

Written Submission for the Pre-Budget Consultations in Advance of the 2026 Budget

By: ACORN Canada



Recommendations

That the Government of Canada:

- **Recommendation 1:** Enhance Build Canada Homes so it can fund the retrofit, repair, preservation and acquisition of existing low-end-of-market rental housing, with permanent affordability and anti-displacement conditions.
- **Recommendation 2:** Make major new investments in social, co-op and non-market housing for households in core housing need, with the scale of investment guided by recent Parliamentary Budget Officer findings on unmet need.
- **Recommendation 3:** Fully fund and expand a national acquisition fund and establish a right of first refusal so non-profits, co-ops, land trusts and tenant groups can purchase at-risk affordable rental housing before speculative investors.
- **Recommendation 4:** Require, as a condition of receiving any federal housing and infrastructure funds, that provinces and territories implement National Tenant Rights Standards, including rent control without loopholes, limits on unaffordable rent increases, and bans on fixed term leases, no-fault evictions, and no-cause evictions.
- **Recommendation 5:** Close tax loopholes benefiting REITs and other financialized landlords and reinvest resulting revenues in deeply affordable and non-market housing.
- **Recommendation 6:** Fund a national energy poverty program that requires every province and territory to create income base relief equivalent to Ontario's Ontario Electricity Support Program and Low-income Energy Assistance Program.
- **Recommendation 7:** Fund a Stop Grocery Gouging Strategy that includes a ban on surveillance pricing and a ban on restrictive covenants and exclusivity clauses that limit grocery competition.
- **Recommendation 8:** Ensure the National Housing Strategy 2.0 includes funded tenant centric consultations so tenants and tenant rights based organizations have an opportunity to share, from their perspective, how housing rights can best be created and protected at a federal level.

INTRODUCTION

ACORN Canada is a national community and tenant union of low- and moderate-income people. Our members know exactly what Canada's affordability crisis looks like because we live it every day. It looks like tenants skipping meals to pay rent. It looks like families living with mould, pests, and broken heat because they are afraid to complain and get pushed out. It looks like seniors choosing between groceries and hydro. It looks like entire neighbourhoods losing affordable housing while governments announce plans that do not stop the bleeding.

People are working harder and falling further behind. Meanwhile, corporate landlords, real estate investors, and grocery giants continue to profit from a crisis they did not create but are clearly exploiting. Budget 2026 must stop protecting profit at the expense of people. It must take the side of renters, low-income families, seniors, and all those being pushed out of the communities they built.

I. BUILD CANADA HOMES

Canada should not attempt to build its way out of the housing crisis while provincial and municipal policies fail to preserve the affordable options we already have. Allowing existing affordable housing—created through federal programs of previous generations—to be destroyed or rendered unaffordable is not only inefficient use of tax dollars, it is inhumane. Hundreds of thousands of hardworking individuals and families call these places home.

Across the country, the homes that low- and moderate-income people can still afford are older (purpose-built) rental buildings. These buildings are being neglected, bought up by investors, stripped for profit, or “improved” in ways that lead directly to rent hikes and displacement. Too often, repairs and retrofits become an excuse to push people out of their homes in order to maximize profits.

That is why Build Canada Homes must be expanded so it can fund the retrofit, repair, preservation and acquisition of existing low-end-of-market rental housing. It should not only help build new homes, it should also protect the homes people already have.

Any federal funding agreements for apartment building retrofits, repairs, or building acquisition must include clauses to ensure permanent affordability and anti-eviction protections, and clear requirements that tenants are not displaced. Governments should not be allowed to call something a housing solution when the result is that low-income tenants lose their homes. The federal government needs to enshrine this principle in all of their future housing funding agreements.

Recommendation 1: Enhance Build Canada Homes to retrofit and preserve existing low-end-of-market rental housing

II. INVEST IN SOCIAL AND NON-MARKET HOUSING

The federal government needs to assume that the private market is not going to provide housing for people in core housing need. It has not done it to date, and it will not do it in the future.

For years, governments have leaned on market-based solutions while the number of people in core housing need remains staggeringly high. Low-income renters, seniors, newcomers, people with disabilities, and working families are paying the price. “Affordable” housing that is priced far above what low-income people can pay is not affordable to ACORN members and should not be regarded as affordable by the federal government, doing so is disingenuous and insulting to millions of people who are in dire need of safe and secure housing.

Budget 2026 must include major new investments in social housing, co-op housing, and other non-market housing for those in core housing need. These homes must be deeply affordable, permanent, and protected from speculation.

This is not just about supply. It is about who gets housed and who gets left behind. A serious budget must stop pretending that the market will eventually trickle affordability down to those who need it most. It will not. The federal government must invest directly in the housing that people with the lowest incomes can actually afford.

Recommendation 2: Invest in social and non-market housing for households in core housing need

III. NATIONAL ACQUISITION FUND

One of the biggest failures in Canada's housing system is that affordable homes are being lost faster than they are being replaced.

