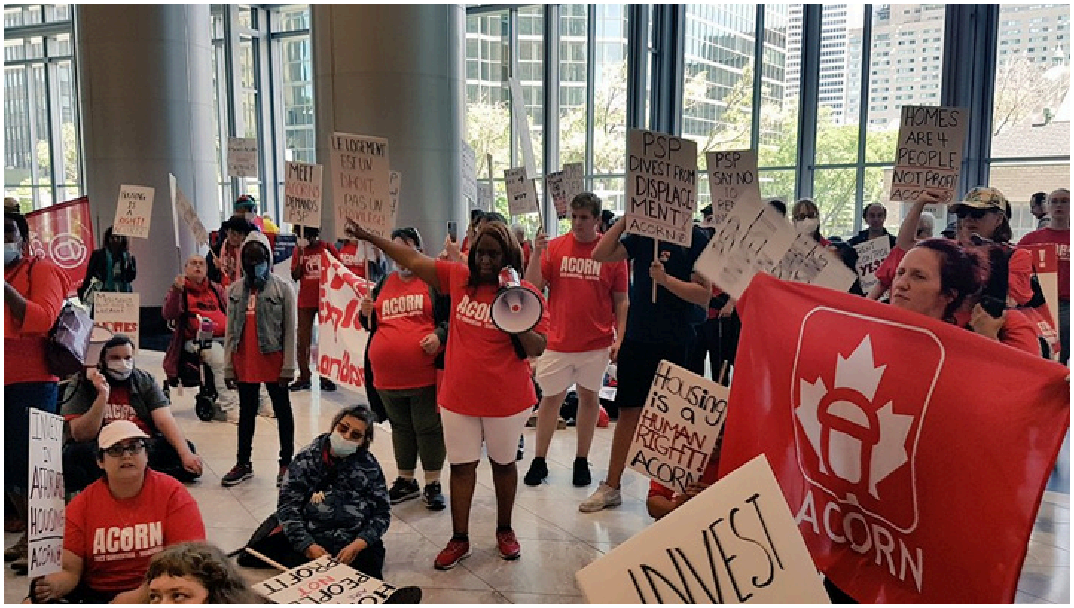
#AFFORDABLE
#HEALTHYHOMES

ACORN CANADA NATIONAL HOUSING PLATFORM

UPDATED: MARCH 2025

ACORN CANADA

The Peoples' Demands



Canada is at Crossroads.

We are in the middle of an unprecedented housing affordability crisis. With the pending reality that U.S. President Trump is implementing a range of tariffs, low- and moderate-income renters are made even more vulnerable. These tariffs will drive up construction costs, worsening the housing supply crisis and further raise the cost of living. But what will make this crisis even worse is how these inflated costs might discourage private sector investment in affordable housing, making it even harder to create much-needed new homes for struggling residents. The solution to the housing crisis and the general affordability crisis can no longer be left to the private-sector alone.

This Documents outlines ACORN Canada's National People's Platform—
The People Shall Rule!

