

Paying More Getting Less



The state of renting in Peel Region. A Housing Report based on findings from ACORN's 2025 tenant survey.



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INTRODUCTION

Across Peel Region, tenants are facing a crisis of neglect in the places they call home. From pest infestations and broken elevators to skyrocketing rents, renters in Mississauga and Brampton are being forced to live in unsafe and unhealthy conditions, while landlords raise rents and ignore basic maintenance responsibilities.

For too long, tenants have been left to navigate these challenges on their own. Landlord accountability is weak, enforcement by municipalities is inconsistent, and many tenants are unaware of their rights. Even when complaints are made, repairs are often delayed, incomplete, or ignored entirely. Meanwhile, living conditions continue to deteriorate and the cost of housing climbs.

Peel ACORN launched this tenant survey in the summer of 2025 to better understand the conditions renters are facing in apartment buildings across Mississauga and Brampton. Our goal was to identify the most pressing issues tenants are facing in their buildings and understand how effectively, if at all, current systems are addressing them.

By identifying key concerns and gaps in enforcement, we can push for stronger tenant protections and policies that put renters' health and safety before landlord profits. Tenants in Peel deserve homes that are safe, dignified, and livable, and we won't stop organizing until they get them.

WHAT IS ACORN

ACORN (Association of Community Organizations for Reform Now) 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. We have 188,000+ members organized into 30 neighbourhood chapters in 10 regions across 6 provinces. We have an active membership in the cities across Peel, namely in Brampton and Mississauga. ACORN members are low and moderate income tenants who are bearing the brunt of the housing crisis.



KEY FINDINGS

Rent:

- On average, only tenants earning \$70,000+ live in housing they can afford (where rent is 30% or less of income).
- 48% of respondents said their rent was not fair, citing rising costs that don't reflect the quality or safety of their housing.
- Of the 41% who said their rent is fair, many explained that their rent was only relatively fair when compared to the inflated rents available on the market today.
- 36.6% of respondents reported receiving an Above Guideline Increase in rent (AGI).

Living Conditions:

Tenants reported a wide range of issues with their units, including mold, cockroaches or bedbugs, unfinished repairs and many more.

Top 5 Issues in Units:

1. Living with and breathing in mold everyday.
2. Peeling paint on their walls or ceilings.
3. Too hot during summer.
4. Cockroaches in their units.
5. Appliances are old and/or broken.

Top 5 Issues in Buildings/Common Areas:

1. Elevators that are slow and/or break down often.
2. Roaches or other bugs in their buildings.
3. Hallway carpets/flooring does not get cleaned.
4. Hallway walls and/or ceilings have peeling paint.
5. Unclean/poor smelling garbage chutes.

Need for Repairs:

- 80% of tenants report needing repairs in their units.
- 88% of tenants report needing repairs in buildings.
- Newer tenants are more likely to have units in good condition, while long-term tenants report far higher repair needs.
- Many tenants feel there's no point in calling 311 (33.4%), or don't know what 311 is (35%), showing a lack of trust in the system and a lack of awareness about tenant rights.

METHODOLOGY

The survey was conducted in May to June 2025 through a combination of outreach methods. The majority were collected by doorknocking. The targeted demographic for respondents were low and moderate income tenants. The survey was promoted through:

- Doorknocking in apartment buildings
- ACORN chapter meetings
- Phone calls to ACORN's existing tenant contacts
- Emails to our membership list
- Social media

The responses collected reflect the lived experiences of tenants facing ongoing issues with repairs, maintenance, and affordability. Overall, 257 renters completed the survey.

