoke to CBC The National about ACORN's campaign.



## Our demands:

- Lower the interest rate on installment loans from 60%-30%.
- Include all charges and fees associated with a loan in the interest rate.
- Create a federally funded Fair Credit Benefit so that all low-income people have access to low-cost credit options in case of emergency and support postal banking in all cities.
- Lower the NSF fees from \$45 to \$10.
- Bring payday loans back under the federal interest cap



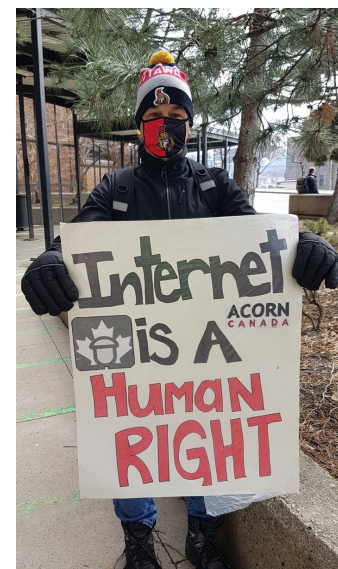
As the global pandemic continued, access to the internet became vital because almost everything was moving online, including education, work, government resources, groceries, doctors appointments, etc. Our need for affordable, high speed internet access for all low-and-moderate income people became even more urgent.

Through our national organizing campaign, in 2018, we helped win the federal Connecting Families Program which is a \$10/month internet program for some low income parents. As we continued to push to expand the program to all low income people several improvements were made this year. Rogers expanded their Connected for Success program to individuals receiving income support, disability benefits and seniors receiving the Guaranteed Income supplement in Ontario, NB, and Newfoundland. The Federal Government also announced Connecting Families 2.0, starting in 2022 which will cover low-income seniors and will offer higher speeds of 50/10 mbps with 200GB of data usage for \$20/month.

## Our demands:

- Mandate 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 10mbps upload

Several ACORN offices are demanding a municipal Internet for All campaigns (read more about those below).





# Affordable & Livable Housing

As Canadians everywhere fell behind on rent and faced eviction, the financial instability of the pandemic further highlighted the need for more affordable and livable housing.

In 2019, Canada passed the National Housing Strategy Act (NHTSA). The Canada Mortgage Housing Agency (CMHC), is now delivering a range of National Housing Strategy (NHS) initiatives to provide "affordable housing". However, in most of these NHS programs, rents offered are still nowhere near affordable, with terms ONLY 20 - 30 years. ACORN demanded federal funding go towards real affordable housing instead of into the pocket of developers.

We also continued our fight against financialized housing. We ramped up our "Rein in the REITs" campaign with 30 MP Pickets across Canada demanding the federal government close the tax loophole given to Real Estate Investment Trusts (REITs).



In addition, ACORN members demanded politicians make affordable housing a real priority in the 2021 federal election. We won commitments from the government to:

- Stop "renovictions" by deterring unfair rent increases that fall outside of a normal change in rent.
- Stop excessive profits in the financialization of housing by reviewing tax treatment of large corporate owners and speculators trying to amass rental housing, and putting in place policies to curb excessive profits.
- Help renters become owners by committing \$1 billion in loans and grants to develop and scale-up rent-to-own projects with private, not-for-profit, and co-op partners, in 5 years or less.

## Our demands:

- Plug the tax loophole by removing the REITs exemption
- CMHC must stop financing REITs
- Create a National Non-Profit Acquisitions Strategy
- Ban REITs to own certain types of multi-family residential buildings
- Mandate full rent control in all provinces
- Create a rent relief fund
- Build a minimum of 1.2 million units of affordable housing in the next decade - target those in core housing need and keep affordable for perpetuity



## Ontario

### COVID Tenant Protections

Throughout the year, Ontario ACORN members met virtually to discuss and hold actions fighting for tenant protection policies during the pandemic.

They have been pushing Doug Ford to:

- Shutdown the Landlord and Tenant Board and ban all evictions during COVID-19
- Bring in a Rent Relief Program
- Expand the Rent Freeze to include Above the Guideline Rent Increases (AGIs)

Ontario ACORN won a 'rent freeze' for 2021, with provincial legislation that froze rent at 2020 levels. While there were loopholes due to AGIs and Vacancy De-control, that meant rents did not increase in 2021 for the vast majority of rented units covered under the Residential Tenancies Act. Ontario ACORN also won a second moratorium on evictions from January to June 2021, and fought for extension of the moratorium while the pandemic continued.

