



Waterloo Region

ACORN State of Tenant Affairs Report

Information collected and presented by Waterloo Region ACORN

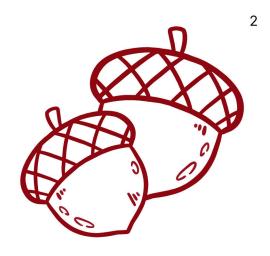
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About ACORN



ACORN (the <u>Association of Community Organizations for Reform Now</u>) Canada is an independent grassroots community and tenant union that fights for social and economic justice across low and moderate income communities. We believe that justice can best be achieved by building community power for long-term change. ACORN has over 188,000 low to moderate income individual members across 10 cities and 30 neighbourhood chapters throughout Canada.





Tenant Displacement

One of the most pervasive issues currently affecting tenants in Waterloo Region is no-fault displacement. Ontario's lack of rent control for vacant units acts as an underlying incentive for landlords - particularly corporate landlords - to drive out their current long-term tenants who are protected by rent control and pay below-market rents. In displacing these tenants, landlords can drastically increase the rent for new tenants that come in - often doubling or tripling their profits per unit.

Landlords use a wide variety of tactics to accomplish this - some explicitly issue tenants eviction notices (such as N13s/eviction under the guise of "renovations"), while others use more indirect or clandestine means. In this report, we summarize a few of the most common displacement tactics landlords turn to with the intention of forcing out low-income, long term tenants.

This report includes findings from our *State of Tenant Affairs* survey of 160 tenants across Waterloo Region. Not only do the findings of this survey generally paint a grim image of the rental conditions in the Region, they also provide context to the displacement tactics mentioned above



KEY FINDINGS

- 28% of respondents received one or more eviction notices from their landlord in the past 5 years.
- 54% of those eviction notices were N13s (notice to vacate for renovations or demolition).
- 80% of respondents who received eviction notices report their landlord using tactics to push tenants out of their homes such as frequent utility shut offs, hiking parking fees, and neglecting maintenance.

Waterloo Region ACORN's 2025 State of Tenant Affairs Survey



The 2025 State of Tenant Affairs survey was conducted to gather insight into the lived experience of renting in Waterloo Region. To ensure as broad representation as possible, ACORN members distributed the survey through a number of channels including social media, flyering, ACORN's email list, and one-on-one interviews which were conducted by doorknocking at residential buildings across the Region.

Included in the survey were questions about the state of tenants' units and buildings as a whole, their experiences with building repairs, maintenance, and management, and their experiences with bylaw enforcement and the cost of living. Tenants were also asked about their past experience with no-fault evictions and displacement, and respondents who had received formal eviction notices were asked to provide further context including the reason claimed for eviction, and tactics landlords employed to try and intimidate them out of their homes.

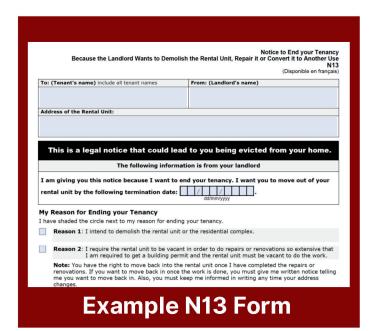
Two overarching themes that were illuminated by this survey:

- While tenants are experiencing displacement in a number of ways, the most prevalent <u>DIRECT tactic</u> used by landlords seems to be renovictions and demovictions when a landlord evicts a tenant under the guise of major renovations or demolishing the building.
- The most prevalent INDIRECT tactic landlords use to displace tenants is maintenance neglect ignoring or refusing to do repairs, cleaning, or pest treatments.

TACTIC ONE: Explicit eviction

The most frequent direct displacement tactic observed by ACORN is "renoviction"

- in other words, leveraging building renovations as a means to force tenants out.