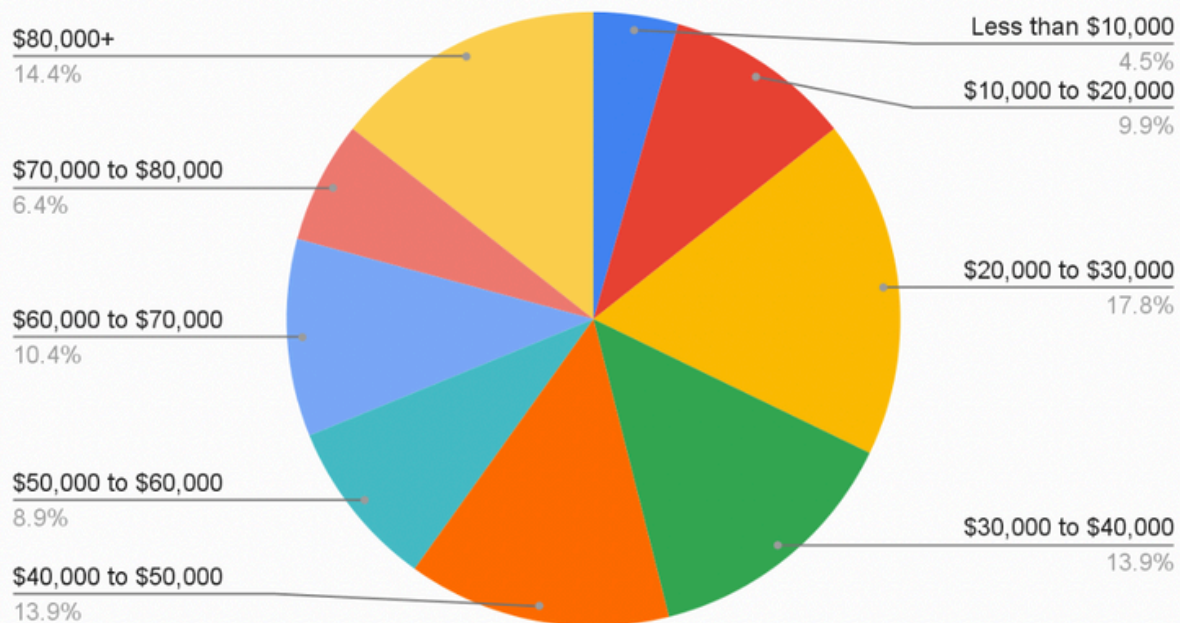


TENANT SURVEY RESULTS

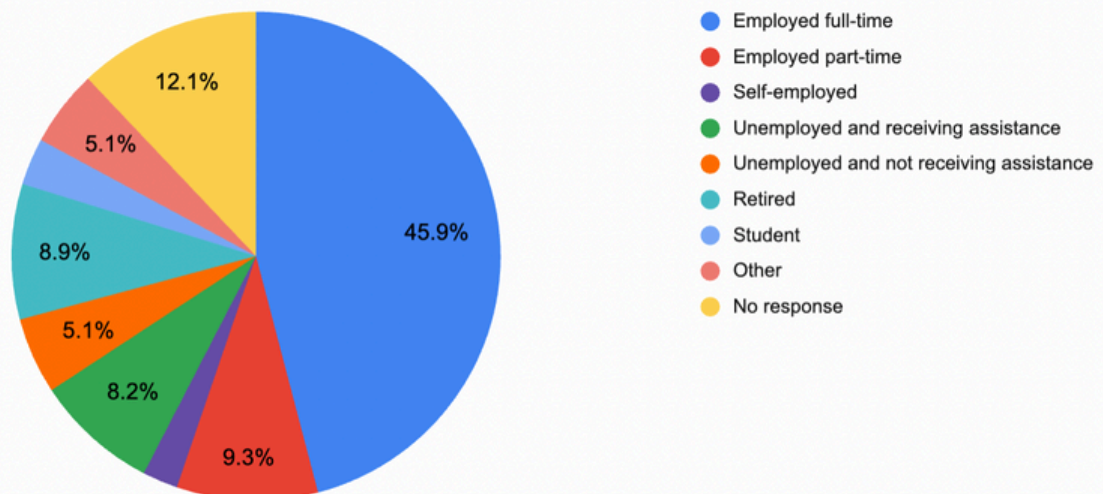
Respondent Demographics

- 68% of respondents were from Mississauga, 32% from Brampton.
- The median annual income was between \$40K to \$50K.

Respondents by Annual Income



Employment Status



Housing Types

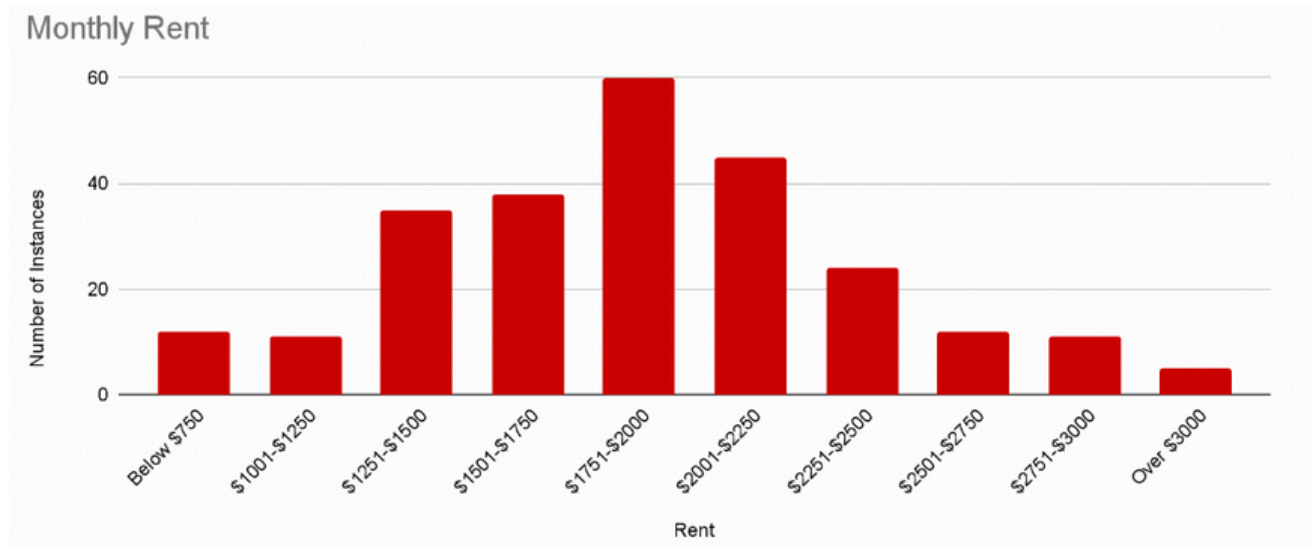
- 84% of respondents rent from a private company.
- 7% of respondents rent from an individual/couple.
- 4% of respondents rent from Peel Living.
- 5% of respondents live in non-profit housing or other.

Number of Bedrooms

- 36 % of respondents live in a 1 bedroom apartment.
- 42 % of respondents live in a 2 bedroom apartment.
- 22 % of respondents live in a 3 or greater bedroom apartment.

Rent

- 23% of tenants pay \$1500 or less in monthly rent.
- 65% of tenants pay between \$1501 and \$2500 in monthly rent.
- 12% of tenants pay over \$2500 in monthly rent.

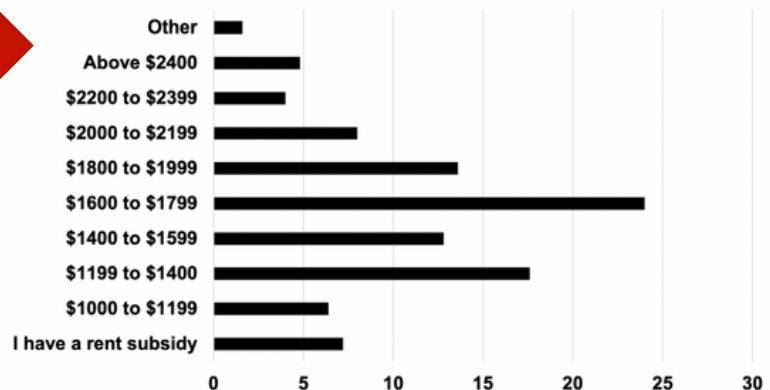


In comparison to our 2023 survey...

The number of tenants paying close to or over **\$2000** a month has **gone up 3x**, from 13.6% to 38.1%.



How much is the monthly rent of your apartment? (N=125)

