



ACORN CANADA

YEAR END REPORT

2023



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FOREWORD

2023 was a big one. ACORN won some major victories in the fight for fair banking. The federal government announced lowering the predatory NSF fees, criminal rate of interest and consultation on fair credit - ACORN has fought for these changes for years as part of our Fair Banking campaign. We also took significant steps in our fight towards getting housing off the market and making it community-owned as we provided 400+ testimonies of tenants grappling with issues in housing owned by corporate landlords and presented them to the first ever Review Panel set up by the National Housing Council and to the House of Commons Standing Committee. Over 100 ACORN members delivered them directly to CMHC offices across the country.

Not to mention the countless number of repairs that members won coast to coast, winning millions of dollars from negligent landlords.

Cities including Calgary, Hamilton, Halifax, Ottawa and Mississauga also won significant changes in our effort to make housing affordable and liveable.

ACORN also saw new chapters in Alberta and London.

While we celebrate these victories, 2023 also marked the year which saw the highest levels of inflation, especially food inflation and an alarming increase in rents. Further, the federal government's overarching narrative of creating more housing supply as a panacea to tackle the housing challenge coupled with pushback by many provinces on adopting rent control or full rent control to support tenants, remain constant obstacles to achieving affordable housing across the country.

But we are sure that with perseverance, commitment and collective action, we shall win. I am happy to present to you the struggles and victories of ACORN in 2023 and look forward to working with you all to win more in 2024 and beyond! The people united will never be defeated.



Marva Burnett
National President, ACORN Canada



31

Elected Chapters

6

Provinces

8

Cities

177,000

Total Members

701

Events

9596

Members turned out

70,965

Doors knocked

314

Press hits

NATIONAL DAYS OF ACTION

January 25th

Fair banking



April 13th

Stop corporate landlords



July 26th

Make Housing Community owned



October 30th

ACORN's special delivery to stop financialisation of housing





NATIONAL - UPDATE ON ACORN'S CAMPAIGNS



HOUSING

In 2023, ACORN ramped up our demand to stop corporate landlords from acquiring the affordable housing that is left and push for a national level acquisition fund that allows non-profits, co-ops, land trusts and tenants to buy buildings that come on sale and for cities to have the right of first refusal.

ACORNS Demands

- Any public money given to private developers should be used to create housing for people in core housing need.
- 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 unfair rent increases and evictions.
- Create a fund so that co-ops, non-profits, land trust organizations, and tenants can acquire at-risk apartment buildings on sale.
- Stop financialized landlords from buying more affordable housing. Set limits to how much housing they can acquire.
- Regulate banks, CMHC and public pension funds to stop financing corporate landlords who purchase with the intent to increase rents and displace people.
- Mandate disclosure of property ownership across all provinces.
- Mandate rent control in all provinces and territories.
- Immediately plug the tax loophole in the Income Tax Act that gives massive tax exemptions to Real Estate Investment Trusts (REITs) or require them to convert 20% of each building to social housing to ensure public dollars or tax incentives go to tenants who need it the most.
- Fund social housing to ensure that low-income people have access to affordable homes.

Moving Forward

- Based on the research conducted by ACORN and allies, the National Housing Council, an independent advisory body, set up a review panel on financialisation of housing.
- ACORN submitted 420 testimonials as part of the written submission process of the Review Panel and ACORN members Tanya Burkart and Sandra McCrone spoke as part of the oral hearing conducted by the Review Panel.
- Based on the research on financialisation of housing that ACORN and allies did, ACORN was invited to speak at the House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA) where ACORN leader Tanya Burkart spoke about her own experience with a corporate landlord, Boardwalk, and ACORN's national demands.
- ACORN released our first national Extreme Heat and Housing Justice report which got exclusive coverage from CBC. The report highlights the impact of extreme heat on vulnerable tenants and actions that all levels of government can take to address extreme heat and protect tenants' rights.

