



2025

ANNUAL REPORT



ACORN CANADA

canadaacorn@acorncanada.org

www.acorncanada.org



FOREWORD

As I reflect on 2025, I am struck by the enormous scale of what we have achieved through collective action. In a year defined by economic pressure and a deepening housing crisis, ACORN members proved once again that while the scales of justice often tilt toward the wealthy, organized people can tip them back.

In 2025, ACORN held multiple national days of action in nearly a dozen cities, demanding federal rent control and an end to corporate landlord greed. Our August lobby month saw members meeting with over a dozen MPs to demand National Tenant Rights Standards to protect affordable housing. Locally, our members were unstoppable: Hamilton, Toronto and London saw their first anti-renoviction bylaws come into effect, and New Brunswick celebrated the historic passage of provincial rent control. In Ontario, our rapid response saved rent control from a provincial attempt to implement fixed-term leases—a loophole that has already devastated Alberta tenants. Alberta ACORN is leading the fight to abolish these predatory leases in our most conservative province. Meanwhile in Canada's largest city, Toronto ACORN secured another landmark victory for healthy homes by winning a new requirement for landlords to post colour-coded RentSafeTO scores in their lobbies and remedial action.

After over a decade of organizing, 2025 brought historic victories against predatory lending. As of January, interest rates on installment loans dropped to 35% APR, and payday loan fees were lowered nationwide. We also secured a federal cap on NSF fees, lowering them from \$50 to \$10—a win that will save Canadians \$600 million every year.

We also bridged the gap between housing and the environment. Through our "Beat the Heat" campaigns, we won rules in New Westminster from blistering indoor temperatures, and we are holding the line to ensure the cost of green retrofits are paid by landlords or the government - not tenants. Soon we have forced both Hamilton and Toronto council to bring forward reports recommending max heat by-laws.

From Surrey to Halifax, our chapters are winning. Whether it was stopping mass renovictions by Michael Klein in buildings across Ontario, forcing Kitchener and Waterloo into a race to pass tenant protections, or securing a winter power shut-off moratorium in New Brunswick, ACORN is the leading voice for low and moderate income communities.

Our work is far from finished. We continue to fight to end grocery gouging highlighting the huge profit



FOREWORD

margins by the oligopoly of grocery stores. To every member who knocked on a door, attended a meeting or came to an action: thank you. It is because of you that ACORN continues to build power—building by building, block by block, city by city—to demand real change. We enter 2026 stronger, larger, and more united than ever.

The people united will never be defeated!

Alejandra Ruiz-Vargas
President, ACORN Canada



YEAR IN REVIEW

- **Total Members: 194,000**
 - **Doors Knocked: 170,000**
 - **Number of Events: 810**
 - **Turnout: 11,550**
 - **Press Hits: 208**
-
- **Offices: 9**
 - **Provinces: 6**
 - **Cities: 23**
 - **Chapters: 30**

NATIONAL CAMPAIGNS

HOUSING

The erosion of affordable housing continues. Between 2016–2021, Canada lost 230,000 affordable rental units. That is 46,000 per year! Meanwhile, the Parliamentary Budget Officer (PBO) estimated the federal government is only building approximately 5000 rental units / year over the next 5 years that are affordable for those below median income, with only half being deeply affordable.

ACORN calls on the federal government to protect our existing affordable housing.

ACORN Demands:

- Mandate rent control across all provinces and territories, with security of tenure
- Leverage federal housing funding to require provinces and municipalities to meet tenant protection standards to ensure security of tenure for all renters and stop the erosion of affordable housing. (Similar to Canada Early Learning and Child Care Act and National Health Act) including:
 - a. Rent control with no loopholes.
 - b. Bans on no-fault evictions (such as abusive landlord-use evictions)
 - c. Standardized leases
 - d. Bans on fixed-term lease abuse
 - e. Ban renovations.

f. Regulation to end tenant harassment (ignoring maintenance requests, neglecting unit upkeep, threatening eviction, offering cash for keys, etc)

- Ensure Build Canada Homes funding prioritizes adequate, non-market housing for tenants in core housing need.
- Tighten regulations on banks, CMHC, and public pension funds so that they stop financing corporate landlords who purchase with the intent to harm the existing market rental housing stock by increasing rents and displacing tenants.