The renoviction process often begins when a new landlord (often a corporate landlord) takes over ownership of a building. They will then issue tenants N13 eviction notices (or a "Notice to End your Tenancy Because the Landlord Wants to Demolish the Rental Unit, Repair it or Convert it to Another Use"), claiming that they intend to do major renovations and need the units to be vacant during this process.

However, in many cases the renovations in question are often purely cosmetic, otherwise unnecessary, or could reasonably be completed without requiring the units to be vacated.

Before tenants are legally required to vacate a unit, they are entitled to a hearing at the Landlord and Tenant Board - but landlords who are leveraging cosmetic or unnecessary renovations may try to keep things from escalating to this point, and often give their tenants "cash for keys" buyout offers, where the tenant signs an N11 form agreeing to end their tenancy in exchange for monetary compensation. It is important to note that these offers are typically only a few thousand dollars- often not even enough to cover the first and last month's rent in a new unit at market rate. In some circumstances, landlords will intimidate tenants into signing N11s by misinforming them and claiming they have no other option.

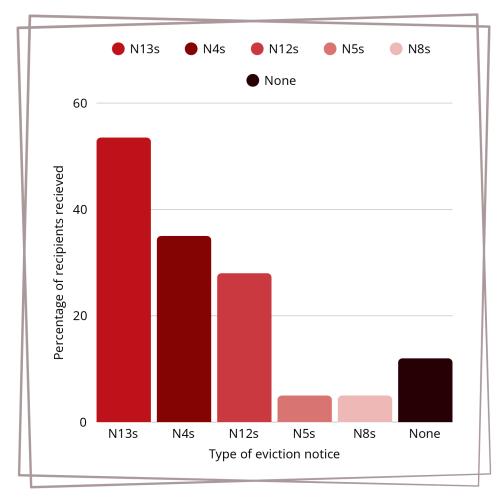
Other tactics of directly displacing tenants through eviction include:

- Issuing an N13 with the intention of demolishing the rental unit entirely (or "demoviction")
- Issuing an N4 form (or a "Notice to End a Tenancy Early for Non-payment of Rent") even in cases where tenants are up to date on rent payments and/or if they are paying by post-dated cheque that the landlord does not cash in.
- Issuing a bad faith N12 form (or a "Notice to End your Tenancy Because the Landlord, a Purchaser or a Family member Requires the Rental Unit")
- Issuing an N5 form (or a "Notice to End your Tenancy for Interfering with Others, Damage or Overcrowding") landlords may use a slew of justifications for filing an N5, including claims of the tenant interfering with the landlord's "lawful rights, privileges, or interests".

 In ACORN's experience, this is often a retaliatory measure to tenants exercising their right to organize against mass evictions happening in their building.

TACTIC ONE: Survey Results

28% of *State of Tenant Affairs* survey respondents reported having received one or more eviction notices from their landlord in the past five years.



- 54% of recipients have been issued N13 notices
- 35% of recipients have been issued N4 notices
- 28% of recipients have been issued N12 notices
- 5% of recipients have been issued N5 notices
- 5% of recipients have been issued N8 notices
- 12% of these respondents reported never being given a formal notice and simply being instructed by their landlord to move out.

Of the respondents that have been given a formal eviction notice:

80% report their landlord using tactics to push tenants out after being issued the notices - primarily through chronic maintenance neglect, utility shut offs, and hiking fees for parking, laundry, storage, etc.

30.2% are still waiting for a hearing at the Landlord and Tenant Board

34.9% report being given "cash for keys" buyout offers from their landlord in an attempt to move them out immediately.

Renoviction Case Study: 267 Traynor

A textbook example of a renoviction attempt can be found in the case of 267 Traynor Avenue. Mike Beer Investments, the building's landlord, first began trying to push out tenants in 2022 by targeting those who had been living there the longest and were still paying less than \$1,000 a month in rent. After issuing N13 notices, in an attempt to push the tenants out, the landlord began removing amenities including their laundry room and repeatedly shutting off tenants' access to electricity and water. Tenants had been told that the landlord was preparing for building renovations and wanted their units vacant in order to do so - however, when asked for a building permit that would substantiate their claims, Mike Beer Investments came up empty-handed.