HOUSING

Wins

- Commitment from the federal government to review the tax treatment of Real Estate Investment Trusts or REITs.
- Commitment from the federal government to prevent renovictions.
- The HUMA committee report tabled in the legislature included many ACORN demands to stop financialisation of housing.
- More resources committed by the federal government for the affordable housing program



FAIR BANKING

ACORN's Demands

- Lower the criminal rate of interest from 60 to 20% plus Bank of Canada rate or 30% whichever is lower. Maximum rate should include all associated lending costs: fines, fees, penalties, insurance, or any related cost.
- Bring back the payday loans under the ambit of Criminal Code of Canada so it gets regulated federally not provincially.
- Make enforcing violations accessible to borrowers.
- Create a federally funded Fair Credit Benefit or fund a non-profit agency to deliver this benefit.
- Support fair lending alternatives like postal banking in all cities.
- Lower the NSF fee from \$45-50 to \$10.

FAIR BANKING

Moving Forward

- A national survey on the availability of and awareness about low-to-medium cost credit options among low- and moderate-income people. The report got exclusive coverage from the Star.
- ACORN members provided input into several important government consultations that were launched last year including lowering the criminal rate of interest, criminal interest rate exemptions and ensuring no-cost or low-cost accounts among others.

Wins

- The federal government announced in Budget 2023 that the criminal interest rate of installment loans will be lowered from 48% to 35% APR. The government has drafted the regulations to this effect.
- The federal government committed to lower the fees for payday loans to \$14 per \$100 across all provinces and territories.
- Further consultations announced by the federal government to lower the criminal interest rate further & low-cost credit options.
- Announcement by the federal government to lower the Non-Sufficient Fund (NSF) Fees (currently \$45-50). Also the fees collected by the lenders on a dishonoured cheque will be lowered.

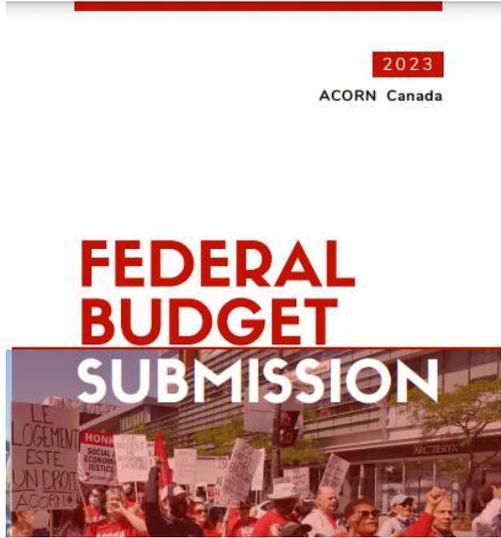


Canadian borrowers are collectively saving approximately \$29.3 million in interest on payday loans, as well as on dishonoured cheque fees, in the first year and \$256.8 million over 10 years.



Department of Finance, 2023

REPORTS 2023





KEY HIGHLIGHTS - LOCAL OFFICES



ALBERTA

Calgary Housing Strategy

- Housing affordability task force put forward housing recommendations that focus on upzoning much of Calgary in order to build a more dense housing supply.
- ACORN and Calgary's Future held a joint "housing bootcamp" where we spoke about the multi pronged approach needed to solve the housing crisis starting with rent control and tenant rights. The meeting also served as a workshop to register and prepare dozens of members to give deputations in support of passing the recommendations.
- In coalition with Calgary's Future, More neighbours Calgary, Calgary for the Common good, and the University of Calgary Student Union, ACORN held a rally outside City Hall to urge the City council to pass the housing strategy.

Alberta Eco Tenant Unions

Several Eco-Tenant Unions formed in Calgary to fight for housing and climate justice. These include Panorama Court, Wyldewood Estates, Riley Park Tower, 411 14th and Alice Bisset.

Fight for Rent Control in Alberta

- Multiple actions throughout the year to push the province to implement rent control. The situation is getting worse as tenants are getting 20%-50% + rent increases.
- ACORN met with newly appointed NDP housing critic Janis Irwin to advocate for a rental cap in the province.
- In December 2023, Janis Irwin put forward a private members bill 205 the Alberta Housing Protection Act which would establish a 4 year temporary rent cap. The first two years at 2%, and the second two years based on inflation but no higher than 5%.



