




































**ONTARIO  
ELECTION 2025  
REPORT  
CARD**

By Ontario's ACORN Political Action Committee (APAC)






# ONTARIO ELECTION 2025 REPORT CARD SUMMARY

MAJOR PARTIES	HOUSING	SOCIAL ASSISTANCE	PREDATORY LENDING	CLIMATE CHANGE	AFFORDABLE CHILDCARE	WORKERS' RIGHTS
						
						
						
						

-  EXCEPTIONAL
-  PASS
-  MIEDIOCRE
-  FAIL
-  UNKNOWN

*\*The Liberals and Conservatives (PCs) did not respond to ACORN's candidates survey. Their grades are assigned based on recent statements and past actions.*

## CURRENT NUMBER OF SEATS GOING INTO ONTARIO 2025 ELECTION

 82	  30	 8	 2
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# ONTARIO ELECTION 2025 SUMMARY

With the Ontario election around the corner, ACORN members have an opportunity to find out where the parties stand on low and moderate income people's biggest issues. ACORN leaders representing 18 chapters across 6 cities/regions in Ontario met, discussed and developed [The People's Platform](#).

ACORN sent their platform to every major party - the Conservatives and Liberals neglected to respond.

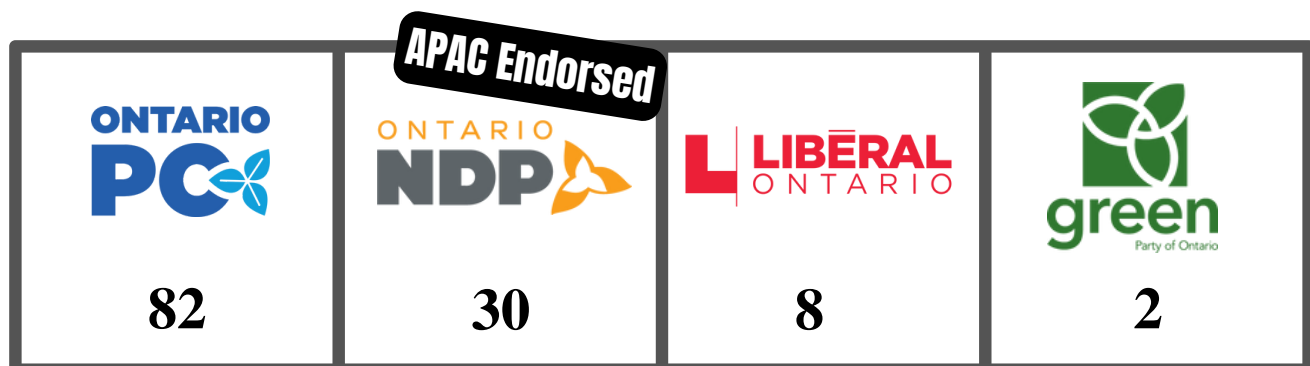
Below you will learn more about Ontario APAC's election report card and where the parties stand on important issues such as:

- Housing
- Social Assistance
- Predatory Lending
- Climate Change
- Childcare
- Workers' Rights

The report card is based on parties' responses to ACORN's candidates survey, recent statements and past actions.

**As a result of this work, the Ontario ACORN Political Action Committee (APAC) has endorsed the ONDP for the 2025 provincial election.**

## CURRENT NUMBER OF SEATS GOING INTO ONTARIO 2025 ELECTION



# HOUSING

## **Ontario ACORN's Housing Platform:**

Most ACORN members are low-to-moderate income tenants who have been disproportionately impacted by the housing crisis. Not only are 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 financialization of housing are fueling the housing crisis.

ACORN members are calling on all the parties to do more to build and protect affordable housing. More specifically, ACORN members are demanding the following:

1. Full rent control applied to all buildings, introducing vacancy control and a ban on Above Guideline Increases (AGIs)
2. Landlord and Tenant Board (LTB) reform
3. Stop slumlords
4. End tenant displacement
5. Increase funding to non-market housing
6. Allow Inclusionary Zoning to be created locally
7. Start a rental registry
8. Moratorium on selling government owned land
9. Recognize tenant unions
10. Regulate short-term rentals, like Airbnb

[Click here for more information.](#)

# HOUSING



## Where does the NDP stand?

The Ontario NDP responded to ACORN's candidates survey with strong support for each of ACORN's housing demands. Their housing platform commits to:

- **Real rent control**—The NDP will close the unfair loophole that exempts units built after 2018. We'll attach rent control to the unit (this is called vacancy control) to stop landlords from jacking up rent between tenants - removing the incentive for landlords to use unethical tactics to squeeze out existing tenants so they can raise the rent on the next one. The NDP will end above-guideline rent increases.
- **Crack down on renovictions, demovictions and other illegal tactics**—They will beef up the rules, fix the Landlord and Tenant board and stop the Conservative and Liberal plan to evict people faster.
- **Legalize more housing**—like fourplexes and four-storey multiplex apartments in all neighbourhoods, and midrise apartments along transit corridors as-of-right.
- **Limit short-term rentals (eg: Airbnb)**—to one's primary residence, protecting the supply of long-term rental housing
- **Build or acquire at least 300,000 permanently affordable rental homes**—in non-profit and co-op housing, as part of our costed Homes Ontario plan, which sets a goal of 1.5 million new homes in 10 years.
- **Create 60,000 new supportive housing units**—allowing people living in encampments or the shelter system to move into a safe, permanent home, while connecting them to mental healthcare, addiction treatment and other ongoing supports.
- **Upload shelter funding to the province.**
- **More housing benefits**—that help people move out of shelters, into homes.

# HOUSING



## Where does the Green Party stand?

The Ontario Green Party responded to ACORN's candidates survey with strong support for almost all of ACORN's housing demands. The exception is that they are committed to a moratorium on AGIs rather than a ban. Their housing platform commits to:

- **Work with municipalities to implement a province-wide vacant homes tax** to make it harder to use vacant homes as a lucrative place to park cash and fix the loopholes
- **Implement a provincial anti-flipping tax** on quick turnaround sales
- **Build 250,000 new affordable non-profit and co-op homes** and 60,000 permanent supportive homes with guaranteed funding for mental health, addictions and other supports
- **Lease all public land suitable for housing to non-profits, co-ops, and community land trusts** for permanently affordable housing at no cost
- **Renew 305,000 community housing units and create a new capital repair program**, in partnership with the federal government, to ensure homes stay well maintained
- **Give non-profit housing providers the support and access to capital needed** to purchase market rental buildings to maintain affordability in perpetuity and introduce pre-emptive right-to-buy for non-profits
- **Restrict short-term rentals to principal residences** and in cities with low vacancy rates so there is more supply available for local renters
- **Support rental replacement by-law province wide** to ensure the continued supply of affordable rental stock
- **Reinstate rent controls on all units** to regulate rental increases year-to-year and implement vacancy control to limit rent increases between tenancies
- **Extend financial support to 311,000 Ontario households** via the portable housing benefit
- **Place a moratorium on AGIs and create a Rental Task Force** to look into the overuse of above-guideline rent increases
- **Update and strengthen sections of the Residential Tenancies Act** that deal with the state of repair for multi unit buildings to ensure tenants have homes that are safe and kept in a good state of repair
- **Pass the Keeping People Housed Act to introduce a rental registry** and strengthen rules and penalties for renovictions and bad faith evictions. Reform the Landlord and Tenant Board (LTB) to cut wait times down from one year to one month, and ensure the process is fair for both landlords and renters. Strengthen the appointment process by making it more transparent.
- **Return to in-person LTB hearings** unless otherwise requested by the renter
- **Improve legal supports** including access to duty counsel and free information on rights and LTB procedures. Increase legal aid funding.

# HOUSING



## Where does the Liberal Party stand?

The Ontario Liberals did not respond to ACORN's candidates survey. This is what their housing platform says:

- **Getting more co-op and rental apartments built** by removing punitive and discriminatory extra taxes that increase costs, and drive up rents and charges.
- **Introducing fair, phased-in rent control** to protect tenants from unfair increases, drawing on proven systems in places like Manitoba, Oregon, and California. What does “phased-in rent control” mean? Once a set period of time passes after a building is ready to be occupied, tenancies will ‘phase-in’ to the Residential Tenancies Act annual guideline framework.
- **Resolving new landlord-tenant disputes in under two months** and clearing the disastrous 53,000-case backlog at the Landlord-Tenant Board urgently.
- **Establishing the Rental Emergency Support for Tenants (REST) Fund** – a provincial rent bank to provide short-term, interest-free loans for vulnerable tenants facing financial emergencies, preventing evictions and homelessness.

