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# ONTARIO ACORN PROVINCIAL PLATFORM

2025

ACORN members across the province are disproportionately impacted by the housing crisis. Not only are our members living in extremely unaffordable housing, those who are living in relatively affordable units are losing their homes to corporate landlords using predatory tactics to evict long-term tenants to maximize profits. In addition to skyrocketing and increasing rents, several factors such as lack of adequate tenant protections, greedy landlords, rent control loopholes, and the financialization of housing are fueling the housing crisis. There are a range of policy changes that ACORN is demanding to strengthen tenants' right to affordable and livable housing in Ontario.

### **Full Rent Control**

- Apply rent control to all buildings.
- Implement vacancy control to ensure that rents aren't raised substantially between tenancies.
- Ban Above Guideline Increases in rent (AGIs) to close the loophole that allows for excessive rent hikes above annual rent control guidelines.
  - For AGIs that have already been approved, the onus of enforcing rent reductions after the AGIs
    expire should be on the Landlord and Tenant Board (LTB) and landlord, not the tenants.

### LTB Reform

- Resume LTB hearings in-person and stop digital, phone and written hearings unless preferred by the tenant.
- Overhaul the LTB as it is has become an eviction factory. Meanwhile, tenants wait three times as long to have their cases against their landlords heard.
- Immediately triage outstanding tenant applications.
- Rebalance the LTB by:
  - Treating tenants' applications for disrepair and harassment as serious health and safety issues.
  - Landlords found in serious breach of a tenants' right to safe, adequate housing by the LTB should face more severe penalties and consequences.
  - Prioritizing tenant applications instead of evictions during a housing crisis.
  - 90% of cases at the LTB are initiated by landlords meaning there is an urgent need to remove barriers for tenants.
- Improve tenants' access to duty counsel, legal representation and the quality of free legal information on tenants' rights and LTB procedures.
- Track and make publicly available data related to notices, filings and outcomes to better monitor housing loss through evictions, AGIs and disrepair.



### Stop Slumlords

- Retain and protect current affordable housing stock by incentifying investment in repairs.
- Give cities the explicit power to properly regulate problematic landlords (similar to other businesses) through licensing, pro-active inspections, minimum standards, strict timelines for repairs and serious penalties.
- Give cities the explicit power to create rent escrow accounts so that tenants could pay their rent
  into the city when needed repairs (outlined in municipal bylaws) aren't being done. This would
  allow cities to use that money to complete the repairs.

### **End Tenant Displacement**

- Introduce a renoviction ban based on the model in BC. This would mean banning evictions for cosmetic renovations. If structural renovations are needed then the landlord must:
  - o Prove the renovations require the unit to be vacant
  - Provide tenants temporary accommodations or a rental top up
  - Cover moving costs
  - Allow tenants to return after renovations at the same rent
- Stop predatory corporate landlords from using N12 eviction notices (landlords' own use) to renovict tenants by:
  - Increasing notice and compensation requirements
  - Banning the use of N12s by corporate landlords and in multi-unit buildings
- Change the process for filing and proving a bad faith eviction case at the LTB as the burden currently rests primarily on the tenant
- Ban "cash for keys" or voluntary evictions and strongly enforce.

### Increase Funding to Non-Market Housing

- The current housing supply being built isn't affordable. We need affordable (30% of one's income) and accessible housing for those in core housing need and a real plan to get it done. That means:
- Investing in the development of non-market rental housing including social housing, non-profits, co-ops and land trusts to eliminate the province's 136,600 long waitlist for affordable housing.
- Supporting the acquisition of existing affordable rental buildings to prevent them from falling into the hands of Real Estate Investment Trusts (REITs)
- Giving cities the power to expand the Vacant Unit Tax beyond single-family homes to include empty apartments and commercial spaces, with no cap on the number of units it applies to in a single building. Revenues generated from VUT should fund the development of non-market housing.