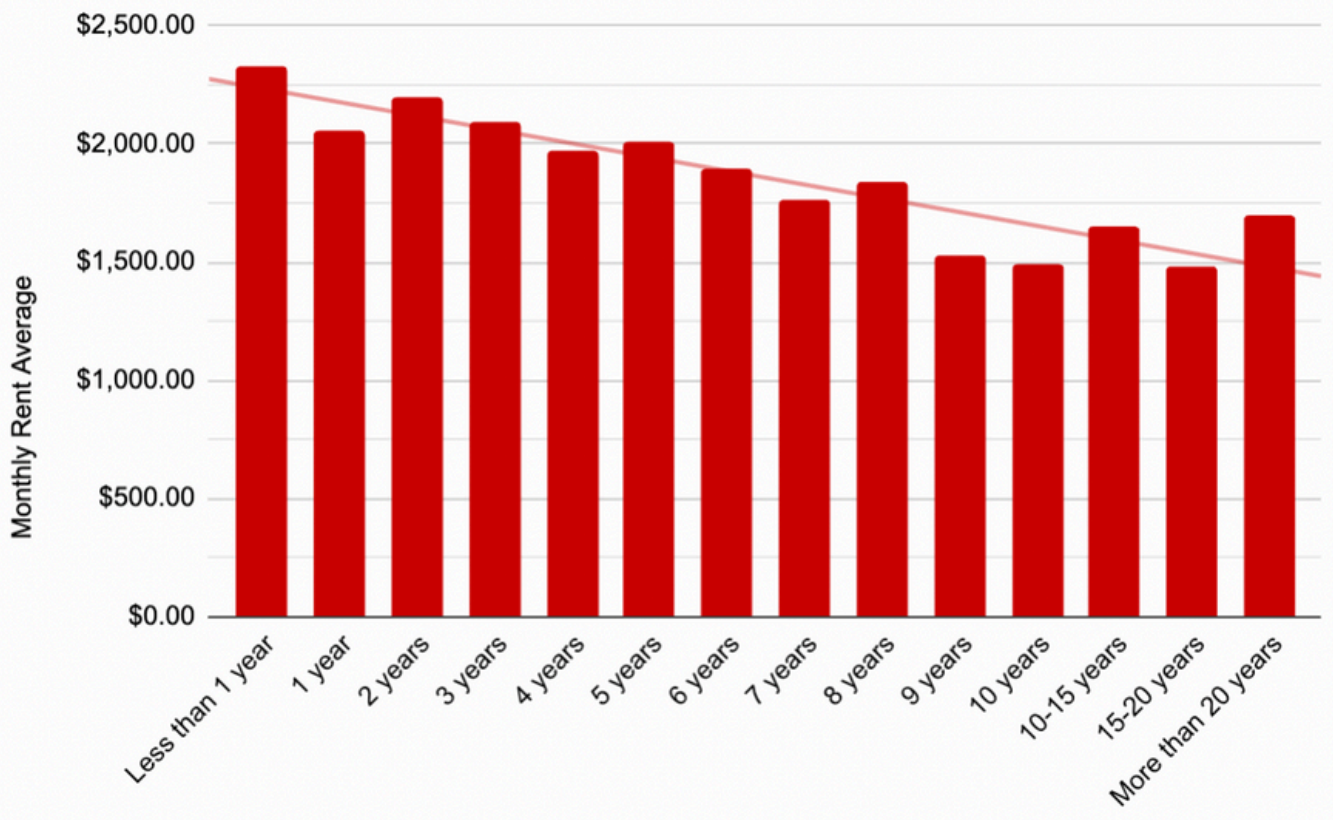


Affordability

Length of Tenancy

- Lower-income tenants making less than \$40,000 annually are more likely to have lived in their apartment for many years (6-20+) when compared to higher income tenants earning at least \$80,000.
- This reflects conversations that ACORN organizers often have with low income tenants on the doors. Many report feeling stuck in their housing because they cannot afford to move elsewhere. The data shows that lower income renters have less mobility.

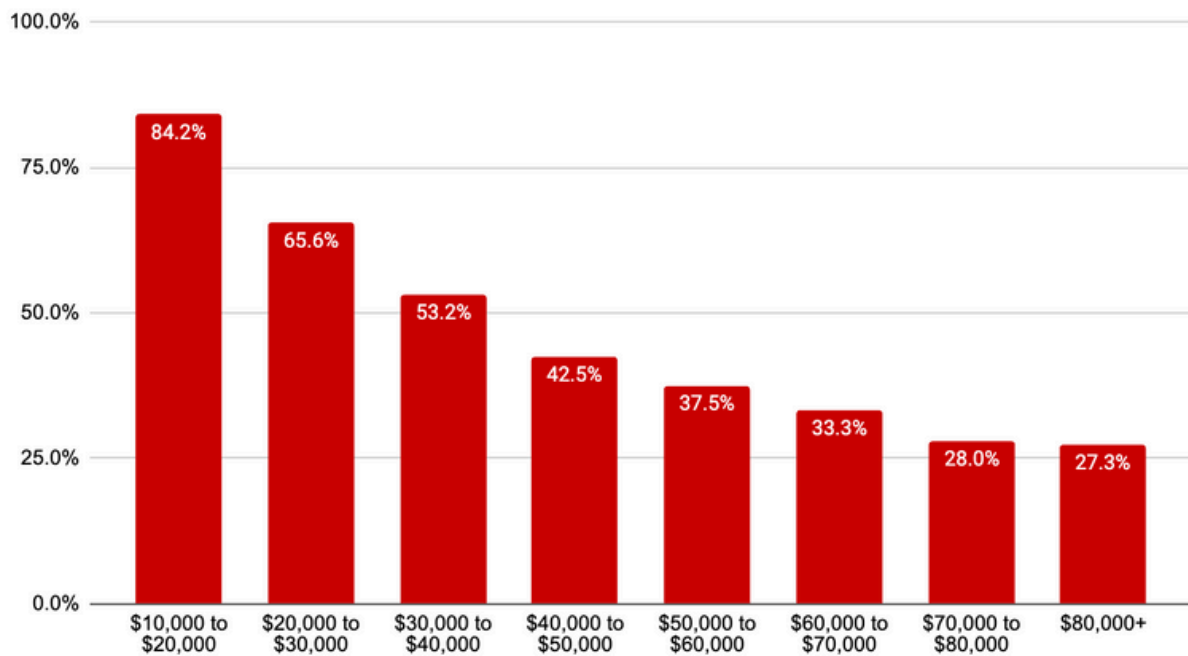
Monthly Rent by Residing Time



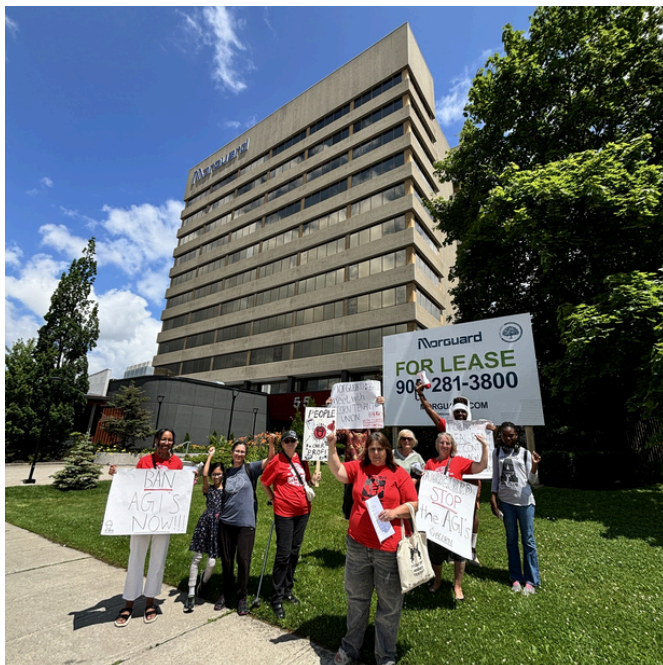
- Newer tenants consistently pay higher rents compared to long-term renters.
- The average rent for tenants living in their unit for 0–3 years is \$2,184/month vs. average rent for tenants with 10+ years in their unit: \$1,600/month.