NATIONAL CAMPAIGNS

- All green infrastructure retrofit partnerships from government agencies such as the Canadian Infrastructure Bank or CMHC must include affordability and anti-eviction covenants so that the money for retrofits does not lead to loss of affordable market rental housing through uncontrolled rent increases and renovations.
- Ensure tenants have the Right to Organize by protecting tenants who are organizing from retaliatory actions by landlords and ensure that landlords are required to meet with tenant collectively

Housing Highlights

- Two national days of action where members took action in 10 cities, rallying for national rent control, stronger tenant protections (including protection from renovations and fixed term leases), and massive investment in non-market and social housing.
- August 2025 was members' lobby month! It began with letter drops to over 20 MPs that resulted in a dozen meetings being held.
- Protecting affordable housing and climate justice were key topics at our 2025 National Leadership School, which brought together over 20 new ACORN leaders to Gatineau, QC for 2 days of skills development and campaign training.



NATIONAL CAMPAIGNS

FAIR BANKING

The failure of mainstream banks has forced hundreds of thousands of low and moderate income Canadians to turn to predatory lenders such as Easy Financial, and Money Mart; who charge exorbitant interest rates, making it nearly impossible for borrowers to escape debt. High banking fees for the lowest income consumers has resulted in a two-tiered financial system where it's expensive to be poor. But thanks to over a decade of organizing, ACORN secured historic wins in 2025:

Victories:

- Effective January 2025, interest rates on installment loans were lowered from 48% APR to 35% APR.
- Payday loan fees were lowered to \$14 per 100 across all provinces and territories and the minimum payment period was extended from 14 to 42 days.
- The federal government announced an NSF fee cap, lowering bank fees for insufficient funds from \$48-50 to \$10 next year. The federal government estimates this will save Canadians \$600 million per year.

The Fight Continues! Fair Banking Demands:

- Lower the criminal rate of interest to 20% plus the Bank of Canada rate, or 30%, whichever is lower. Ensure that the maximum legal interest rate includes all associated lending costs, including fines, fees, penalties, and insurance.
- Create a federally funded Fair Credit Benefit so low income individuals have access to safe, low cost emergency credit.
- Support fair lending alternatives such as postal banking in all cities.



NATIONAL CAMPAIGNS

CLIMATE JUSTICE

As the climate crisis continues to heat up cities across Canada, many tenants are left in blistering heat. In 2025 ACORN launched a national survey, collecting 700 responses from tenants, and compiling the results into a report: *Crumbling Apartments in a Warming World*. The survey found that 44% of low and moderate income tenants lack access to air conditioning due to financial constraints. It is crucial that the financial burden of addressing climate change does not fall on those least responsible, and least able to afford it.

Climate Justice Demands:

All green infrastructure retrofit partnerships and agreements from the Canada Infrastructure Bank (CIB), Ministry of Housing, Infrastructure and Communities, or CMHC must include:

- Affordability and anti-eviction covenants
- Energy efficiency and mechanical cooling measures
- Coverage for all rental types, from townhomes to high-rises
- Allowance for other necessary improvements before energy efficiency upgrades

- Requirements for landlords to demonstrate tangible benefits for tenants
- Transparent agreements signed by landlords and accessible to tenants
- Formal tenant participation in decision-making; and Community Benefit Agreements, signed by financing entities, landlords, and tenants

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, as defined by the Canada Revenue Agency.



BRITISH COLUMBIA

PROVINCIAL CAMPAIGNS

- BC ACORN launched a Keep Tenant Communities Intact campaign in response to new threats facing tenants in the province. The campaign has two main planks: one to stop predatory landlords from evicting good tenants to circumvent rent control laws, through the addition of anti-tenant harassment provisions to the RTA; the second to address gaps in the province's Transit Oriented Development Policy, which rubber-stamps approval for high-rise development in tenant communities.
- At the end of the year, BC ACORN launched a new campaign to end at-large elections in the province. Members are calling for a fairer voting system that would allow better representation of tenants, low-income residents, and other marginalized communities, largely in response to the undemocratic practices of Surrey City Hall on demoviction hearings and the marginalization of low-income tenants in the city.
- The Energy Minister was pressured by BC ACORN's Subsidize AC's, Not LNG campaign in response to the scaling back of a provincial free air conditioner program for at-risk tenants. At the same time, the province announced intentions to subsidize U.S based companies to expand fossil fuel extraction

and processing in BC. BC ACORN continues this important work, highlighting the gross inequities in government spending when it comes to fighting climate change and its impact on communities.