When Ford unveiled "Ontario's Justice Accelerated Strategy" which would make online hearings/remote hearings permanent even after the pandemic, ACORN members from across Ontario got together online and in person to take immediate action.



## NB

### End the NB Housing Crisis

With the fastest rising rents in the country and the absence of any basic tenant protections, the NB housing crisis has become an increasingly urgent issue. NB ACORN members took action with phone zaps, online action, and rallies. As a result, the government held a 90 day Rental Review, resulting in inclusionary zoning powers given to the cities and power given to the Director of the Residential Tenancies Tribunal to limit "excessive rent increases". NB ACORN is fighting for more! The End the NB Housing Crisis campaign is fighting to give NB tenants basic rights, including rent control, and security of tenure/eviction protections. The campaign continued with the release of the "Renters at Risk" report exposing the relationship between lack of eviction protections and the severe housing insecurity that exists in NB's tenant community.



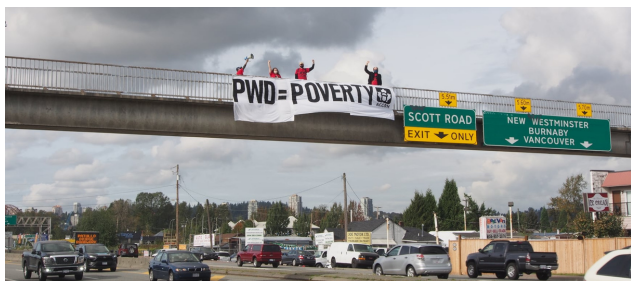
## BC

### Raise the Rates

After winning a \$300 COVID Emergency Benefit for people on disability allowance and welfare in 2020, BC ACORN pushed to make the increase permanent. Members held a banner drop, rallies, and met with the Minister of Social Development and Poverty Reduction, Nicholas Simons. Thanks to their hard work and persistence, the government increased assistance amounts by \$175/month, the "largest-ever permanent increase to income assistance". But this is not enough, BC ACORN is continuing the fight until they get livable allowances!

### The People's Platform

BC ACORN launched its new provincial platform with a big People's Forum attended by 100 people and joined by Ministers David Eby, Harry Bains, and Nicholas Simons. The provincial platform calls on the government to bring in affordable housing measures (with full rent control, inclusionary zoning, and tenant protections), 10 paid sick days, \$2000/month for PWD and social assistance, and ban predatory lenders.



## Alberta

ACORN CANADA | 07

### Alberta Tenants Stand Up

Alberta ACORN launched its new campaign Alberta Tenants Stand Up, fighting to give tenants in Alberta basic rights, including rent control, security of tenure/eviction protections, and landlord licensing. The campaign kicked off strong with an awesome action in Forest Lawn, where members also helped tenants fill out complaints to Environmental Public Health.



## NS

### Rent Control

NS ACORN launched its People's Platform in March ahead of the NS election with a big forum and rally. They made rent control the issue of the NS 2021 election. Members even crashed a Liberal press conference and had over 150 people join the all day occupation at the legislature, ultimately forcing a PC Majority government to extend the rent cap, bring in provincial anti-renoviction policy, give inclusionary zoning powers to municipalities, and build 1100 new affordable housing units.



## Toronto

### Definition of Affordable Housing

Toronto ACORN members successfully pushed the City to change the definition of 'affordable housing' to 30% of household income, rather than Average Market Rent. This victory will ensure that infrastructure investment in housing (private and some public incentives) will benefit moderate and lower (ish) income people in terms of their ability to afford living in Toronto.

### Municipal Rent Grant

ACORN members successfully pressured the city to convert the rent bank to a rent grant in light of thousands of people falling behind in rent and at the verge of eviction due to the pandemic. The grants are retroactive from the start of March 2020, so tenants don't owe any money they were loaned from the rent bank.