How much of tenants' income goes towards rent?

Annual Rent as a Percentage of Income

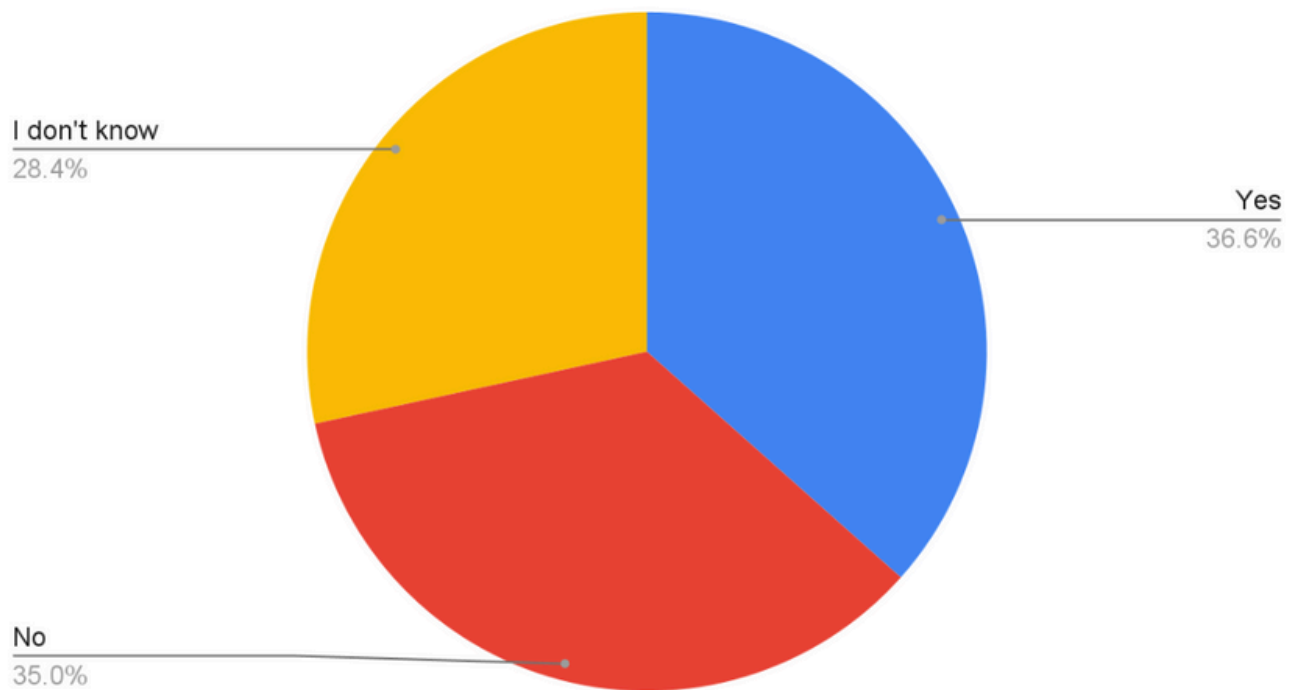


- Even when taking the most conservative approach to the numbers by assuming highest income and lowest rent in each bracket, most tenants' rent is above the affordability threshold of 30% of income and for many far exceeds it.



Above-the-Guideline Rent Increases (AGIs) are rent hikes that exceed the provincial rent increase guideline, often approved for major capital expenses made to the building. However, corporate landlords are increasingly using them to pass years of neglected repair costs to tenants.

Received an Above-the-Guideline Rent Increase (AGI)?



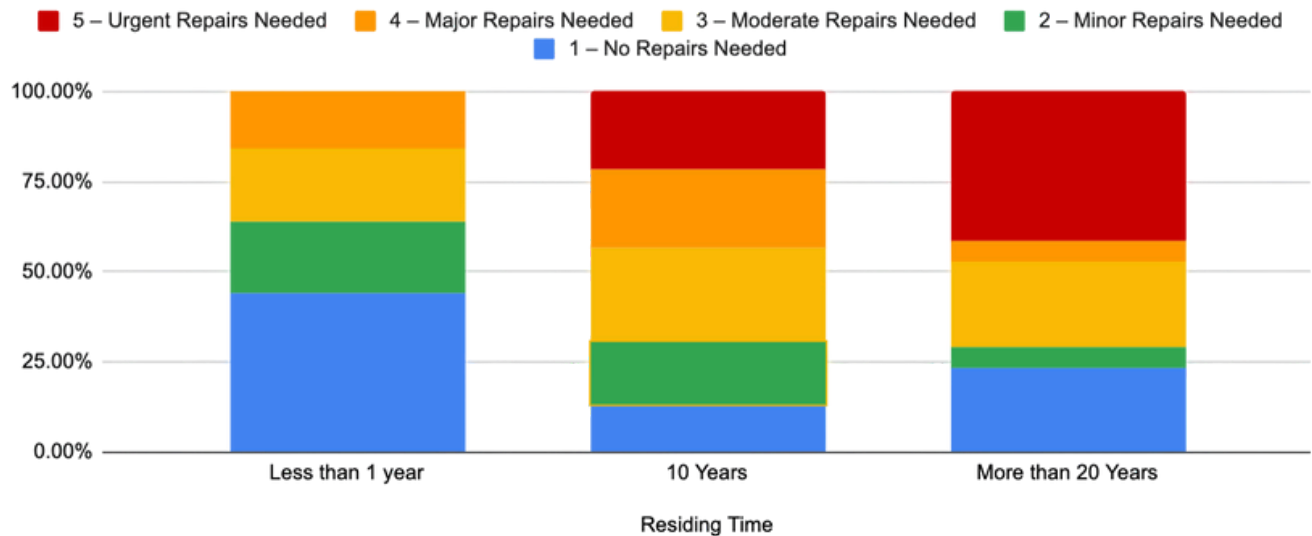
- 36.6% of tenants report receiving an AGI while 35% say they have not. Another 28.4% of respondents were unsure.
- ACORN's 2024 Rent Control Loopholes report analyzed AGI data from the Landlord Tenant Board that was obtained through Freedom of Information Requests. It found that nearly 80% of AGIs are issued by big corporate landlords with billions of dollars in assets.