### Allow Inclusionary Zoning Policies to be created locally

- Allow for more affordable housing to be built in new developments by giving cities the power to create their own IZ programs based on local conditions.
- Remove restrictions on IZ policies that:
  - Prevent it from being applied citywide
  - Cap affordable housing at 5%
  - Allow affordable housing to expire and return to market rates
  - Define affordable housing based on market rents instead of income

### Start a Rental Registry

 Start a Rental Registry in Ontario that tracks the rents of individual units. Information on rents should be mandatory and publicly accessible to prevent rent gouging and enforce tenant protections.

### Moratorium on Selling Government Owned Land

 Stop selling government owned land to developers. Instead, hold it for deeply affordable, nonmarket rental housing

### **Recognize Tenant Unions**

- Grant collective bargaining and organizing rights to tenant unions that would:
  - Force landlord disclosure so tenants know who their property owner is, not just the property manager.
  - Give tenant unions the ability to negotiate agreements with the landlord that cap rent increases, address outstanding repairs and/or resolve other tenant issues.
  - Require landlords to meet with tenant unions a minimum of several times a year, and if a landlord fails to do so, tenants can petition for a rent decrease.
  - Protect tenants from being targeted for organizing.
  - More severe penalties and fines for landlords that interfere with tenant organizing (ex. Removing flyers, disrupting tenant meetings)

### Regulate Short-Term Rentals like Airbnb

- Create a provincial registration system.
- Restrict short-term rentals to hosts' principal residences to increase housing supply and avoid "ghost hotels".
- Create a set of minimum regulations and allow municipalities to introduce stronger policies based on local conditions.



Social assistance rates remain grossly low, pushing people with disabilities or in need of assistance in deep poverty. ODSP and OW recipients live on incomes that are up to 60% below the poverty line - this is legislated poverty. While ODSP was recently indexed to inflation, OW rates have remained stagnant for many years while inflation during this time has risen 35.2%. The government needs to take urgent action to ensure that people have a life with dignity.

### Raise the Rates

- Raise ODSP and OW by at least doubling the rates.
- Index OW to inflation
- Increase the housing allowance to match market rent (based on the city the recipient lives in).

### Stop the Province's "New Vision" for Social Assistance

- The implementation of the province's new vision for social assistance transformation needs to be stopped. The emphasis is on working with municipalities to develop Ontario's social assistance system into a modern, digitized system and getting more people in employment.
  - However, the new "human-services" model is not based on humans but a completely
    digitized system with no acknowledgment of the fact that many people don't have access to
    the internet or lack digital literacy skills.
  - It wants to push a lot of responsibility to the cities. Importantly, this will also mean a modified model of funding.
  - There is an overemphasis on moving people on ODSP to employment, so Many people on ODSP have already been deemed unable to work and this new model is to kick more people off ODSP under the guise of employment and independence.

### **Stop Clawbacks**

Stop clawbacks on spousal income and spousal benefits.





Lack of access to fair credit and failure of the banks and governments is pushing low- and moderate-income people to rely on predatory lenders. Payday lenders are charging exorbitant interest rates which lead to a vicious cycle of debt. While Ontario lowered the fee per \$100 for payday loans to \$15, it still remains too high with an APR of 400%. Extremely short repayment time and no fair banking alternatives are extremely important issues that need attention.

### **Lower Interest Rates**

- Lower the interest rate to \$10 on \$100.
- Extend repayment using a model similar to Alberta's repayment extension of 42 60 days versus the usual 14 day payback.

### **Enforcement**

- Enforce the ban on rollover loans by creating a user real-time database to monitor and avoid rollovers from company to company
- Ensure enforcement of the criminal interest rate for payday and instalment loans by creating a
  robust complaint mechanism so that people can challenge the lenders who are ripping off people.

### Fair Banking

Support the creation of alternative, low or zero interest loan products.