Tenants at 267 Traynor reached out to ACORN for help with organizing a tenant union in their building to fight this tactic. After learning about their rights, tenants banded together and stood their ground, refusing to take buyout offers or succumb to the landlord's intimidation tactics. They planned multiple tenant meetings, held direct actions at their building and spoke to the media often.

When tenants' Landlord and tenant Board (LTB) hearing eventually arrived in March of 2025, their landlord was mysteriously absent, and the case was deemed "abandoned". After years of living with a looming threat of renoviction, 267 Traynor tenants were given some peace of mind and the ability to rightfully remain in their homes.





Waterloo Region tenants need anti-renoviction protections!

Ontario ACORN's 2024 Renoviction Report found Kitchener to be the city with the 6th highest number of N13 eviction notices served in the province, with a reported 153 notices between 2017 and August of 2023. However, Kitchener is only the 9th largest city in Ontario.

The majority of cities that ranked higher than Kitchener have since implemented or began the process of implementing anti-renoviction bylaws, but Kitchener has yet to follow suit.

Top 10 Cities with the most N13s 2017-Aug 2023		
1	Toronto	950
2	Hamilton	337
3	Ottawa	184
4	Windsor	170
5	London	153
6	Kitchener	136
7	Brampton	112
8	Kingston	78
9	Mississauga	68
10	Barrie	58

With a near 55% increase in N13 notices filed between 2017 and 2022, Kitchener continues to be in need of stronger tenant protections. Moreover, a study by housing researcher Steve Pomeroy found that 39 affordable rental units in Kitchener-Waterloo are lost on the private market for each 1 that is built.

The threat of renoviction can be a significant and long-term stressor for Waterloo Region tenants - and with the numbers of filed N13s ever-increasing, it is the responsibility of local municipalities across Waterloo Region to learn from the examples set by our neighbours and begin implementing policy that will protect tenants against renovictions for the long term.

What are respondents saying?

"Initially took 8 months upon my request to enact my First Right of Refusal to issue an N13. Then [my landlord] delayed process over 18 months trying to freeze and starve me out. Now [my landlord is] trying to blame me for delays although they pulled paperwork twice, requested more time to review my evidence"

"I'm disgusted by how many landlords are getting away with phoney evictions, allowed to neglect safety responsibilities and ignoring pleas for help with maintenance. All in pursuit of making more money while people who can barely afford rent go without common dignity in their homes."

"3 N13 notices in less than a year."

"Verbally asked me to move out temporarily to renovate and increase the rent."

"Landlord seems to want to get rid of legacy tenants and get in newer people so they can charge more."

"The building was transitioning ownership and I left cheques for rent payment as usual while I was going to be away travelling and they never deposited the cheques, despite several attempts on my end to find a contact to talk to. Eventually through facebook i was able to reach a representative that provided me with an email that management actually responded to. Very aggressive communication with threats of eviction, despite having access to funds. Upon my return I not only had an eviction notice saying to move out immediately but I also came home to a letter of rental increase. Rent was paid on time, they chose to not deposit and make me sign up for PAD before returning the cheque to me..."

TACTIC TWO: Property Neglect

There are a number of other tactics that landlords may use to displace tenants - either in lieu of issuing a formal eviction notice, or prior to their hearing date in hopes that the tenant leaves out of resignation before even getting to the Board.

One example of this is the chronic neglect of standard repairs, maintenance, and/or pest treatment. This can look fairly different depending on the building and context, but the general intentions behind landlords' use of this tactic is to make their building and/or unit(s) as uncomfortable, rundown and decrepit as possible so that the living conditions themselves drive the tenant out of their unit. In this case, not only do landlords technically save money by avoiding repair, maintenance and/or extermination costs, they also avoid the costs/efforts of going through the legal process of filing a formal notice and waiting for/attending a hearing.