BRITISH COLUMBIA

SURREY

- Surrey ACORN hosted a Keep Tenant Communities Intact Bus Tour on a summer day, where tenants showed media and politicians sites of apartment buildings that had been lost or were under threat, including empty lots where families once lived.
- Tenants in ACORN-organized buildings facing demovictions valiantly pushed City Hall to do the right thing and implement anti-tenant displacement laws, similar to the ones ACORN won in Burnaby. While ACORN organizing did force Surrey City Council to follow its existing tenant displacement policies, giving marginal gains to tenants facing demoviction, the City of Surrey continues to approve demovictions at an extremely high rate, and ACORN's membership and tenants are being displaced with little to no compensation—but not without a fight.



NEW WESTMINSTER

- New West ACORN's groundbreaking Beat the Heat campaign gained momentum throughout the summer, following the deaths of 33 tenants in New Westminister apartments in 2021, when temperatures soared to 42 degrees. The campaign resulted in a new rule preventing landlords from banning air conditioning in their apartments. ACORN also pushed City Council closer to making New Westminister the first city in Canada to pass a maximum indoor temperature bylaw.
- In July, New West ACORN presented a report to New Westminister Council that showed the extent to which bylaw enforcement of apartment standards was failing in the city. The organizing by New West ACORN resulted in the city announcing the hiring of three new bylaw officers.



ALBERTA

PROVINCIAL CAMPAIGNS

- Alberta ACORN started the year off HOT with its Worst Rent Gouger of the Year Award. Members nominated Boardwalk REIT as the 2024 winner, calling out their predatory business practices and demanding the Alberta government bring in permanent rent control.
- ACORN leaders met with new Alberta NDP leader, Naheed Nenshi, about the urgent need for rent control and an end to fixed term leases in Alberta. Leaders shared stories of receiving massive rent increases, how many tenants are fearful of speaking out in case their landlord chooses not to renew their lease, and the impact of housing instability on the community. The NDP leader expressed great interest in working with ACORN to solve these problems and further our members' campaign.
- Conservative Premier Danielle Smith announced the provincial government's plans to replace the current disability income support program (AISH) with a new program called ADAP. Under ADAP, people will receive \$200 less per month compared with AISH — pushing people who are already living on the edge, deeper into poverty. ACORN members quickly called this out for what it is - an attempt by the government to reduce the

the number of people receiving benefits and enforce punitive work requirements. At a time of skyrocketing cost of living — rent, groceries, medications — lowering supports for disabled Albertans is unconscionable.

- ACORN is demanding that the government abandon the ADAP plan, keep AISH intact (or meaningfully improve it), maintain benefit levels, increase earning exemptions, and respect the rights of disabled Albertans.



ALBERTA

CALGARY

- Calgary ACORN also escalated its campaign for landlord licensing in 2025. Highlights included tenant speakouts in Forest Lawn, delegations at City Hall and a citywide 'Register Your Landlord' action, which documented rents, neglect and poor conditions linked to major landlords across Calgary.
- Members in Calgary were actively involved in strengthening the city's local democracy by civically activating ACORN's leadership at city hall. From organizing a highly successful candidates forum to flooding municipal budget meetings at City Hall, ACORN made sure tenants' voices were heard.
- Alongside their many campaigns, Calgary ACORN focused on strengthening their numbers and local organizing base. Re-organizing drives took place over several months in Calgary North-West and East End and the office held its first Leadership School.