The climate crisis is advancing, and the impacts associated are arriving with increasing ferocity. Climate change means more severe weather events, extreme heat and cold, poor air quality and more. While everyone is susceptible, people who are low income (who are more likely to be renters than homeowners) are at a greater risk from the impacts. Retrofitting Ontario's apartment buildings is a crucial step towards protecting tenants from these impacts as well as achieving our carbon reduction goals. Also, as ACORN often highlights, apartment buildings, especially ones that are affordable, are often poorly maintained, which leads to more energy inefficiencies, not to mention higher utility bills and less comfortable housing for tenants. Yet tenants have very little control over measures that will make their homes more climate resilient or energy efficient. Worse yet - is that landlords have been known to pass down the costs of green retrofits onto tenants through renovictions and AGIs. The following are ACORN's climate justice demands:

### Extreme Weather

- Direct the Ontario Coroner's Office to track heat-related deaths, illnesses and emergency room visits.
- Require landlords to maintain their buildings at temperatures below 26 degrees celsius.
- Require landlords to have backup power systems in their buildings that are capable of running an elevator and water pump in the event of a power outage.
- Financial support for low and moderate income households impacted by natural disasters (ex. Flooding, storms, power outages, extreme heat events).
- Expand Ontario's Energy Affordability Program:
  - o Include all rental buildings so more tenants can access free heat pumps.
  - The program also provides energy efficient air conditioners for tenants in larger buildings but only if AC already exists in the unit. In the event that installing a heat pump is not possible within a reasonable timeframe, tenants without AC should be provided with new energy efficient air conditioners.





### **Energy Efficiency**

- Fund retrofits in rental housing of all types. This must include:
  - Affordability and anti-eviction covenants in all public retrofit programs and partnerships.
  - Agreements signed between the landlord, financing agency and tenants similar to a Community Benefits Agreement.
- Make energy efficiency data publicly accessible and granular by building (ex. Create a public map
  of Ontario's Energy and Water Reporting and Benchmarking (EWRB) initiative)
- Recapture utility costs under landlords' responsibilities or allow tenants to apply directly for free energy efficient appliances, removing barriers and limiting the conditions in which the building owner must sign off.
- Implement Mandatory Building Performance Standards (MBPS)/ Minimum Energy Efficiency Standards.

### **Energy Poverty**

- Make improvements to the Ontario Electricity Support Program (OESP) by:
  - Making OESP automatic with eligible low income residents' taxes.
  - Removing the requirement to re-apply every two years
  - Increasing the rebate for all recipients during the summer months to account for increased costs of running an air conditioner
  - o Increasing the rebate for recipients with electric heating during the winter months
- Tenants do not choose their buildings' heating systems or have the ability to retrofit their homes that's the landlord's decision. Yet many are left paying the bill. The Province should create a similar program to OESP for low-income tenants who pay for gas.
- The Ontario Energy Board should require utility providers to lower delivery fees







## AFFORDABLE CHILDCARE / WORKERS' RIGHTS

# **ONTARIO VOTES 2025**

The partnership between the federal and provincial government to provide a \$10 a day childcare program is moving forward. However, many parents report growing waitlists and fewer spaces. We need affordable childcare, but for the program to be effective, the province needs to step up.

### Affordable Childcare

- Work with the federal government to ensure a \$10 a day childcare program
- Improve the program's rollout to protect Early Childhood Educators' jobs and childcare spaces while promoting public services.
- Further, allocate additional funds to ensure the following:
  - Number of child care centres and spaces in low income/underserved communities has increased.
  - Programming for parents who perform shift work/overnight hours, etc is expanded.

While the minimum wage has recently increased, it was frozen for several years - putting workers already struggling to pay bills further behind as the cost of living grew dramatically. Also - the pandemic clearly demonstrated the need for permanent sick days for all workers. Finally, the privatization of public services is a threat to good (often unionized) jobs and will result in making essential services more costly for every day Ontarians. We need a government that stands up for workers.

### Workers' Rights

- Raise minimum wage to at least \$20/hr
- Implement 10 permanent paid sick days program accessible to all workers.
- Stop the privatization of public services (ex. healthcare) and protect public sector jobs