When an older rental building is put up for sale, tenants know what often comes next: a corporate landlord buys it, rents go up, maintenance gets worse, and people are pushed out. Communities lose affordable homes that took decades to build, and governments do too little, too late.

ACORN Canada is calling for a fully funded national acquisition fund that allows non-profits, co-ops, land trusts and tenant groups to buy affordable rental buildings before speculators do. There must also be a right of first refusal so community-based buyers actually have a fair chance to step in.

If the federal government is serious about protecting affordable housing, then it has to stop treating preservation as optional. We cannot keep handing over affordable homes to financial actors and then acting surprised when the result is displacement.

Recommendation 3: Fully fund a national acquisition fund and right of first refusal

IV. NATIONAL TENANT RIGHTS STANDARDS

Tenants need rights they can actually rely on, not loopholes that landlords use to displace people.

Across Canada, renters are facing no-fault evictions, above-guideline rent increases, vacancy decontrol, renovictions, fixed-term leases and constant housing insecurity. In too many places, the law is structured to protect speculation and landlord profit rather than the people who live in the housing.

That is why ACORN Canada is calling for National Tenant Rights Standards as a condition of federal housing and infrastructure funding. These standards must include rent control without loopholes, strong protections against unaffordable rent increases, security of tenure including banning fixed-term leases, and a ban on no-fault evictions.

Federal money should not support housing systems that let tenants be displaced. If governments are serious about affordability, they need to stop treating tenant protections as optional or secondary. Strong tenant protections are one of the fastest and most effective affordability tools available and the next round of the National Housing Strategy must include mechanisms to make this possible.

Recommendation 4: Tie federal funding to National Tenant Rights Standards

V. REIT LOOPHOLES

Housing is a human need. It should not be treated like a commodity for investors to squeeze for maximum return.

Yet that is exactly what is happening. Financialized landlords and REITs are buying up rental housing, raising rents, and using every available loophole to increase profits. Tenants pay

more, communities lose affordable homes, and the federal tax system still gives advantages to some of the actors driving the crisis.

Budget 2026 should close tax loopholes benefiting REITs and other financialized landlords and reinvest those revenues into deeply affordable and non-market housing. The federal government should not be giving tax advantages to corporate models that depend on displacing low-income renters.

This is a question of whose side public policy is on. It cannot be on the side of investors extracting wealth from housing while tenants are pushed deeper into poverty.

Recommendation 5: Close REIT loopholes and curb financialization

VI. NATIONAL ENERGY POVERTY PROGRAM

For ACORN members, affordability does not end at rent. A home is not affordable if you cannot afford to keep the lights on, run the fridge, or turn on the heat.

Energy poverty is a daily reality for low-income households across Canada, especially those living in older buildings with poor insulation, outdated heating systems, and inefficient appliances. Families are cutting back on essentials, living in discomfort, and falling into debt just to manage basic utility bills.

Budget 2026 must fund a national energy poverty program that requires every province and territory to create an equivalent to Ontario's Ontario Electricity Support Program. Low-income households in every part of the country should be able to count on direct on-bill relief.

No one should have to choose between rent, food, and hydro. A government that is serious about affordability must address utility costs directly and consistently across Canada.

Recommendation 6: Fund a national energy poverty program modeled on OESP

VII. STOP GROCERY GOUGING STRATEGY

People cannot afford to eat, and governments are still moving too slowly.

ACORN members are dealing with grocery prices that keep rising while a small number of major corporations dominate the market. At the same time, new pricing tools and anti-competitive practices are making a bad situation worse. Families are cutting back on food, relying on food banks, and sacrificing nutrition just to get through the month.

Budget 2026 should fund a Stop Grocery Gouging Strategy that includes a ban on surveillance pricing and a ban on restrictive covenants and exclusivity clauses that block competition. Companies should not be allowed to use consumer data and digital tools to squeeze people harder at the checkout. Large chains also should not be allowed to use property controls to keep competitors out and trap communities with fewer choices and higher prices.

Food is a basic necessity. When people are going hungry while grocery corporations hold enormous market power, the federal government has a responsibility to step in. It is time to stop asking politely and start regulating in the public interest.

Recommendation 7: Fund a Stop Grocery Gouging Strategy

CONCLUSION

ACORN Canada's members are not asking for special treatment. They are asking for the basics: a safe home they can afford, protections against displacement, utility bills they can manage, and groceries that do not drain the rent money.

For too long, federal policy has protected investors, speculators, and corporate power while low- and moderate-income people are told to wait for the market to fix a crisis it is actively making worse. That approach has failed.

Budget 2026 must make a different choice. It must protect existing affordable housing, invest in social and non-market homes, strengthen tenant rights, curb financialization, tackle energy poverty, and stop grocery gouging.

The federal government has the tools.

ACORN Canada urges the federal government to create a budget that puts people before profit.

***For more information about this submission, please contact at
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