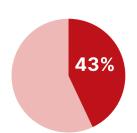


Image shows a backed up sink filled with sewage submitted by an ACORN member whose landlord is attempting to renovict tenants in their building.

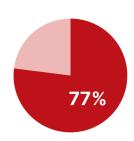
By driving tenants out of their building in this manner, landlords can claim that the tenant technically moved out by their own volition, throw a coat of paint over any persisting issues, and proceed to rent the same unit out again at a substantially higher price. Landlords that employ this tactic once are highly likely to do it again from what ACORN has observed - and without proper protections for tenants, this allows for a continuous cycle of displaced tenants and unhealthy/unsafe buildings.

TACTIC TWO: Survey Results

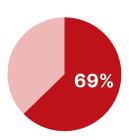
43% of respondents reported that when they moved into their unit, repairs were already needed



77% of respondents disclosed having formally notified their landlord about repairs needed in their unit. Furthermore, 24% report that their maintenance has yet to be completed!



69% of respondents reported issues with the common areas in their building - and **50%** of those with issues in the common areas specifically reported laundry machines not working



What are respondents saying?

"I had to move recently due to maintenance neglect, which when reported was ignored in my opinion for untoward reasons related to ownership trying to vacate our building to renovate and bring units to market rent. It was disheartening and a horrible experience that should not be legal"

"Unit caving in at one point because load bearing walls and beams removed put my family in danger"

"Shower & toilet sewage water leaking into kitchen below for 11 years"

"By law was the one and only service that helped me by ordering the repairs needed to my unit to the building managers after they ignored my repeated requests for assistance after I had to move out and stayed with my mom due to massive water damage and mold. The repairs still took 45 days to complete and the work was shoddy, but at least some action was taken."

TACTIC THREE: Harassment

In some attempts at displacement, landlords may use explicitly bad-faith tactics against their tenants- which can include various forms of harassment, tenant union-busting, and intimidation. From what ACORN has observed in our work with tenants at risk of eviction, landlords who use these tactics often target tenants who are more vulnerable and will try to create further barriers that keep them from clearly understanding and exercising their rights, or organizing with their neighbours.

This often looks like:

- Purposefully misinforming tenants about their rights (for example telling tenants they must move out immediately after receiving an eviction notice, when in reality they have the right to a Landlord and Tenant Board hearing where they can make a case for their right to stay in their homes)
- Performing repeated/unnecessary inspections or entries into a tenant's unit (and, in some cases, entering units without giving the tenant prior notice)
- Threatening sharp increases in cost of rent, parking, laundry or other utilities (or shutting utilities off altogether)
- Attempting to sabotage or obstruct tenant organizing (despite the fact that creating and/or participating in a tenants' association is protected under the Residential Tenancies Act, 2006, S.O. c. 17, s. 233)
- Direct physical/verbal aggression or harassment

Why aren't landlords being fined for these tactics?

Currently, there is a dire lack of enforcement of regulations regarding evictions, maintenance neglect, and harassment in Ontario. According to a 2023 investigation by CBC, Ontario's Rental Housing Enforcement Unit only investigates 13% of the complaints filed against landlords, and less than one per cent of cases end in a conviction at the Ontario Court of Justice.

Moreover, low-income tenants lack the resources to pay for legal representation for their LTB hearings, meanwhile many landlords have the resources to hire entire law firms to argue their cases. Tenants also face double the wait times for their applications to be heard at the LTB compared to landlords - this means a tenant trying to pursue charges against their landlord for neglecting repairs could be renovicted from their home (possibly in retaliation for trying to press charges against the landlord) before their application regarding the disrepair even has a hearing date set.