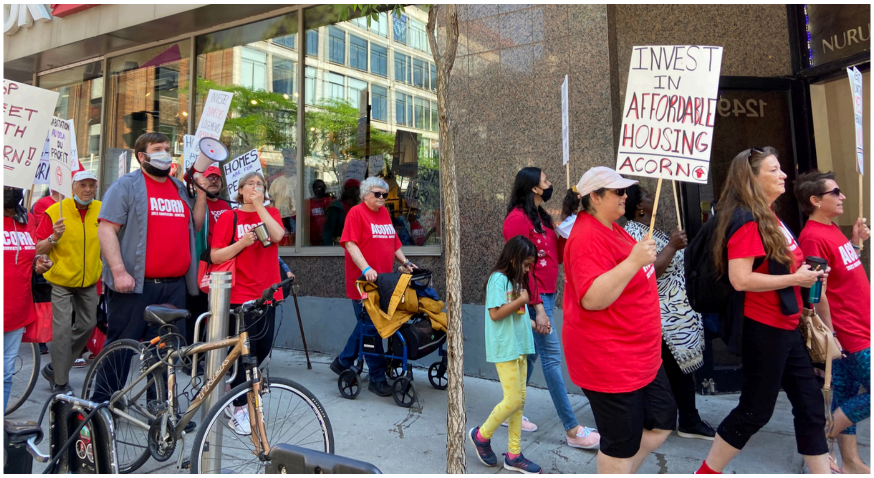
Housing Stats

What you need to know

According to Statistics Canada (2024), up to 61% of low-income renters are struggling with housing affordability, while 57% of people with disabilities report difficulty meeting daily expenses. Rising housing costs are driving more people into financial stress, food insecurity, and declining quality of life. Urgent intervention is needed to address Canada's housing crisis.

Compared to other OECD countries, Canada has merely 3.5% of its housing stock as social, community or non-market housing (Canada Human Rights Commission, 2023). Other countries are well ahead. The sector is largest in Austria, Denmark, and the Netherlands, accounting for over 20% of the total housing stock. Finland, France, Iceland, Ireland, and the United Kingdom have a moderately-sized social rental housing sector that ranges between 10 and 19% of the stock (OECD, 2024).

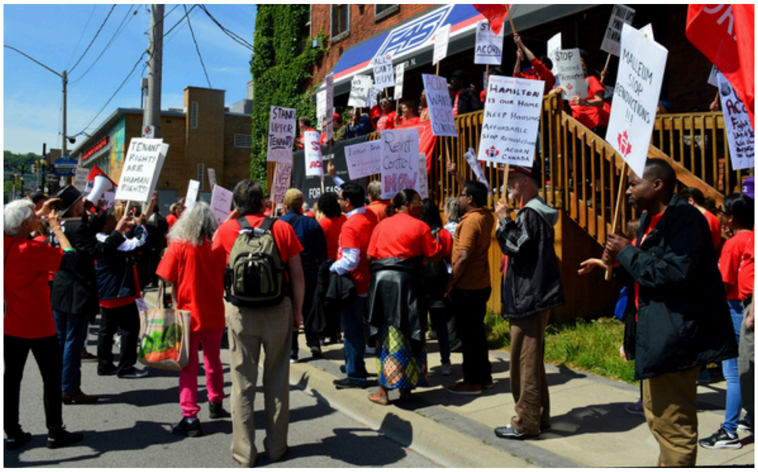
Further a number of issues intensify Canada's housing crisis including a massive lack of repairs, lack of adequate tenant protections and inadequate policy response at all levels of government. Housing is being treated as a commodity resulting in a massive wave of evictions, renovictions, demovictions, and unfair rent increases.



Demands In Response to the U.S. Tariffs

Similar to measures that have been taken historically when Canada has been in an economic or wartime crisis.

1. Implement a national Rent Freeze.
2. Implement a national rent control.
3. As part of the needed stimulus package to offset impacts of tariffs. The government itself should build a minimum of 50,000 net new rent-geared-to-income social housing units each year for the next 10 years.
    a. These units should target people experiencing core housing needs and homelessness, with rents permanently set at no more than 30% of household income or social assistance housing allowances.
4. Also further invest in the acquisition turning market housing to non market housing, operation, and maintenance of existing public, non-profit, and cooperative-owned housing to meet the diverse needs of people experiencing core housing needs and homelessness.
5. Eviction Moratorium for the first 3 months.
6. National Rent bank to help offset any potential wave of evictions from economic instability.



1 Mandate the National Tenant Rights Standards

THE ISSUE

The federal government announced a Canadian Renters' Bill of Rights (RBR) as part of its new housing plan. In September 2024, the government released a Blueprint for the RBR. However, the Blueprint lacked clarity on key tenant protections as well how provinces and territories will be held accountable if they don't do what they say they will. ACORN members need to see any RBR include National Tenant Rights Standards

ACORN'S DEMANDS

- A national lease structure that gives tenants security of tenure and limits rent increases
- National Rent control – no loopholes
- Ban on unaffordable rent increases
- Ban fixed term leases*(in most circumstances)
- Ban no fault evictions
- Ensure Federal funding goes toward affordable, non-market housing rather than luxury developments.
- More non market housing
- National Fund to help tenants avoid eviction
- Maintain units for healthy/safe living, and harassment free
- Right to organize
- Landlord disclosure and contact information
- Meet with tenant groups to review the effectiveness annually

The Renters' Bill of Rights needs to be enforced:

The federal government must require provinces and territories to sign bilateral agreements with the federal government just like early childcare agreements to access funding for housing.. The funding needs to be contingent on how provinces and territories are progressing in enhancing tenant protections.