ONTARIO

PROVINCIAL CAMPAIGNS

- ACORN forced Ontario’s biggest renovictor - Michael Klein - to withdraw his N13 eviction notices in over a dozen buildings!
- Ontario ACORN released two major reports - one on how corporate landlords use Above Guideline Increases (AGIs) to pass down the cost of green retrofits to tenants, and a second outlining members’ provincial priorities in advance of the Ontario election.
- 6 cities organized ‘poverty picnics’ outside of ODSP and OW offices as part of a provincial day of action urging Doug Ford to double social assistance rates.
- ACORN saved rent control! In October, the government announced its intention to end rent control through the exploration of fixed term leases. Within 3 days, over 23,000 emails were generated to the Province through ACORN’s online action, prompting the Housing Minister to walk back their announcement.
- 500 Ontario renters attend ACORN’s online meeting to stop Ford’s Bill 60 which would fast track evictions. The campaign culminated in over a thousand tenants taking to the streets in Toronto on National Housing Day, and ACORN and allies disrupting the legislature the day of the vote which made international news.



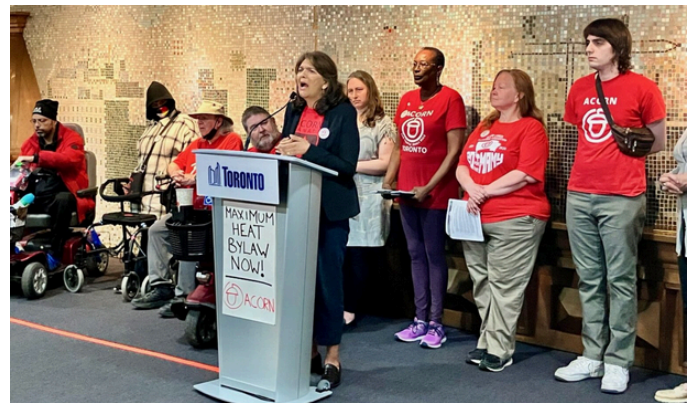
Photos by Justin Anantawan



ONTARIO

TORONTO

- A max heat bylaw is coming to Toronto soon! City staff pressed councillors for further studies and delays but Toronto ACORN was able to convince Mayor Olivia Chow to step in, and ensure staff return to council with a draft bylaw no later than May 2026.
- Toronto's Mayor and news cameras joined ACORN members living at 500 Dawes Road on a tour of their deteriorating apartment complex owned by Havcare Investments. Mayor Chow signed her support for a list of amendments to the RentSafeTO program brought forth by ACORN, including advocating for remedial action—where the City steps in to undertake repairs when the landlord refuses, and then bills them on their property taxes
- Toronto ACORN secured another landmark victory in the fight for healthy homes. By next summer, landlords will be required to post colour coded signs in their lobby corresponding to their RentSafeTO score - the City's property standards enforcement program.
- Renovictions were stopped in 508 Dawes and 994 O'Connor - two buildings owned by Michael Klein.
- In July 2025, Toronto's new anti-renoviction bylaw came into effect with early results showing a very positive impact.





OTTAWA

- The year started off with a bang for Ottawa ACORN! In January, members pushed the City to start working on a municipal bylaw to tackle renovictions, similar to Toronto and Hamilton. Since then, there have been banner drops, building actions, rallies and multiple meetings with key city staff.
- ACORN organized new tenant unions across the city fighting renovictions in their buildings. While for many the fight still continues, ACORN was able to stop our members' renovictions on Des Peres Blanc and Coldrey Ave.
- Re-organizing drives in Ottawa South and West resulted in new chapter leadership.
- ACORN members leading the city's 'Beat the Heat' campaign helped secure with our allies \$100,000 in the city budget for a pilot program for low-income tenants to get air conditioning.
- Over 80 members attended a citywide Healthy Homes forum with city councillors and guest speakers as leaders revealed the findings from our latest survey on housing conditions.



ONTARIO



HAMILTON

- Hamilton ACORN celebrated many tenant victories in 2025. ACORN tenant unions at 325 James St, South successfully defended their homes from renoviction and their Tenant Support Program led to 8 AGIs being reduced.
- Together with the Hamilton Accessible Transit Coalition, ACORN members helped improve the Fair Assist Program through a 50% fare discount for disabled and low income riders.
- In the fight against extreme heat in our members' apartments, Hamilton ACORN established a new rule requiring landlords in the city that provide cooling to keep their apartments below 26 degrees. This is but one step that members hope will lead to similar protections being expanded to all tenants.
- The Mountain Chapter made advancements in their road safety campaign on Mohawk Road, presenting a safety report backed by more than 100 petition signatures to Councillor Esther Pauls and city transportation staff, then following up with an on site meeting to push for safer crossings and traffic calming.