### Inclusionary Zoning

After winning Provincial Inclusionary Zoning enabling powers in 2018, ACORN members in Toronto pushed the City to create a bold IZ policy. We won: a) increasing the affordability period for IZ from 25 to 99 years; b) having IZ apply to the entire development, not just the uplift (a small percentage of a building); and increases to the set asides. Although the policy was weakened after the city released a feasibility report in favour of our setaside demands, we won a substantial victory! This new policy will ensure all condo and rental infrastructure investments in Toronto include housing for moderate and lower(ish) income people.



### Stop Renovictions

Since 2019, ACORN members have been organizing to stop renovictions in Toronto by calling on the city to introduce a renovation bylaw similar to the one BC ACORN won in New Westminster, B.C. Members had a renovation forum with Hamilton ACORN earlier this year and were joined by city staff from New Westminster, councillors from both cities, housing groups, and over 120 guests. Over 15 Toronto members deputed to council in June on the need of the city to be bold and introduce a bylaw that would protect the affordable housing stock we already have and stop mass displacement of working class tenants. Currently, the city is working on a draft renovation policy and there will be a report back in January/February 2022.





## Etobicoke Renoviction

Tenants facing renoviction at Leduc and Torbolton Dr in Rexdale were offered \$5,000 to move out by March 31, 2020. Tenants won precedent setting \$10,000 from the tenant defence fund to help cover legal fees to fight their case at the landlord tenant board which was the first time the grant was offered to help fight renoviction in Toronto. The families working with ACORN and the FMTA who decided to take the buyout got \$25,000.

## Municipal Internet for All

ACORN helped win a commitment by the city to create a municipal broadband network called ConnectTO, which would bring affordable home internet access to low income families. We are fighting to keep it government and/or community controlled.

## Ban on Evictions in Social Housing

ACORN won a ban on evictions in city-owned buildings after the Provincial ban on evictions was lifted in June 2021. After hearing about eviction orders being issued to tenants in Toronto Community Housing buildings, ACORN members organized an action to demand the city use it's powers to stop evicting tenants from buildings that it owns. A motion was passed at City Council, and Toronto was one of the few cities with some form of eviction ban in Ontario after June 2021.

## Peel

### RentSafe

Peel members won Rent Safe! Earlier this year, members in Peel launched their RentSafe petition and held several group petitioning days to increase support for the campaign and build power. Members even met with city councillors and city staff pushing for a Rent Safe program in Peel to protect tenants. City Staff's report overwhelmingly supported the need for Rent Safe and City Council unanimously passed the program.



## Fire Safety

Brampton Leader Tanya's building has a major history with fires, with 4 or 5 major fires occurring in the past year and an average of 2 fires per year. Tanya worked with ACORN to organize her neighbours, and they held a big Fire Safety meeting with Brampton Fire, Bylaw, and a city councillor, all leading to a major victory! They finally got their building inspected by the Brampton Fire and Emergency Services department.

## Townhome Lighting

Peel leader Robin's townhome community hasn't had lighting for over 15 years. ACORN tenants in the area got together to hold a Flashlight action and phone blitz actions until CAPREIT finally started installing lights in June and finished the installation by Fall.

## Affordable Housing

Ottawa ACORN's organizing won several improvements to the City's Official Plan around affordable housing. The City doubled the original target of 10% affordable housing to 20% citywide. Of these affordable units, the City also increased the amount of deeply affordable housing to 70%. In addition, ACORN won a change in the definition of affordable housing that lowered the threshold for rents to be considered affordable from \$2,500/month to \$750-\$1,150/month.

## Manor Village

At the beginning of the year, Manor Village members won a mass bylaw inspection with the city councillor. They then continued to organize to stop Smart Living's attempts to push them out of their homes with buyouts and lack of repairs, and are working on addressing unresolved maintenance issues.



## LeBreton Flats

Ottawa ACORN held actions at LeBreton Flats and the NCC's office demanding real affordable housing at LeBreton, which is owned by the federal government and is the largest piece of undeveloped land in the City's urban core.

## Stop Renovictions/Demovictions

Members held actions to stop several renovictions/demovictions throughout the city. Tenants at 249 and 253 Des Peres Blanc were being forced to move after new building owners took control and wanted to do massive renovations to jack up the rent. Of the tenants who remained, they formed a tenant union through ACORN and withstood shady tactics to force them out and ultimately their collective action worked as management agreed to allow tenants to keep their homes!