2 Stop Corporate Landlords from making our homes a commodity

THE ISSUE

Canada is rapidly losing affordable housing. CMHC (2023) data shows that affordable units for low-income households make up less than 5% in major centres, 1% in Vancouver, and nearly 0% in Ontario cities. Meanwhile, the National Housing Strategy plans to build just 16,000 affordable units per year, while 64,000 are lost annually—meaning four are lost for every one built (CHEC-CCRL, 2021). Since the late 1990s, the financialization of rental housing has surged, with large financial firms now owning an estimated 340,000 rental units and controlling 20-30% of Canada's private rental market (The Office of the Federal Housing Advocate, 2022). ACORN's National Survey (2022) highlights the impact on tenants: 80% of renters in financialized housing need urgent repairs, compared to 67% overall; 43% report pest problems; and 19% of Ontario tenants face Above-Guideline Rent Increases (AGIs), compared to 5% under other landlords. Protecting existing affordable housing stock is essential to preventing further displacement and ensuring housing remains accessible for low- and moderate-income Canadians.

ACORN'S DEMANDS

- The federal government must stop apartment sales to corporate landlords.
- Ensure the acquisition fund set up by the federal government is adequately funded and enables land-trusts, co-ops, tenants, and non-profits to afford the purchase of affordable market rental buildings.
- Ensure right of first refusal for land-trusts, co-ops, tenants, and non-profits so that they have the first opportunity to acquire apartment buildings for sale. The City of Montreal exercises the right of first refusal which grants the city priority to purchase certain buildings/land ahead of other buyers. This should be nationalized.

3 Federal funding and CMHC backed financing to corporate landlords must only be used to build housing for tenants in core housing need

THE ISSUE

In 2021, nearly 1.5 million Canadian households were in core housing need, meaning they lived in unsuitable, inadequate, or unaffordable housing without the ability to afford alternatives (CMHC, 2023). Affordability is the primary issue for 77.1% of these households (Statistics Canada, 2021). Despite over $70 billion invested in the National Housing Strategy, a study by the National Housing Council (2023) found that most new housing remains unaffordable. Federal housing programs often impose only temporary affordability requirements—such as the National Housing Co-Investment Fund, which mandates affordability for just 20 years (HUMA, 2023). After this period, units can be converted to market rates, leading to a steady erosion of affordable housing stock.

ACORN'S DEMANDS

- Any federal funding going through federal agencies such as the CMHC needs to create housing for tenants in core housing need.
- The definition of “affordable housing” should be consistent with the CMHC definition: housing is considered affordable if it costs less than 30% of a household’s before-tax income.
- All housing created with public money or tax incentives must be kept affordable for perpetuity (not 21 years as is currently done under several federal housing programs).

4 Green infrastructure retrofit partnerships from government agencies must include affordability and anti-eviction covenants and require a signed agreement

THE ISSUE

A study by Woodhall-Melnik et al. (2022) identified three key reasons why low-income tenants in Canada face the worst climate-related housing insecurity: they often live in older, less resilient buildings prone to environmental hazards, lack the financial means to repair or relocate, and are at higher risk of displacement as landlords use disaster recovery as an opportunity to renovict tenants and attract higher-income renters. Retrofitting Canada's aging apartment buildings is critical to meeting carbon reduction goals, as most were built before energy efficiency standards existed. ACORN has long highlighted that affordable apartment buildings are frequently poorly maintained, leading to severe energy inefficiencies. In 2021, Canada recorded its highest-ever temperature, 49.6˚C. This resulted in 619 heat-related deaths, 98% of which occurred in homes without adequate cooling. The majority of those who died were low-income, elderly, or living alone (Yoon et al., 2023). Without strong tenant protections in retrofit financing agreements, decarbonization efforts risk worsening the housing crisis.