State of Repairs

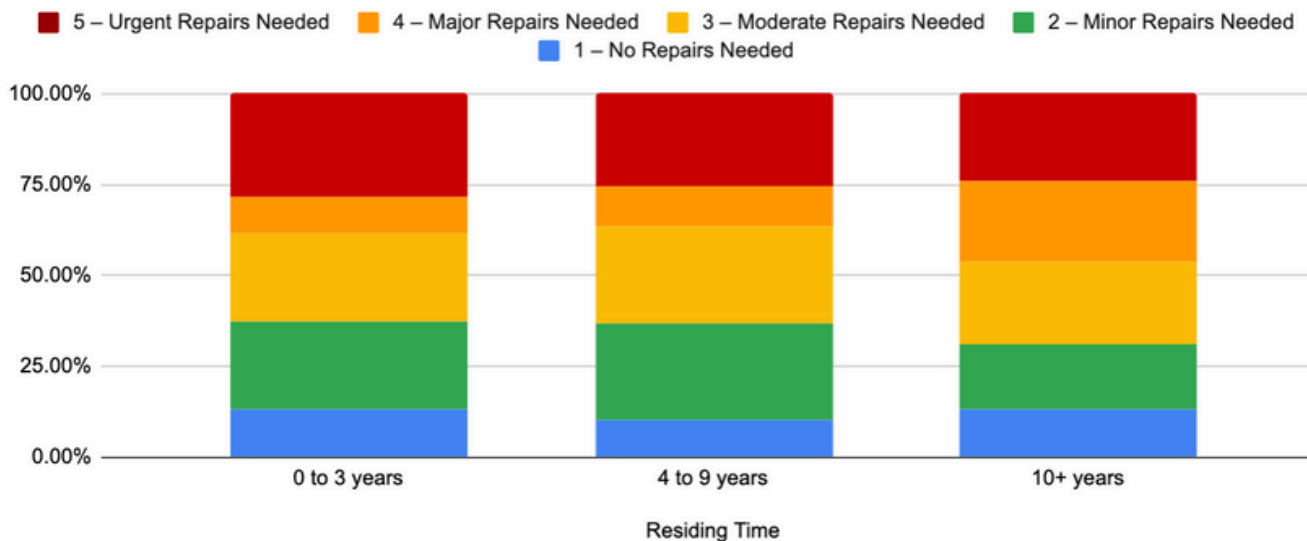
Unit & Building Issues

Need for Unit Repairs by Residing Time



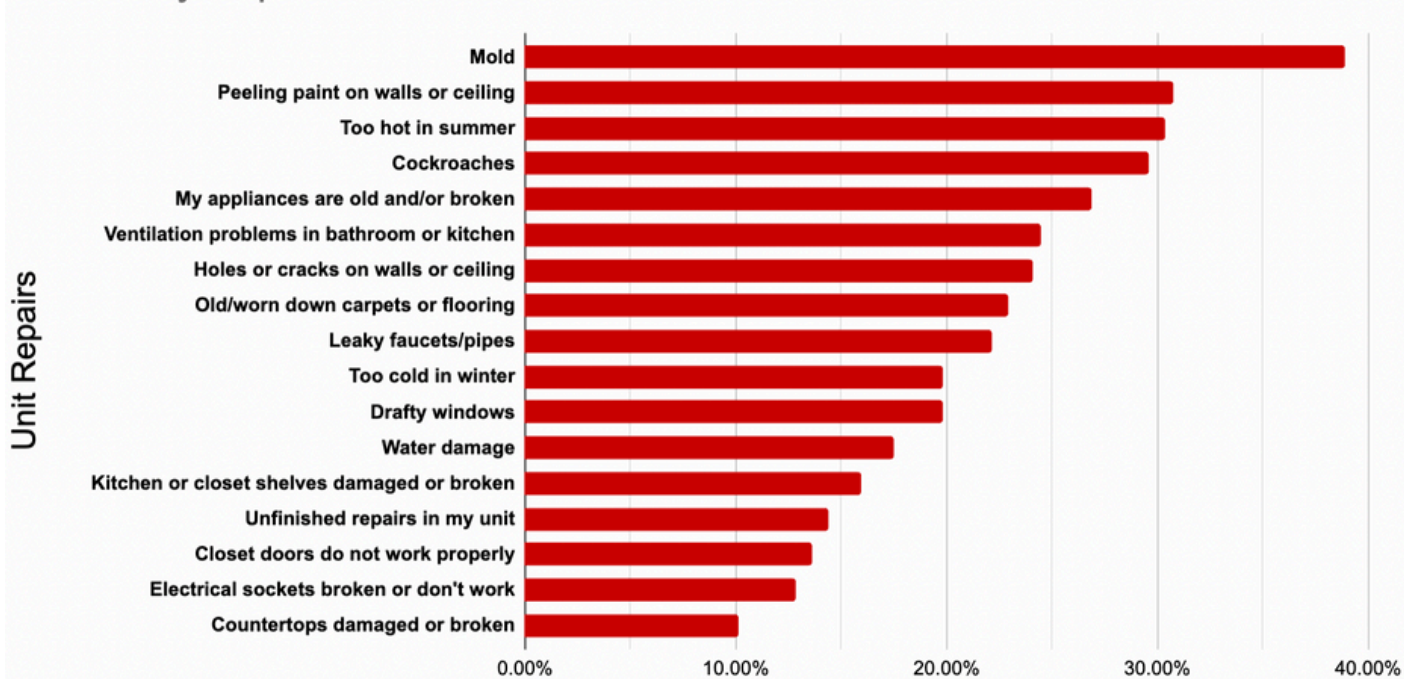
- Newer tenants are more likely to report good unit conditions, with 44% giving the lowest need for repairs rating (1) and none rating at the highest level (5).
- In contrast, 41% of long-term tenants (20+ years) rate repair needs at the highest level, and 22% of 10-year tenants do the same.
- This suggests a cycle where long-term tenants endure worsening maintenance, followed by renovations and higher rents for new tenants, leaving lower-rent tenants stuck with unresolved issues.