BC

North Surrey - Landlord Licensing & Standards of Maintenance

ACORN has been gaining momentum in its campaign to win better tenant protections from the City of Surrey. ACORN's Stand Up for Surrey Housing campaign is calling on the City of Surrey to update its Standards of Maintenance bylaw and to enforce it by registering landlords so that the city has the tools and resources it needs to provide regular health and safety inspections of apartment buildings. In late spring, the Livability and Social Equity Committee heard from Surrey ACORN about the need for the city to beef up its Standards of Maintenance bylaw by making the law more thorough and adding much needed enforcement tools. After hearing from ACORN, the committee voted to have city staff follow ACORN's suggestion and explore how the city can improve these vital tenant protections. Since that meeting, Surrey ACORN has been holding meetings and workshops. The workshops have focussed on tenant organizing and civic skills training which has helped ACORN build its base in tenant communities and improve its organizational capacity to engage with Surrey City Hall.

North Surrey ACORN and tenants gathered to host a media tour of their apartment building, to put a spotlight on the derelict conditions and call for urgent action from City Hall.

Newton

Winsome Place Tenant Union organized against 40% rent increases given to all long-term tenants.

Victory! Landlord returned money to all tenants who signed the illegal increase.



BC

New West: Skyline Towers Tenant Union

Changes to the Residential Tenancy Act in 2021 opened a new avenue for BC landlords to raise rents on top of the normal yearly increase allowed, through Additional Rent Increase for Capital Expenditures (ARI). Landlords can now apply to pass on the entire cost of certain eligible renovations to tenants through rent increases, with few options for tenants to fight back.

When tenants at Skyline Towers learned their landlord intended to use the new rules to pass on \$1 million+ in elevator replacement costs to tenants, they got organized which culminated in a rare victory. By proving continued poor maintenance and negligence of the elevator, tenants became one of just a handful of buildings where ARIs have been defeated. Bayside, the landlord, is taking tenants to the Supreme Court to overturn that Residential Tenancy Branch (RTB) ruling.

Tenants took to the streets to call for action on the larger issue of ARIs.

End No-Fault Evictions Campaign

BC is officially the eviction capital of Canada and up to 85% of evictions in BC are at no-fault of the tenant. There is an increasing trend of landlords using landlord-use evictions to get rid of long-term tenants from purpose-built rental buildings. The RTB lacks legislative teeth to combat landlords caught repeatedly evicting tenants in bad-faith. There are no systems in place to track these repeat offenders, and fighting to get compensation after an illegal eviction can take years. BC ACORN is demanding urgent action to end no-fault evictions in purpose-built rental buildings, investigation of landlords caught repeatedly using landlord-use evictions to evict tenants, create systems to track no-fault evictions and landlords who repeatedly act in bad-faith to evict tenant and require that landlords issuing landlord-use evictions provide evidence that they're acting in good-faith.



NEW BRUNSWICK

Campaign for landlord registration

NB ACORN released the State of Disrepair which is a summary of ACORN's Housing Maintenance Survey survey results. It details the extent to which under-regulation of rental housing leaves tenants at risk of unhealthy and unsafe housing. The current system for property standards as well as the enforcement system in New Brunswick is woefully flawed. While the cities of Moncton, Saint John, Dieppe, Bathurst, and Fredericton have bylaws to enforce the provincial residential property maintenance and occupancy code, they lack the proper enforcement protocols that would make them effective. ACORN is calling for Landlord Registration in all municipalities.

Rent control cancelled in 2023, but eviction protections remain.

Additionally, NB ACORN continues to call on the province to reinstate the rent cap which ACORN won in 2022 but was replaced by ineffective rent regulations that are failing NB tenants. To counteract this, NB ACORN held two large rallies at the NB legislature and a rent control funeral to remind the government of the demise of the rent cap that was instituted by the province but was being discontinued. While rent control was lost, the eviction protections that gave basic security of tenure to NB tenants that were won in 2022 remain.



NOVA SCOTIA

Rent control cancelled in 2023, but eviction protections remain.

A decade after NS ACORN started the campaign for livable housing standards, Halifax Regional Municipality (HRM) tenants finally won better protections when the city voted 13 for and 1 against to pass Bylaw R-400 Respecting Registration of Residential Rental Properties. The bylaw department can now proactively enforce the HRM's M-200 Respecting Standards for Residential Occupancies bylaw and have the power to inspect buildings whenever they see fit, and if they see violations they will have more power to ensure the repairs get done.