ONTARIO

LONDON

- The anti-renoviction bylaw that ACORN members won in 2024, came into effect March 2025. Early reports demonstrate that the bylaw has been effective in deterring predatory landlords from renovicing.
- Over 40 homes were saved at 1270 & 1280 Webster st! This was a result of ACORN members' persistent organizing against Michael Klein's mass renovictions over 2 years.
- Landlord licensing and holding bad landlords accountable was top of mind for London members. They held several big meetings, organized a Slumlord Award demonstration, and even met with the Mayor.
- The condition of London-Middlesex Community Housing took over local media thanks to the tremendous efforts of the ACORN tenant union at 85 Walnut. Highlights included tenants' "special delivery" of roaches to the LMCH office and a "gallery of horrors" showcasing the state of disrepair tenants are forced to live with.

PEEL REGION

- ACORN stopped a long time member's unfair eviction! After being a tenant for 30 years, a member was behind on rent for the first time. ACORN got involved and pressured Starlight to negotiate and maintain her housing.

- Peel members launched the results of a tenant survey completed by over 200 tenants at Brampton City Hall.
- ACORN members in Brampton held chapter elections for the first time!
- Brampton ACORN continued to raise the profile of the 507 Balmoral Dr demovictions while fighting for a rental replacement bylaw to stop tenant displacement.

WATERLOO REGION

- In Kitchener, almost 30 tenants delegated to city councillors in favour of a renoviction bylaw with the vast majority being ACORN members. As a result, councillors ignored staff's recommendation to not move forward with a bylaw, and instead forged ahead.
- On the same day in June, ACORN held two rallies - one in Kitchener and another in Waterloo - as councillors met to vote on next steps for developing a local renoviction policy. Now ACORN has both cities racing to see which will be the first to pass these tenant protections in 2026!
- Kitchener almost watered down its already weak Inclusionary Zoning policy and introduced delays - ACORN members stopped this from happening.
- Members of the regional chapter elected a new board in December.

NOVA SCOTIA

PROVINCIAL CAMPAIGNS

- Nova Scotia ACORN kept consistent pressure to end fixed-term leases in the province and to push for a permanent rent control regime. Through action and organizing, NS ACORN continued to lead the public campaign for real tenant protection in the province.
- As part of the Affordable Energy Now campaign, and in conjunction with the Affordable Energy Coalition, NS ACORN conducted research and held events and actions, all calling for action on rising NS Power costs. They also called upon the provincial government to take action against the private utility provider and for an income-tested energy rebate program.



HALIFAX REGIONAL MUNICIPALITY

- The Landlord Registry was launched in the HRM, giving regional bylaw officers new tools to proactively combat substandard rental housing. This came after a year of development by city staff and relentless campaigning by Halifax ACORN.
- ACORN leaders, allies, and members alike participated in the Pride, Natal Day, and Labour Day parades. A tradition for ACORN in the HRM, ACORN took to the streets, showed pride, and wore their red colours.
- During the summer, ACORN called upon City Hall to take action to protect tenants during extreme heat events. With momentum building across the country, ACORN in Halifax was sure not to be outdone.



NEW BRUNSWICK

PROVINCIAL CAMPAIGNS

- The historic passage of rent control was the first order of business of the newly elected provincial government, coming into effect on February 1, 2025. Credited with bringing tenant issues to the forefront of provincial politics, NB ACORN took a moment to celebrate the win and quickly transitioned to its campaign to Do Rent Control Right, aiming to heavily influence the full review and rewrite of the Residential Tenancy Act, which has also been advanced by the province.
- The AC for All campaign was launched by NB ACORN in the summer, calling on the province and the public utility to create a program that enables low-income tenants to access affordable air conditioning or mini-splits.
- NB ACORN began its fight against rising energy costs, calling for affordable and clean energy in the province. ACORN quickly became the leading stakeholder for low- to moderate-income ratepayers, meeting directly with the NB Power Review Panel and the Minister of Energy to discuss ACORN's policy platform.
- In November 2025, NB ACORN was central in getting the province to bring in a one-year moratorium on draconian winter power shut-offs in the province.

ACORN took the win and immediately began the campaign to make the winter disconnection ban permanent.