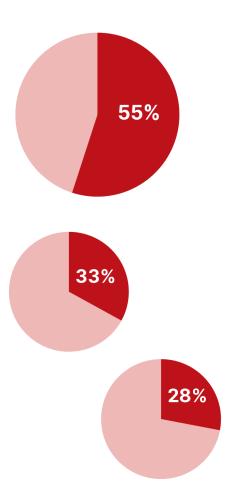
TACTIC THREE: Survey Results

Over 55% of all tenants who responded to ACORN's *State of Tenant Affairs* Survey report their landlords using tactics to push them out of their homes, regardless of whether they received an eviction notice.

30% of these respondents specifically reported their landlord intimidating or harassing tenants, and **33%** reported their landlord giving tenants misleading information about their rights.

33% of respondents reported building management treating tenants unfairly or behaving unprofessionally

28% of respondents report feeling threatened when making complaints about their building



What are respondents saying?

"My landlord lied about what the rental increase guideline was, even when I showed him the government website. He dragged out our discussions for several anxiety-filled months and eventually threatened to sell if we didn't accept, saying we would be evicted by the new owners, not to mention how dehumanizing the experience of occupying a home being sold is. We ultimately had to accept 5x the legal increase to stay in our home, negotiating a fixed term 2 year lease to guarantee we wouldn't be evicted."

"We have called By-law several times to which we are now being threatened by very rude emails if I make a complaint directly to the landlords."

"Intrusive, bullying behaviour, making rules, giving instructions, expecting obedience. Violating my rights, then complaining about their rights."



By considering the efficacy of tenant protections in other Canadian cities, we can begin to scope out what cities in Waterloo Region should implement to stop the loss of affordable housing.

<u>Hamilton</u>

In January 2024, Hamilton City Council unanimously agreed to pass the Renovation License and Relocation Bylaw - making it the first city in Ontario to secure an anti-renoviction bylaw of its kind.

Some of the strongest features of this bylaw:

- Applies to all rental units across the city
- Requires landlords to apply for a renovation licence through the City of Hamilton within 7 days of issuing an N13 notice
 - The application must include (1) a copy of the N13 notice issued, (2) a building permit, and (3) a report from an engineer/qualified professional confirming that vacancy is needed in order for renovations to take place
- If the tenant has written confirmation of exercising their right of first refusal (the right to return to their unit after renovations are complete), the landlord MUST provide the tenant with either a similar rental unit (same number of rooms, etc) for the same rent the tenant paid in their original unit OR compensation/rental top-up payments while renovations are being completed

ACORN in Hamilton partners with the City of Hamilton's Tenant Support Program, which aids in implementing their Renovations License. As of the publication of this report, Hamilton ACORN is not aware of any landlord applications for the Renovation License in the city since the bylaw's implementation on January 1st 2025.

In 2024, ACORN members in London, Ontario fought for and won a similar anti-renoviction bylaw for their city, which took effect on March 1st 2025. According to London's bylaw enforcement office, as of early May 2025, zero landlords had applied for a rental housing renovation license.

This is evidence of how these bylaws act as a strong deterrent for landlords to renovict their tenants, and would not require a high volume of enforcement officers to manage applications once implemented.

Anti-Renoviction Bylaw Demands:

As ACORN's State of Tenant Affairs survey results demonstrate, renoviction is currently a significant issue impacting tenants across Waterloo Region.

Considering the efficacy of other anti-renoviction bylaws across Canada, ACORN wants to see all municipalities follow this precedent by including certain characteristics in their bylaw:

- Requiring landlords to file an application with the City for a renovation licence within seven days of issuing an N13 notice to a tenant.
 - The application must include supporting documentation including a building permit, a report from an engineer/qualified person stating that vacant possession is required, and a copy of the N13 notice.
- Requiring landlords to provide either a temporary alternative accommodation or compensation to the tenant for the duration of the renovation.
 - This includes support for moving costs when tenants move to their temporary accommodations and when they return to their current unit after renovations.
 - Any temporary alternative accommodation must be comparable to the tenant's current unit during the period of repair.
 - Compensation is determined to be in an amount equal to the difference between the rent rate currently paid by the tenant for the unit being renovated and the average asking rent of a unit with the same number of bedrooms.
- Requiring landlords to provide details to the City of the tenant accommodation arrangement that has been made, prior to receiving a renovation licence.
- A landlord may be subject to enforcement for failing to comply with the provisions of the bylaw including escalating fines.