Rent Control Extended until 2026

NS ACORN fought for and won a temporary rent cap in Nova Scotia which is now in place until the end of 2025. Landlords are unable to increase rents above the 5% rent cap, unless the units they own happen to be vacant.

Alongside, NS ACORN is pushing for eviction protections. Over 70 people gathered in front of Province house where ACORN members and allies joined together in downtown Halifax to fight for the rights of tenants in the province.



ONTARIO

Won repairs, fought rent increases and prevented evictions across the province!

Five local offices in Ontario are organizing across 8 cities. Ontario ACORN also has members who join remotely outside of these 5 offices.

Province-wide

- ACORN members from across Ontario did a virtual phone blitz in opposition to Premier Doug Ford's Bill 97 & other recent regulatory changes.
- Members did a Day of Action against Developers. ACORN members held actions in 5 cities across Ontario to highlight how private developers were not being held accountable and at the same time displacing low- and moderate-income tenants, imposing illegal rent increases and building unaffordable housing.
- ACORN partnered with Vivre en Ville's new Rental Registry in Ontario to track rising rents. The rental registry is an online database where tenants can register their rents anonymously so we can have better housing data to track rising rents.
- Over 110 ACORN members from across Ontario met to discuss real solutions to the housing crisis. ACORN members met in advance of an invite-only meeting the Ministry of Housing had announced to "engage municipal partners and other key stakeholders" on how to tackle the housing crisis.



HAMILTON

Safe Apartment Bylaw

After several years of campaigning, Hamilton ACORN won a safe apartment bylaw. The bylaw requires landlords to register with the City of Hamilton and fulfil a comprehensive set of requirements to ensure health and safety in apartment buildings with 6 or more units with 2 or more stories. The policy got unanimous support from Council. ACORN members will be back to delegate during the 2024 budget process to ensure full funding to make the program happen!

Tenant Defense Fund

In 2021 ACORN won an expansion of the Tenant Defence Fund to cover N13 which is filed by the landlord for renovation/demoviction. Since then ACORN has been calling for a substantial increase in funding to the program and improvements to make it easier for tenant groups to get legal representation.

In 2023, ACORN won several important changes to the Fund including additional \$150,000 added to the current Tenant Defence Fund Program; endorsement of a future \$290,000 to the Hamilton Community Legal Clinic to take over the program and expand issues covered to include N12s, T6s + the existing coverage of N13s, AGIs, T5s; \$55,000 to ACORN to build capacity for supporting tenant groups that apply to the Tenant Support Program and proactive tenant rights outreach.



HAMILTON

Anti-renoviction bylaw

While it has been a long journey since December 2020 (when the first motion passed), we are closer than ever to seeing Hamilton pass an anti-renoviction bylaw in Hamilton.

At the committee a motion was passed unanimously from Councillor Nann (Seconded by Councillor Alex Wilson) for staff directed to review the correspondence from ACORN and ACTO for possible amendments and revisions to the proposed renovations license and report back to the committee no later than January 18th 2024 on any staff recommended revisions to the bylaw. Staff directed to include costs of the bylaw as a placeholder in the 2024 operating budget deliberations.

Max heat bylaw

Hamilton ACORN got lots of press in spring / summer on our max heat bylaw campaign. As a result of efforts by Hamilton ACORN and allies, the city of Hamilton is drafting an Adequate Heat bylaw which will be prepared for Council consideration in early 2024.



LONDON

First neighbourhood chapter

Launched London ACORN's FIRST neighbourhood chapter in the Carling-Stoneybrook area with successful elections after a 2 month organizing drive. Members did 4 organizing committee meetings, two big actions targeting lack of repair and maintenance at Old Oaks Properties and renovations at Webster St.

Launched Tenant Protection Platform

London ACORN is demanding a Renoviction Bylaw, Landlord Licensing and a Tenant Defense Fund as part of the Tenant Protection Platform. Leaders met with Deputy Mayor Shawn Lewis in November to discuss these demands and made plans with the Deputy-Mayor to work towards solutions in the new year.

Repairs won for Old Oak tenants

After several local actions and marches to City Hall and Old Oak Properties' head office, as well as lots of press coverage of the horrific disrepair tenants were experiencing in these buildings, London ACORN won repairs for tenants experiencing some of the most egregious disrepair and pest issues in their buildings on Adelaide St N and Proudfoot Ln.