ACORN'S DEMANDS

Agreements for all rental types (from town homes to high-rises) must include:

- Affordability and anti-eviction covenants
- Energy efficiency and mechanical cooling measures
- Allowance of other improvements (ex. mold remediation) if needed to upgrade a unit before energy efficiency and mechanical cooling
- Landlords to demonstrate that retrofits will result in benefits for tenants, particularly in cases where the landlord pays the energy costs.
- Formal tenant participation where independent tenant unions exist in the community and building receive resources to support tenants participating
- Retrofits that are "turnkey" so that no additional work is required - include installation, clean up, painting etc.

5 Require REITs to convert 20% of their units to social housing <u>OR</u> immediately plug the tax loophole in the Income Tax Act that gives massive tax exemptions to REITs

THE ISSUE

Real Estate Investment Trusts (REITs) own thousands of multi-residential apartment units all across Canada and enjoy preferential tax treatment from the federal government. REITs are exempt from paying corporate income tax on their earnings. While the government is losing millions of dollars in taxes through these massive tax exemptions, there are no conditions tied to this exemption to ensure that tenants living in buildings owned by REITs have access to affordable or healthy homes. On the contrary, this tax advantage incentivizes REITs to aggressively acquire rental properties and reduce housing affordability. Meanwhile, tenants in REIT owned buildings are facing challenges such as unaffordable rents, inadequate maintenance, evictions due to financialized investment strategies, and a decline in overall housing availability (NHC, 2024).

ACORN'S DEMANDS

- To receive public benefits, the government should require institutional investors to commit to converting 20% of each residential building across their entire portfolio to social housing, within three years, as called for by the former UN Special Rapporteur on the right to housing (2014-2020).
- **OR** Immediately plug the tax loophole in the Income Tax Act that gives massive tax exemptions to REITs, to ensure public dollars and tax incentives go to tenants who need it the most.

6 Regulate banks, CMHC and public pension funds to stop financing corporate landlords who purchase with the intent to increase rents and displace people.

THE ISSUE

Public pension funds and the Canada Mortgage and Housing Corporation (CMHC) continue to finance corporate landlords, including Real Estate Investment Trusts (REITs) and private equity firms, fueling Canada's housing affordability crisis. These financialized landlords treat rental housing as a high-return investment. The goal of financial firms is to double or triple rents upon tenant turnover, as admitted by a Timbercreek executive at one of their investment conferences (August, 2022, p. 15). In 2022, corporate landlords controlled 344,000+ rental suites, making up 20% of Canada's purpose-built rental housing stock (August, 2022). Their aggressive acquisition strategies intentionally target provinces with weak rent controls, leading to rent increases far beyond inflation, tenant displacement, and a rapid deterioration of housing conditions (ACORN, 2022). But despite well-documented harms, public pension funds, banks, and CMHC-backed financing continue to support corporate landlords. This means that the retirement security of working Canadians is being built on the backs of struggling tenants.

ACORN'S DEMANDS

1. Prohibit public pension funds from investing in landlords who engage in predatory practices, such as renovictions, AGIs, and fixed-term lease manipulations.
2. End CMHC-backed financing for corporate landlords unless they commit to rent affordability protections, full rent control and long-term tenancy security.
3. Require financial institutions to limit lending for speculative rental acquisitions that lead to rent hikes and displacement.

By ending public subsidies and financing for financialized landlords, Canada can ensure that public resources support tenants—not corporate profits.

7 Mandate rent control across all provinces, with security of tenure

THE ISSUE

Lack of rent control in provinces such as Alberta, and the lack of full rent control in provinces such as Ontario, creates a massive financial incentive for landlords to evict long-term tenants. Without restrictions, landlords can raise the rent to unaffordable levels between tenancies, further driving displacement and instability in housing. In a tight rental market, lack of rent control is incentivizing landlords to force tenants out and inflate rental prices. This needs to stop. This practice violates the right to adequate housing and threatens the tenant's security of tenure.