## Herongate

Ottawa ACORN held big actions in the neighborhood and at City Hall, including an Anti-Displacement “Bed-In” to fight for tenant protections in the Herongate redevelopment. While Council ultimately voted to approve the redevelopment, the massive community resistance resulted in:

- 1:1 rental replacement at the same rent for existing tenants
- New replacement units will be subject to rent control

## Internet for All

After an exciting citywide organizing drive, Ottawa ACORN members struggling with the digital divide launched their new campaign for municipal broadband with a 74 person virtual townhall. They are demanding a similar program to ConnectTO that is publicly/community controlled and provides \$10-\$30/month internet for low to moderate income households. They kept up the pressure with a Pop Up #Internet4All Cafe at City Hall, a march on Rogers & the Minister of Innovation, and an Internet & Education for All Rally with the local teachers unions!



## London

### Landlord Licensing

London ACORN members launched their landlord licensing campaign in 2020. Results from their survey show that over 42% of tenants say the living conditions are poor and repairs never get done. Members held tenant speakouts, rallies, met with councillors, staff at City Hall. Their collective action led to two city councillors introducing a motion to review the current licensing bylaw and then a great victory - councillors voted unanimously to ask city staff to consider a program similar to RentSafeTO.

### Rent Relief

Members met with the Housing Stability Bank and city councillors and held rallies outside City Hall for a rent relief program, pushing for grants, not loans and for changes in the eligibility criteria. As a result, ACORN leaders meet with the Housing Stability Services Director to discuss the changes in the RFP for the Housing Stability Bank



## "Homes For All" Municipal Housing Platform

In response to the Hamilton Light Rail Transit project being approved again after cancellation, ACORN did a city wide organizing drive to engage tenants on community benefits and bold municipal policy to create more affordable housing. ACORN leaders led two committee meetings and released a report with a march along King Street (LRT corridor) ending at City Hall. This initiative is working towards systemically ensuring that the local community needs around housing are considered and included as the transit line infrastructure is developed in Hamilton.

## Expanding Hamilton Apartment Property Standards

ACORN won a motion to review Hamilton's apartment property standards in January 2020. ACORN played the lead stakeholder role in proposing additions to the standards to include more health and safety issues that tenants face. ACORN members delegated to City Hall in March 2021 and held a press conference with a City Councillor to approve the changes to the standards. The new bylaw additions came into effect August 2021.

## Mandatory COVID Health & Safety Rules in High Rises

Since 2020, ACORN has been pushing for mandatory safety measures for apartment buildings in Hamilton to prevent the spread of COVID-19. After multiple large COVID outbreaks at downtown apartments in spring 2021, ACORN was successful in winning a motion to mandate measures for highrises (12 stories or more).

## No Public Funds to Developers that Displace Tenants

The City of Hamilton approved the motion to ensure no city grant funds for developers' advance development projects that lead to tenant displacement.





## Motion to Expand the Hamilton Tenant Defense Fund

ACORN won unanimous support to expand the Tenant Defense Fund to cover renovictions. ACORN has been successful in receiving 3 grants so far for apartment buildings facing a N13 hearing at the Landlord and Tenant Board.

## Framework for an Anti-Renoviction Strategy

ACORN won a motion in December 2020 for the city to investigate what other jurisdictions were doing to protect tenants from renovation. In April 2021, the staff report returned to committee. ACORN members and allies delegated to call on the city to take bold action. A motion was passed unanimously to direct staff to create a comprehensive framework to develop an anti-renoviction strategy for the City of Hamilton that looks at licensing, improving the tenant defense fund and a proactive tenant education program (all of ACORN's campaign proposals).



## Surrey

### Stand Up for Surrey Housing

ACORN members in Surrey demand the City better protect tenants by updating municipal housing laws. They held tenants' rights rallies demanding the City strengthen the rental premises standards of maintenance bylaw, create a landlord licensing system and renoviction bylaw and stop demovictions. They also met with the Residential Tenancy Branch to discuss the urgent need for landlord licensing.