Need for Building Repairs by Residing Time

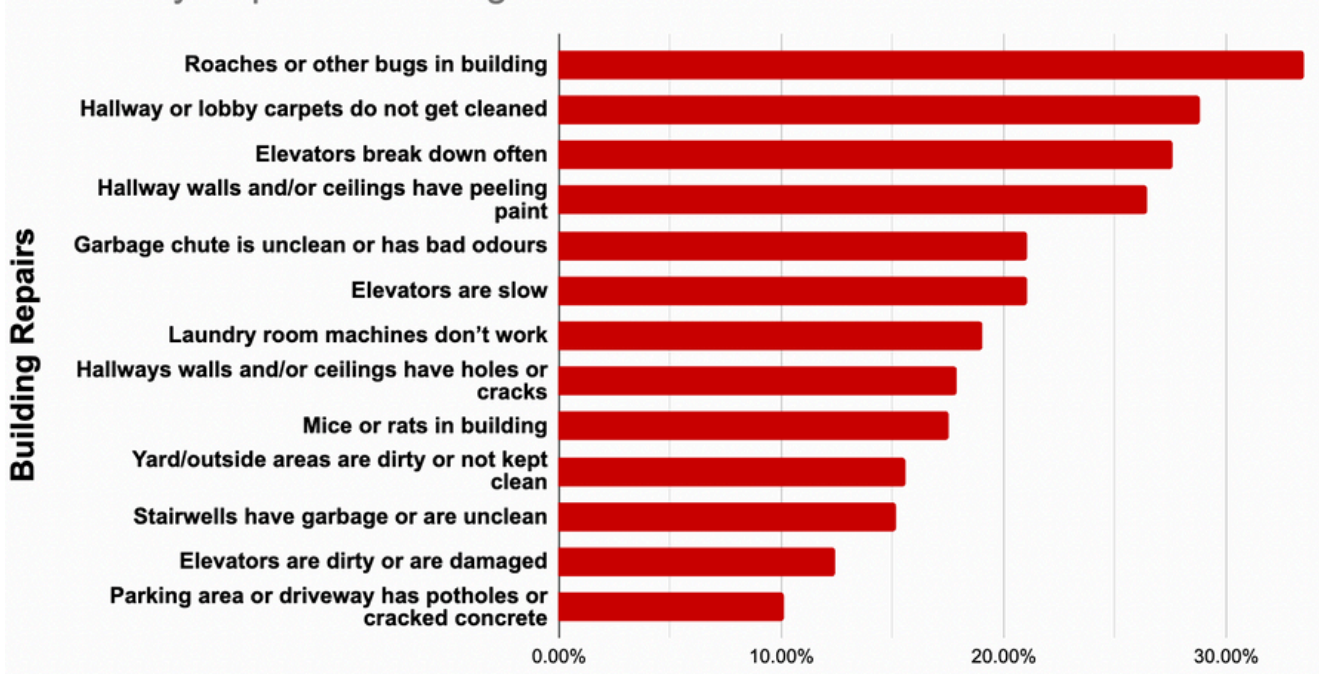


- On the contrary, when observing the overall state of buildings and common areas there were few differences reported between new and long term tenants.
- This reflects what ACORN often hears from tenants - that landlords prioritize common areas to attract new tenants and neglect in-unit repairs for older tenants in the hopes that they'll move out so they can raise the rent.

Commonly Reported Unit Issues



Commonly Reported Building Issues



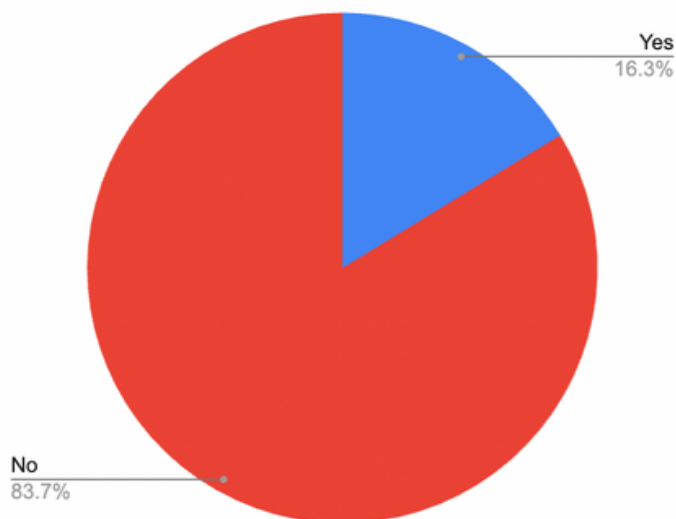
Timeline for Repairs

Maintenance Request Resolution Time by Tenant Income



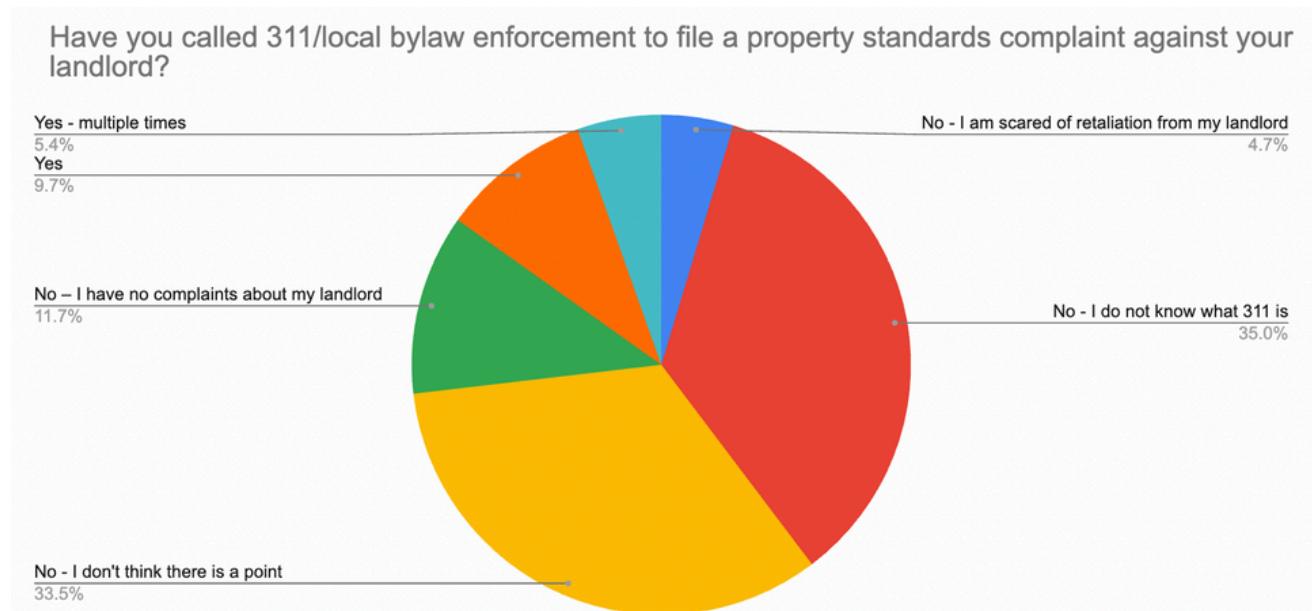
- Tenants earning under \$40,000 are far less likely to have repairs completed within 24 hours (9.09%) compared to those earning over \$80,000 (31.03%).
- Lower-income tenants are more likely to have repairs that are never resolved (23.86% vs. 6.90%).