# HOUSING



## Where does the Conservative Party stand?

The Ontario Conservatives did not respond to ACORN's candidates survey. At the time of writing this report card, the Conservatives have not announced a housing platform. They have announced:

- **Providing another \$5 billion for the Building Ontario Fund**, for a total of \$8 billion, to invest in housing, long-term care, energy, transportation and municipal infrastructure projects.
- **Investing another \$2 billion** in the Municipal Housing Infrastructure Program and the Housing-Enabling Water Systems Fund to create new opportunities for workers in the construction sector, support municipalities and help build more homes.

## During the Conservatives time in power, here are some of the bills they have passed that have impacted renters:

- Removed rent control on new developments built after 2018.
- Introduced Bill 184 to speed up evictions during the pandemic. This made evictions easier by limiting tenants' legal defences and in some cases allowing evictions to happen without a hearing.
- Introduced Bill 23 which gives the Housing Minister the power to restrict cities' powers to protect affordable housing while also destroying farmland/wetlands.
- Introduced Bill 97 which (if it comes into effect) will allow landlords to increase rents if tenants have air conditioning.
- Weakened Inclusionary Zoning - a policy that cities can use to mandate affordable housing in new developments. Premier Ford limited IZ to 5% for max 20 years and only near major transit stations.
- Made hearings at the Landlord and Tenant Board (LTB) permanently online.
- Cut Legal Aid Ontario's budget, limiting low-income tenants' access to free legal representation.



# SOCIAL ASSISTANCE

## **Ontario ACORN's Social Assistance Platform:**

Social assistance rates remain grossly low, pushing people with disabilities in need of assistance into deep poverty. ODSP (Ontario Disability Support Program) and OW (Ontario Works) 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.

ACORN is calling on all parties to commit to:

1. Raise ODSP and OW by at least doubling the rates.
2. Index OW to inflation.
3. Increase the housing allowance to match market rent (based on the city the recipient lives in).
4. Stop clawbacks on spousal income and spousal benefits.
5. Stop the Province's "New Vision" for Social Assistance that disadvantages recipients without internet or digital literacy skills, downloads responsibilities onto municipalities and forces people who have been deemed unable to work into employment or they lose their benefits.

[Click here for more information.](#)

# SOCIAL ASSISTANCE

## Where does the NDP stand?

The Ontario NDP responded to ACORN's candidates survey with strong support for each of ACORN's social assistance demands. Their social assistance platform commits to:

- **Doubling social assistance rates** so people can better keep up with the cost of their housing
- **Creating a Monthly Grocery Rebate** to help families offset the rise in grocery costs, we will provide a recurring monthly grocery rebate based on household income and family size.



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## Where does the Green Party stand?

The Ontario NDP responded to ACORN's candidates survey with strong support for each of ACORN's social assistance demands. Their social assistance platform commits to:

- **Phase in a Basic Income**, with the first step being to at least double the Ontario Disability Support Program (ODSP) and Ontario Works (OW) rates and get rid of aggressive and unfair clawbacks, including clawbacks from the Canada Disability Benefit.
- **Remove ODSP from the purview of Employment Ontario**



# SOCIAL ASSISTANCE

## Where does the Liberal Party stand?

The Ontario Liberals did not respond to ACORN's candidates survey. This is what their social assistance platform says:



The Ontario Liberals would make life more affordable for people with disabilities by **permanently doubling the Ontario Disability Support Program (ODSP) benefits.**

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## Where does the Conservative Party stand?

The Ontario Progressive Conservatives (PCs) did not respond to ACORN's candidates survey nor do they have a platform on social assistance.



**Here are some of the PC's actions related to social assistance since forming government in 2018:**

- Cut a planned increase to ODSP in half when first elected in 2018
- In response to calls to double ODSP rates, in 2023 Doug Ford earmarked funding for annual inflation adjustments to the Ontario Disability Support Program for 3 years - but only to the core housing and basic-needs allowances for recipients.
- Doug Ford announced a “New Vision” for Social Assistance that disadvantages recipients without internet or digital literacy skills, downloads responsibilities onto municipalities and forces people who have been deemed unable to work into employment or they lose their benefits.
- This month, when asked if the PCs would make a similar commitment to other parties who say they will double ODSP, Doug Ford responded by saying, “Healthy young people that are sitting on the couch watching the Flintstones, they should be out there, they should be working.”