## Tenants aim to fight evictions

Valery Homes is looking to do extensive repairs to two downtown highrises



## Calgary

### New Calgary Eastside Chapter

Alberta ACORN officially launched a brand new chapter this year - the Calgary Eastside Chapter! The new chapter hit the ground running with a launch of its municipal housing platform, calling for landlord licensing, rent control, and affordable housing.



Members of the Acorn Tenant Union staged a rally Wednesday outside a landlord's office in Cedar Hills. (Submitted photo)

## Tenants' rights group rallies in Surrey

# Halifax

## Dartmouth and Mainland Chapter

The Dartmouth and Halifax-Mainland Chapters were re-established with re-organizing drives, and new chapter leaders were elected.

## Slumlord Smackdown

Halifax ACORN has been campaigning for landlord registration and better maintenance standards since 2014. They held their second annual competition for "Worst Landlord in Halifax", with over 120 nominations! Along with tenant testimonials from bad landlords, they also published screenshots from a secret "landlord's only" Facebook group detailing illegal rental tactics and ways to avoid the law. The winner of the competition, announced at an "awards ceremony" held by the Dartmouth chapter was Westdale Properties in Highfield Park.

## Keep Shannon Park Affordable

Halifax ACORN members organized to make sure new developments in Shannon Park offer real affordable housing, instead of expensive condos that push people out of North Dartmouth.



# Montreal

## Montreal Sain et Abordable

Montreal ACORN members continued to push for landlord licensing and a renoviction ban through their campaign "Montreal Healthy and Affordable". They conducted a tenant survey and released a report that highlighted the problems tenants face in the city. They then held a large Housing Forum with invited allies and targets and met with top officials from the City. These collective efforts led to winning commitments from two political parties during the municipal election, Project Montreal and Movement Montreal, to implement landlord licensing.

## Environmental Justice Survey

Montreal ACORN started working on a new environmental incubation project that will: 1) Survey low-to-moderate income tenants to obtain an understanding of their state of housing conditions in Montreal apartments and the extent of energy poverty that exists amongst the tenant community and 2) Develop an Eco-Justice Warriors working group that will work on environment issues within ACORN's membership.



# FREE INCOME TAX SITES & BENEFITS CENTRES

ACORN Canada's Income Tax Sites and Benefits Clinics continued to boost financial literacy in low income communities throughout Ottawa and BC, through tax preparation and by connecting low and moderate income people to unrealized benefits, including the Ontario Electricity Support Program and the Canada Learning Bond.

# TENANTS' RIGHTS WORKSHOPS

In light of the large range of issues tenants continuously face throughout the country, ACORN offices held several tenants' rights workshops so that tenants have adequate knowledge to fight for their rights. Local ACORN offices hosted many workshops throughout the year, joined by hundreds of members and covering topics including evictions, rent increases, maintenance and repairs, how to resist renovations, how to depute at City Hall, and much more. Also several workshops were held for tenants to learn how to navigate City's Property Standards bylaw to file a complaint and hold their landlords accountable for repairs and maintenance.

# CONTACT US

## Toronto

715B Danforth Ave  
Toronto, ON  
416 461-9233  
torontofo@acorncanada.org

## Hamilton

56 Mulberry St. Suite 8  
Hamilton, ON  
905 393-5734  
hamilton@acorncanada.org

## Peel

peelorg@acorncanada.org

## London

london@acorncanada.org

## Ottawa/Gatineau

404 McArthur Ave unit A  
(Heartwood House)  
Ottawa, ON  
613 746-5999  
ottawa@acorncanada.org/  
gatineau@acorncanada.org

## Alberta

aborg@acorncanada.org  
Montreal  
438 356-9092  
montreal@acorncanada.org

## New Brunswick

nb@acorncanada.org

## Metro Vancouver

304 Columbia St. #207  
New Westminster, BC  
778-381-5446  
bcacorn@acorncanada.org

## Nova Scotia

3115 Veith St #304  
Halifax, NS  
902 989-4261  
halifax@acorncanada.org

## National Office

715B Danforth Ave.  
Toronto, ON  
416 461-5322  
canadaacorn@acorncanada.org



[www.acorncanada.org](http://www.acorncanada.org)



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