Tenants Reports of Feeling Threatened After Making Complaints About Their Landlords

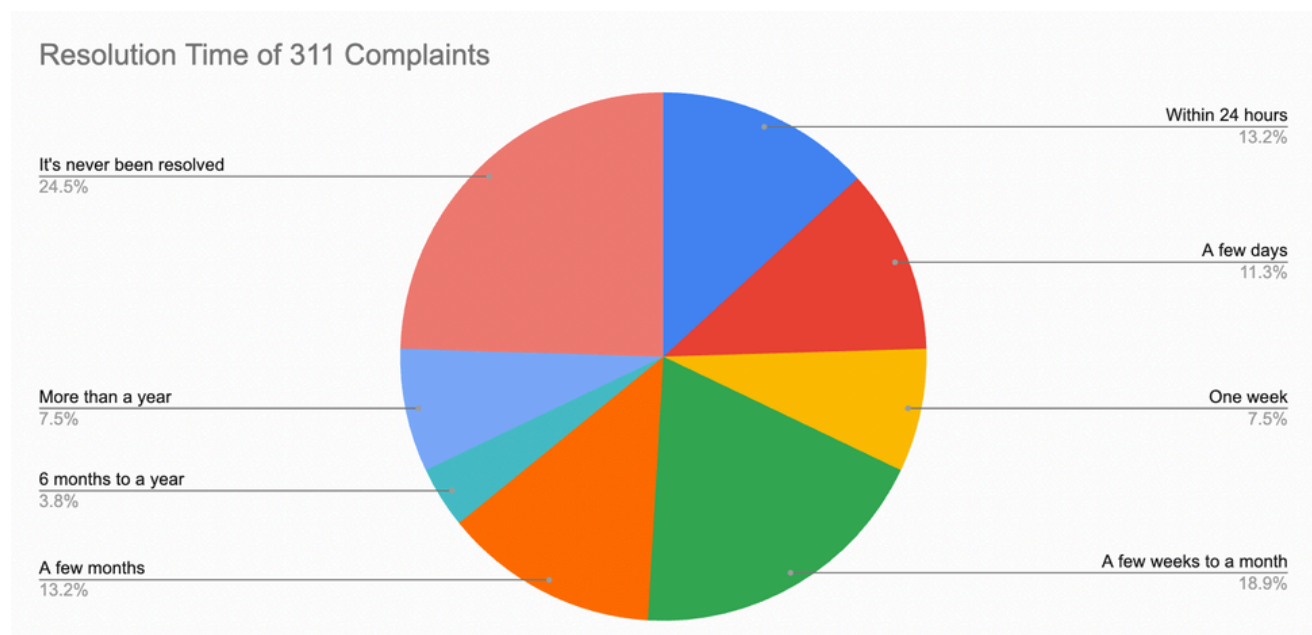


- The data shows that 16.3% report feeling threatened about making complaints.
- This is a significant figure given the potential chilling effect on tenants' willingness to speak up about poor conditions or landlord misconduct.

Experience with 311/Local Bylaw Enforcement

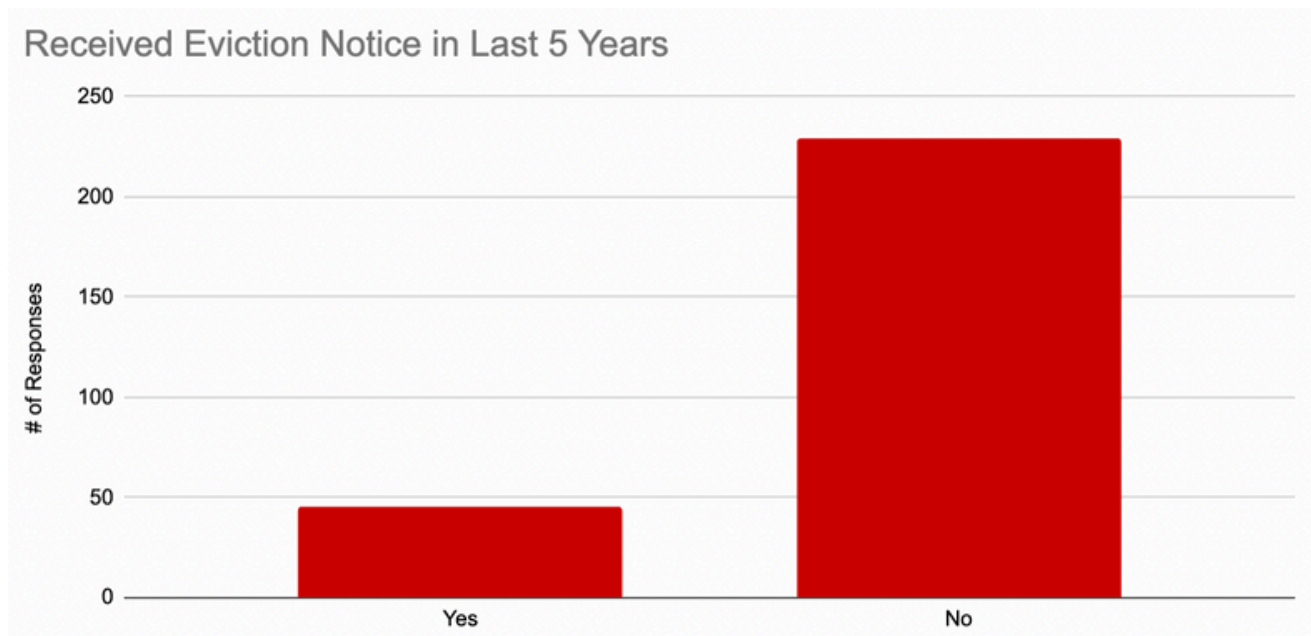


- Few tenants contact 311 or local bylaw enforcement, only 10.4% have called once, and 5.7% have called multiple times.
- The largest groups are those who don't know what 311 is (35.02%), and who don't see the point in calling (33.46%) showing both a major gap in awareness of tenant rights, and a lack of trust in the system.
- This data demonstrates a major flaw in our current system's complaint based approach to property standards enforcement.



- Of those that made 311 complaints, most weren't resolved (24%).
- The second most common resolution time being a few weeks to a month (18.9%), showing low effectiveness of city enforcement.
- Some tenants said issues often reoccurred even after the city marked them as "resolved."
- 49% of tenants waited more than a month (or never had their issue resolved).

Evictions



- 16.4% of tenants reported receiving an eviction notice.
- The vast majority (83.6%) have not received one.
- Some tenants reported receiving N4 (non-payment of rent) eviction notices for late payment under unreasonable circumstances, such as offices being closed over the holidays or being one day late after years of on-time payments.
- Four tenants said they were told by the landlord that they needed to move out but never received any formal eviction notice.

TENANT TESTIMONIES



Anonymous Comments from Survey Respondents

We have three elevators, but one has been broken for at least six months (a sign is on it saying they're "waiting on parts"). One is used for people who are moving in or out of the building and set to be unusable by the general building residents during that particular day (which is quite often). There are 15 floors so God knows how many residents are down to one elevator, where you have to wait sometimes 15 minutes to be picked up. Having disabilities, it sometimes forces me into the staircases, where I have fallen three times as a result. We have two washing machines that leak water all over the floor, and residents have slipped and fallen. There are constantly machines out of order, dryers with no heat, and the laundry room becomes a sauna due to no ventilation. When I'm in there, it becomes very difficult to breathe. As someone with heart disease, I have to be in and out of the excessively humid room because I run the risk of passing out.