Rental Replacement Bylaw Demands:

In a similar vein, to protect tenants in the case of "demovictions" (or being issued an N13 with which the landlord intends to demolish the unit), ACORN is urging all cities in Waterloo Region to implement rental replacement bylaws. The current rental replacement bylaw in Kitchener is a step in the right direction, but demoviction protections should extend across the region in its entirety. The more affordable housing that is preserved, the better.

ACORN wants to see the following characteristics for rental replacement policies across the Region:

- Requiring landlords/developers to apply for a permit through the City to demolish rental properties.
- If affordable housing is being demolished, affordable units must be replaced in the new development at the same ratio or more.
 - Replacement units to first be offered back to the landlord/developer's existing tenants at the same rate of rent (plus annual increases permitted by the province, if applicable).
- Requiring landlords/developers to provide either temporary accommodations comparable to tenants' original unit or compensation via rental top-ups during demolition process.
- Requiring landlords/developers to provide compensation covering moving expenses.



Landlord Licensing Demands:

The trends found in our State of Tenant Affairs survey indicate that, far too commonly, landlords are able to chronically neglect building repairs, maintenance, and/or pest treatment with little to no accountability. In many cases, this type of neglect is leveraged to drive tenants out of their homes so that their units can be rented out at a higher price. As a means of setting and maintaining a liveable standard in buildings across the region, ACORN recommends a landlord licensing program that will encourage transparency and ensure tenant safety.

Taking some inspiration from Toronto's RentSafeTO program, ACORN is calling on all city councils in the region to introduce a program that includes the following:

- Property owners to pay an annual per-unit fee (for cost recovery and administration of licensing program, annual inspection, enforcement of non-compliance, tenant outreach and communications).
- Buildings to undergo an initial inspection by the city where they are assigned a percentage/letter grade based on inspection results.
 - Inspection grade to dictate frequency of following regular inspections (from every 1-3 years)
 - Failing grade on inspection would trigger a full audit/assessment of the building and punitive fines
 - Online and physical postings clearly showing inspection grade
- Tenant education and engagement program that is actively promoted by the City and includes tenant stakeholder groups such as ACORN
- Continued/repeated non-compliance resulting in the city completing the repair or maintenance and billing the landlord
- Building owners/operators to maintain a capital plan for building repairs and keeping service/maintenance logs
 - Maintain a process for receiving and tracking tenant service requests
 - Urgent requests must be responded to within 24 hours, and other within 7 days
- City-owned corporations and non-profits would not be subject to license fee, but would still need to comply with licensing program

CONCLUSION

As illustrated in this report, the findings from our State of Tenant Affairs survey indicate that tenants across Waterloo Region are facing significant challenges with no-fault displacement, inadequate building maintenance, and an overall lack of safety and security in their homes.

The concerns expressed by these respondents are by no means isolated - rather, they collectively bring attention to the areas in which cities across Waterloo Region can take action and most comprehensively protect renters.

To ensure long-term wellbeing and security for renters across the region, and to preserve our ever-decreasing affordable housing stock, it is imperative that Cities take swift action by undertaking the policy recommendations outlined in this report. By implementing anti-renoviction bylaws (and bolstering them with widespread rental replacement and landlord licensing), we can join our neighbouring cities like Hamilton, London and Toronto in setting a precedent for tenant rights, promoting a more equitable and sustainable city for all.



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