# END PREDATORY LENDING

## **Ontario ACORN's End Predatory Lending Platform:**

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 like Money Mart and Easy Financial. 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.

ACORN is calling on all parties to commit to:

1. Lower the interest rate to \$10 on \$100.
2. Extend repayment using a model similar to Alberta's repayment extension of 42-60 days versus the usual 14 day payback.
3. Enforce the ban on rollover loans by creating a user real-time database to monitor and avoid rollovers from company to company
4. 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.
5. Support the creation of alternative low or zero interest loan products.

[Click here for more information.](#)

# END PREDATORY LENDING

## Where does the NDP stand?

The Ontario NDP responded to ACORN's candidates survey with strong support for each of ACORN's end predatory lending demands. The NDP do not have a banking platform but have introduced several bills into the legislature in an attempt to curb predatory lending. For example:



- In 2020, the Ontario NDP introduced a bill that **would have capped interest rates at a maximum of 40 per cent.**
  - It also would have established a **Borrower's Bill of Rights and a Payday Loans Taskforce** which could recommend alternative financial products to the Ministry with the goal of eventually replacing this industry.
  - As the official opposition, the NDP have also called on the Ford government to work towards banning this industry and **establish less exploitative emergency financial resources** for those who need them.
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## Where does the Green Party stand?

The Ontario Green Party responded to ACORN's candidates survey with strong support for each of ACORN's end predatory lending demands. Their platform commits to:

- **Prohibit "payday" lending** that takes advantage of those facing financial hardship and work with credit unions to develop a low-cost, small loan alternative to help people get out of debt.



# END PREDATORY LENDING

## Where does the Liberal Party stand?

The Ontario Liberals did not respond to ACORN's candidates survey. They do not have a platform on banking or have made any recent commitments to end predatory lending. However, in 2018 as a result of ACORN's campaign, the Liberal government under Kathleen Wynne lowered the cost of borrowing from \$21 to \$15 on a \$100 payday loan.



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## Where does the Conservative Party stand?

The Ontario Progressive Conservatives (PCs) did not respond to ACORN's candidates survey. They do not have a platform on banking or have made any recent commitments to end predatory lending. However, in 2020 during the peak of the pandemic while banks were reducing hours, payday lenders were still operating at full capacity after the provincial government deemed them an essential service.



# CLIMATE CHANGE

## **Ontario ACORN's Climate Change Platform:**

The climate crisis is advancing and the impacts associated are arriving with increasing ferocity. People who are low-income are at a greater risk of 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. ACORN is calling on all parties to commit to:

1. Track heat-related deaths, illnesses and emergency room visits.
2. Require landlords to maintain their buildings at temperatures below 26 degrees celsius.
3. 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.
4. Financial support for low and moderate income households impacted by natural disasters (ex. Flooding, storms, power outages, extreme heat events).
5. Expand Ontario's Energy Affordability Program so more tenants can access free heat pumps
6. Fund retrofits in rental housing of all types with affordability and anti-eviction conditions
7. Make energy efficiency data publicly accessible and granular by building
8. Recapture utility costs under landlords' responsibilities or allow tenants to apply directly for free energy efficient appliances
9. Implement Mandatory Building Performance Standards (MBPS)/ Minimum Energy Efficiency Standards.
10. Strengthen the Ontario Electricity Support Program (OESP) - a monthly rebate on low-income household's electricity bills.
11. Create a similar program to OESP for low-income tenants who pay for gas.
12. Require utility providers to lower delivery fees

[Click here for more information.](#)

# CLIMATE CHANGE

## Where does the NDP stand?

The Ontario NDP responded to ACORN's candidates survey with strong support for each of ACORN's climate change demands. Here are highlights of recent statements/actions by the Ontario NDP on these issues:



- In 2024, the NDP introduced the **Climate Change Adaptation and Resilience Act** which laid out 50 specific actions to deal with climate change and protect our most vulnerable from the impacts.
  - **The NDP have previously committed to setting up a new Crown agency, Affordable Energy Ontario**, that would deliver deep energy retrofits with priority to social housing and low-income rentals, and ensure well-paid, union labour for any project the agency is involved with.
  - The Ontario NDP previously tabled a bill that would have **required landlords to have backup generators in high-rise buildings** to ensure tenants' safety during a power outage.
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## Where does the Green Party stand?