ACORN'S DEMANDS

1. The federal government needs to mandate that all provinces enact and implement rent control including:
2. Vacancy control so that rent is tied to the units.
3. A national lease structure that gives tenants security of tenure and limits rent increases and bans fixed term leases.

8 Fund social housing to ensure that low-income people have access to affordable homes

THE ISSUE

Social housing has remained chronically underfunded by the federal government. In 1993, the federal government terminated all new funding for social housing, effectively halting the development of new affordable housing units. By 1996, the federal government transferred the responsibility for existing social housing to provincial and territorial governments, further reducing its direct involvement and funding in social housing initiatives. (Pomeroy, 2021).

This has resulted in a huge shortage of social housing in Canada. The extent of the problem is so acute that waitlists for social housing range from 10-15 years in major metropolitan cities, like Toronto (City of Toronto, 2022).

ACORN'S DEMANDS

1. The Federal government needs to step in urgently with funding to build social housing.
2. As part of the needed stimulus package to offset impacts of tariffs. The government itself should build a minimum of 50,000 net new rent-geared-to-income social housing units each year for the next 10 years.
   a. These units should target people experiencing core housing needs and homelessness, with rents permanently set at no more than 30% of household income or social assistance housing allowances.

9 Mandate disclosure of property ownership across all provinces

THE ISSUE

ACORN (2022) did a national survey which was responded to by 606 tenants. Of those tenants, ACORN could not locate landlord's information for 36% of respondents. Many landlords hide behind property management companies or numbered companies, leaving tenants with no information about who their landlords are.

BC launched the Land Owner Transparency Registry (LOTR) on November 30, 2020. This registry aims to enhance transparency by disclosing individuals who have indirect interests in land within the province. But not all provinces have this in place.

ACORN'S DEMANDS

1. Implement a nationally free, publicly accessible and scalable property ownership database and registry of corporations in a timely and effective manner across Canada.

NON-HOUSING DEMANDS

STOP GROCERY GOUGING

ACORN Canada is calling on the Federal Government to tax excessive profits made by grocery chains and place a cap on the price of essential food items.

FAIR BANKING

1. Lower the criminal rate of interest to 20% plus Bank of Canada rate or 30% (whichever is lower).
    a. Maximum rate should include all associated lending costs: fines, fees, penalties, insurance, or any related cost.
2. Create a federally funded Fair Credit Benefit so that all low-income people have access to low-cost credit options in case of emergency.
3. Support fair lending alternatives like postal banking in all cities.
4. Lower the Non-Sufficient Funds (NSF) fees from $45-50 to $10.

INTERNET FOR ALL

Internet cannot be treated as a luxury item. Especially as government programs and tribunals shift to new digital models—it is a necessity.

- The federal government should provide affordable, high speed internet access by making the Connecting Families Program universal to include all low-income people and fixed-income seniors at $10/month and 50/10 Mbps speed with unlimited usage
- Make the program mandatory for all telecoms.

NON-HOUSING DEMANDS

FIX EI AND AND CREATE EMERGENCY EMPLOYMENT SUPPORTS

We need to ensure we have an EI system that works for workers.:

- Weekly income support of no less than $600/ week through EI or direct grants for those who can't access EI.
- Emergency access to EI after 120 hours of work with no waiting period.

- **Expand access:**
  a. Set a universal 360-hour (12-week) qualifying rule for Regular and Special Benefits.
  b. Provide up to 50 weeks of Regular EI.
  c. End harsh disqualification rules that leave many vulnerable workers without EI access .
  d. Extend EI access to all migrant workers .
  e. Ensure misclassified self-employed workers have access to EI.
  f. Extend the benefit period for combined Regular and Special EI (parental, etc)
  g. Restore temporary flexibilities (banked hours, no deduction of separation pay, etc.)
  h. Provide EI income benefits for workers so long as they are in approved training.

- **Improve benefits:**
  a. Increase the benefit rate to 75%
  b. A minimum benefit rate of at least $600 per week for Regular and Special benefits.
  c. Restore annual government contributions to EI to help pay for improvements.
  d. Ensure EI acts as an effective automatic economic stabilizer especially at times of crisis.

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