WATERLOO

Waterloo Region members organized three monthly organizing committee meetings and bi-weekly leadership zoom calls leading up to their BIG meeting in September. Members launched their demands for a Renoviction Bylaw. A big action was held outside Kitchener City Hall which attracted a lot of local press. Members also organized a march to Kitchener City Hall in solidarity with Rainbow Row tenants against the demovictions, and 15 ACORN members delegated at two council committee meetings, on rental replacement bylaw and against the proposed r redevelopment at rainbow row.



OTTAWA

Citywide organizing drive

Ottawa ACORN conducted a citywide organizing drive to determine Ottawa members' biggest priority out of our municipal housing campaigns. Held four neighbourhood committee meetings, one citywide leaders meeting, a big meeting 'Tenant Rights Council' with 110+ members and a 50 person action. The top three priorities identified by members included Renoviction Bylaw, \$40 million for affordable housing and Landlord Licensing/Healthy Homes.

Fight for renoviction bylaw

A citywide Resisting Renovictions Housing Forum was organised that turned out 50 members and saw participation from New Westminister City Councillor Jaimie McEvoy, RavenLaw and Hamilton ACORN.

Ottawa Wins First Steps Toward a Tenant Defense Fund

As a result of ACORN members' campaign, a motion was passed to explore an Ottawa-based Tenant Defense Fund as part of the 2024-2025 10 Year Housing and Homeless Plan.

Won \$30 Million in the city budget 2024 for affordable housing

Members DOUBLED the City's previous housing budget from \$15 mil to \$30 mil.

Climate justice

Launched the Climate Justice campaign calling for Max Heat Bylaw & program to support vulnerable tenants with free energy efficient AC. Held meetings with city staff, conducted an Eco-Tenant Survey and organizing on retrofits.



PEEL

Won improvements to the landlord registration program in Mississauga

Peel ACORN members conducted a survey to assess the condition of apartment buildings and units and the awareness of the Mississauga Apartment Rental Compliance (MARC) program which aims to provide liveable homes. The report found several tenants struggling with lack of basic repair and maintenance and very little awareness of who to call to hold the landlord accountable. Members held a rally to release the report and delegated at city hall, as a result of which the city almost unanimously voted for major improvements to the MARC program.

Fighting for tenant protections in Brampton

Members in Brampton are calling on the city to implement an anti-displacement bylaw to provide tenant protections in case of renovictions and demovictions.

In both the cities, members are demanding a Tenant Defense Fund.



TORONTO

Fight for Landlord Licensing & RentSafe

Toronto ACORN won the Toronto RentSafe program in 2018 but the program is failing tenants as highlighted in ACORN's State of Repair report 2023. A huge city-wide forum on landlord licensing and beat the heat demands was held that was attended by 100+ ACORN members, City Councillors and allies. Toronto ACORN is pushing the city for more RentSafe funding in budget consultations, targeted building actions on repair issues and many more changes to make the program effective.

More citywide actions

Launch of citywide platform during Mayoral election, participation of ACORN members during the 2024 budget consultations for our budget demands, Scarborough Ward 20 candidates forum and Meetings with City Councillors on various issues and the Mayor.

Connect TO - affordable, high speed internet

Toronto ACORN has been pushing for affordable and high speed internet across the city. A press conference was held with a letter released with allies ProgressTO and TTC Riders to underscore the need for the internet and for the city to take immediate action.

Local building organizing and actions

Toronto ACORN has been building power in buildings across the city. These individual building actions build up into our large-scale municipal campaigns. At 399 Markham Rd, there were huge successes against landlord Golden Equity, winning in-unit repairs and refunds for tenants whose cars were illegally towed. There was also citywide mobilizing of Medallion tenants in Weston, Downtown, and East York. ACORN occupied the landlord's corporate offices, which resulted in repairs finally being done for tenant union members. In York West, a multi-building organizing drive in Sorbara-owned buildings resulted in all ACORN's demands being agreed to by the landlord. These are just a few examples of the targeted building organizing that Toronto ACORN has been working on to build community power across the city.





CONTACT US

715B DANFORTH AVE. TORONTO, ON M4J 1L2
416-461-5322
ORGANIZE@ACORNCANADA.ORG