The Ontario Green Party responded to ACORN's candidates survey with strong support for each of ACORN's climate change demands. Here are highlights of recent statements/actions by the Ontario NDP on these issues:

- **Provide a free heat pump** for households with incomes under \$100,000 and zero interest loans for households over \$100,000
- **Create a grant program for coops, non-profit and public housing to retrofit buildings**
- Create hundreds of thousands of new jobs by **retrofitting 40% of existing homes and workplaces to net zero** by 2035, and 100% by 2045





# CLIMATE CHANGE

## Where does the Liberal Party stand?

The Ontario Liberals did not respond to ACORN's candidates survey. Here is what their platform and recent statements say:

- **Achieve net-zero greenhouse gas (GHG) emissions by 2050**, prioritizing affordability and avoiding placing a disproportionate financial burden on vulnerable communities
- **Help homeowners save on utility bills** and make their homes emissions-free
- **Offer tax credits, rebates and other incentives** to ensure that purpose-built rental housing owners, condominium boards, social housing providers and commercial building owners have access to enough capital to upgrade their buildings to improve energy efficiency and adopt low-carbon heating and cooling technologies.



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## Where does the Conservative Party stand?

The Ontario Progressive Conservatives (PCs) did not respond to ACORN's candidates survey. They do not have a platform on any of these issues. Here are some highlights on where the PCs stand based on recent statements/actions:

- Doug Ford's government is **often criticized by environmental advocates** for actions such as removing cap and trade, wanting to allow development on the greenbelt, farmland and wetlands, and more.
- **The Ontario PCs have delayed progress on the implementation of greener building standards.**



# CHILDCARE AND WORKERS' RIGHTS

## **Ontario ACORN's Affordable Childcare Platform:**

We need \$10 a day childcare but for the program to be effective, the Province needs to step up. ACORN is calling on the parties to commit to:

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

## **Ontario ACORN's Workers' Rights Platform:**

Wages have not kept up with the cost of living in Ontario. We need a government that stands up for workers. ACORN is calling on all parties to commit to:

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

[Click here for more information.](#)

# CHILDCARE AND WORKERS' RIGHTS

## Where does the NDP stand?

The Ontario NDP responded to ACORN's candidates survey with strong support for each of ACORN's childcare and workers rights demands. Here are highlights of recent statements/actions by the Ontario NDP on these issues:



- The NDP have publicly **advocated for \$10/day childcare** and opposed cuts to childcare centres and ECE wages.
  - During the last provincial election, the Ontario NDP **campaigned on a \$20/hr minimum wage.**
  - During COVID, they **advocated for 10 paid sick days**
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## Where does the Green Party stand?

The Ontario Green Party responded to ACORN's candidates survey with strong support for each of ACORN's childcare and workers' rights demands. Here is what their platform says:

- **Address the critical shortage and retention of early childhood educators by immediately increasing wages** for child care workers through the implementation of a publicly funded wage grid that ensures child care providers have the funds available to pay fair, equitable wages, benefits and pensions while also being able to provide quality care
- **Increase the minimum wage to \$20 and index to inflation each year**
- **Implement ten provincially legislated paid sick days** for all



# CLIMATE CHANGE

## Where does the Liberal Party stand?

The Ontario Liberals did not respond to ACORN's candidates survey. Here is what their platform and recent statements say:

- During the last provincial election, **campaigned on \$10/day childcare**
- Last provincial election, the Ontario Liberals **campaigned on raising the minimum wage to \$16/hr and introducing 10 paid sick days**



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## Where does the Conservative Party stand?

The Ontario Progressive Conservatives (PCs) did not respond to ACORN's candidates survey. They do not have a platform on any of these issues. Here are some highlights on where the PCs stand based on recent statements/actions:

- **Delayed signing onto the federal government's \$10/day childcare plan**
- Is advocating to the federal government to **increase for-profit childcare expansion**
- Sited the Liberal government's planned minimum wage increase to \$15/hr in 2018 as "job killing". Repealed it when first elected and then **froze minimum wage for 3 years.**
- During COVID, **introduced a temporary emergency program that provided workers 3 paid sick days.**