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When we rented the apartment two years ago, we were told that there is a swimming pool under renovation. Till now, it has not been renovated. we were also told that the balconies and the building from outside will be renovated also, yet nothing has been done. The ceiling where the main entrance is always leaking and the smell of garbage at the entrance even on the floors is very bad.

• • • • •

They don't take care of the building, inside or out (this is an older building complex and it needs a lot of work). They don't want to do the necessary repairs, and every material they use is the cheapest money can buy. Their idea of a repair is to put a Band-Aid over it and call it a day. They don't care about the tenants, and that's the biggest problem.

ACORN DEMANDS

Every level of government can and should do more to ensure every tenant has access to safe and healthy homes.

Specifically, Peel ACORN is calling for the following changes at the municipal level:

1. ***Landlord licensing or registration***

As a result of years of tenant organizing by Peel ACORN members, both Mississauga and Brampton have made some positive steps regarding property standards enforcement. For example, ACORN was pleased to work with the City of Mississauga to strengthen its MARC program in 2023. Even more recently, Brampton expanded its landlord licensing pilot to more wards. But it still only covers a limited number of rental units, omitting apartment buildings where most renters live.

ACORN is calling on both city councils to implement a citywide landlord licensing or registration program that includes apartment buildings. This would be similar to RentSafe in Toronto which proactively inspects buildings for property standards issues. This would include:

- Property owners to be given a list of minimum property standards that they are required to meet in addition to mechanisms to ensure property standards are met and maintained
- The City would have access to detailed information regarding the property owner's contact information, property description, and building insurance
- Service disruptions and cleaning schedules be posted in common areas

- Pro-active inspections and re-inspection programs for landlords who fail to comply. In Toronto, the frequency of inspections is every 1 to 3 years. This is dependent on the building's grade, which it is assigned after an initial inspection.
- Colour-coded signs based on the building's grade to be displayed in the lobby/entrance similar to restaurants.
- Escalating financial penalties for property owners that are non-compliant.
- If the landlord refuses to comply, the City will undertake the work at the property owner's expense.
- Landlords with outstanding work orders or multiple violations must be posted online and in the property's common areas.
- The program should be actively promoted by the City, along with information on tenants' rights and resources, and include tenant stakeholder groups such as ACORN.
- Property owners to pay an annual, per unit fee for cost recovery and administration of licensing or registration program, annual inspection, enforcement of non-compliance, tenant outreach and communications.
- City-owned corporations and non-profits would not be subject to fee, however, would still need to comply with the program.

2. Anti renovation by-law

Ontario's current system of vacancy decontrol allows landlords to increase rents with no limit once a unit becomes vacant. This creates a financial incentive for landlords to push out long term tenants, flip the unit and raise the rent. This is called a renovation. One common tactic used by landlords to renovate a tenant is to neglect repairs until the current tenant gets fed up and moves out. Many Ontario cities (Mississauga included) are now taking steps to curtail renovations.

Peel ACORN is calling on Brampton and Mississauga to pass strong by-laws similar to Hamilton and Toronto that includes:

- Requiring a landlord to apply for a city renovation licence within seven days of issuing an N13 eviction notice to a tenant.
- Only approving the licence application if the landlord has already secured all building permits and provides an engineer's report confirming vacancy is necessary.
- The landlord provides temporary accommodations that are similar to their current unit or a rental top up until the tenant can return after renovations.
- Landlord must allow the tenant to return to their unit at the same rate they were paying before the work was done.
- Tenants are provided with information on their rights and entitlements during this process.
- The city issues daily fines for non-compliance.

3. Rental replacement by-law

In some cases, developers will purposefully neglect maintenance to justify demolishing the building and replacing it with luxury rentals or condos. This is happening right now in Brampton at 507 Balmoral Dr.

While the City of Mississauga has its Rental Housing Protection Bylaw, the City of Brampton currently has no tenant protections in cases of demoviction. A few years ago, the City directed staff to investigate a rental replacement by-law in Brampton. Since then, other cities such as Oakville, Kitchener, and Hamilton have successfully passed rental replacement by-laws. ACORN is pleased that Brampton is resuming this important work.

A rental replacement by-law would:

- In the case of demolition, replace lost affordable housing and offer it back to tenants at the same rent and number of bedrooms

- Ensure tenants had the right to return after construction at the same rent and number of bedrooms
- Provide temporary accommodations or rental top ups until tenants are able to move back in
- Provide moving cost assistance

Both a renoviction by-law and a rental replacement by-law remove the financial motive for landlords to neglect repairs.

While there's a lot cities can do to improve the lives of tenants fighting to survive the housing crisis, the Province also has a big part to play - particularly when it comes to affordability.

ACORN members across Ontario are demanding the Provincial Government pass FULL rent control. That means:

1. *Rent Control on ALL buildings* - not just those built before 2018.
2. *Vacancy Control* - so there is a cap on how much landlords can increase the rent on vacant units.
3. *Ban Above Guideline Increases (AGIs)* - as they're simply a tool for corporate landlords to bypass rent control laws by passing on the cost of repairs onto tenants.

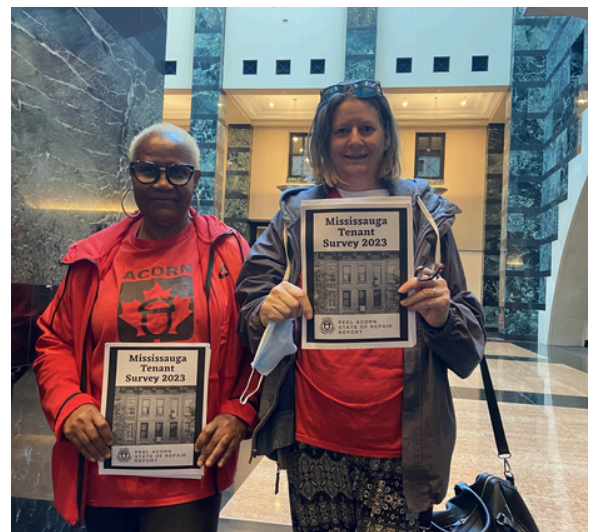


CONCLUSION

This report makes it clear that tenants in Peel are dealing with poor housing conditions, unaffordable rents, and systems that fail to protect them. Many are forced to wait weeks or months for basic repairs, live with pests or mould, and don't know where to turn when landlords ignore their responsibilities. They are paying more, but getting less.

But tenants are not powerless. Through ACORN, renters are coming together to support each other, share information, and take action. We knock on doors, hold meetings, take direct action against landlords, speak at council, and organize campaigns to demand real accountability from landlords and cities.

This report is one part of that fight. It shows what tenants are experiencing and what needs to change. The problems are clear and so are the solutions. Now it's time for Mississauga and Brampton to listen and act. Tenants are organized, and we're ready to win.



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