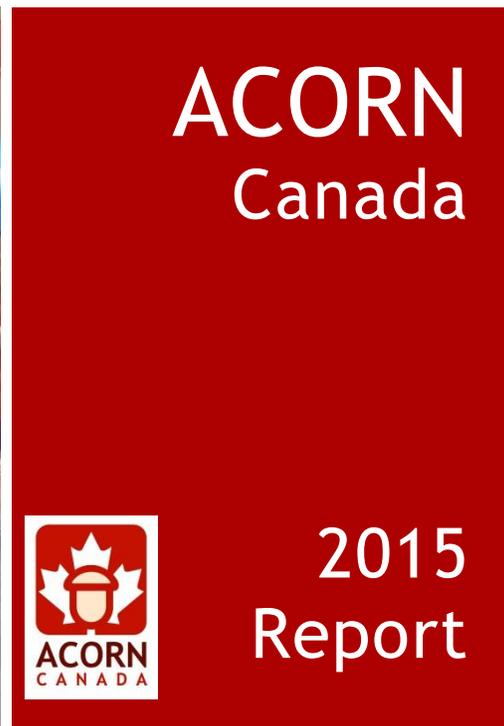




UNITING COMMUNITIES FOR JUSTICE



ACORNCANADA.ORG

Executive Summary

In 2015 ACORN Canada engaged 729 new full members, and 12,449 new members in total. ACORN Canada now comprises 83,253 members across Canada, in 20+ neighbourhood chapters in ten cities: New Westminster, Burnaby, Surrey, Coquitlam, Ottawa, Toronto, Gatineau, Montreal, Halifax and Dartmouth.

Nationally, we held 400 events, turning out 5,205 people – an average of almost eight events every week – including leadership workshops, chapter meetings, public forums and actions.

Our 2015 National Convention was held in Montreal at McGill University, where members from across the country gathered to prove without a doubt their commitment to uniting for justice.

ACORN Canada is an independent national organization of low- and moderate-income families. We have over 80,000 members organized into twenty neighbourhood chapters in nine cities across Canada. We believe that social and economic justice can best be achieved with a national active membership who are invested in their organization and focused on building power for change!

Since 2004 our members have won several important victories including: Provincial Payday Lending legislation in Ontario and BC, and working in coalition to raise the Minimum Wage in Ontario to \$11/hour plus indexing to inflation, ending the child support clawback in BC to put \$13 million back in the pockets of single parents.

Other national and provincial campaigns: Remittance Justice, Internet for All, Healthy Homes, Fair Banking, Wages Rising (for a \$15 minimum wage) and Disability and Social Assistance Rights. All of our offices offer free tax preparation services.

People power makes change happen – JOIN US!



Campaigns

Internet for All

Our national Internet for All campaign, launched in 2013, focuses on closing the digital divide for low income families, for whom the internet is a necessity and a human right (comparable to freedom of speech). This year, members across the country participated in actions around the campaign. We also launched our Internet for All website, where allies and supporters are encouraged to sign the petition to the CRTC demanding they address barriers of access to the internet.

Acting on ACORN's recommendations, Rogers made improvements to their initial low cost product, removing caps on usage and increasing the speeds. This \$10/month package is currently available to people living in TCH buildings in Toronto. Toronto City Hall is also currently exploring free wifi in public buildings.

Meanwhile, ACORN members continue to put pressure on the CRTC to regulate



internet access as a utility. In the summer, we released a summary of the results of a survey of over 500 of our members across Canada, with testimonials outlining hardships faced by low income families struggling to access opportunities without being able to afford the internet. These testimonials were submitted to the CRTC for Phase 1 of their review of basic telecommunications services.

INTERNET FOR ALL

ACORN Canada's Internet for All campaign news, petition, events and actions can be found at internetforall.ca



Campaigns

Fair Banking

In June, Burnaby City Council finally voted to adopt strong zoning regulations for predatory lending institutions, to put an end to clustering of these lenders in low-income neighbourhoods. This victory came from 18 months of work on this campaign by BC ACORN members, and will serve as a springboard for a provincial campaign on this issue in 2016.

The Predatory Lending campaign also picked up steam in Ontario this year, with Toronto ACORN member Donna Borden leading the charge for regulation of predatory lending practices (including payday loans and installment loans).

Members in Toronto and Ottawa have been putting pressure on the provincial government, which announced in December plans to put caps on loan insurance fees on instalment loans, to regulate the collection practices of companies that buy old/bad loans. ACORN Canada continues to fight for regulation of other forms of fringe financial services, as well as municipal zoning by-laws to restrict the number of predatory lending storefronts in a certain distance.

ACORN is also calling on the federal government to implement community-based solutions to the banking crisis, such as Postal Banking.

UNITING COMMUNITIES FOR JUSTICE



Healthy Homes

Members in Ottawa fight for an increase to the housing allowance on ODSP/OW cheques to meet the market rents



Fair Wages

Nova Scotia members and allies fight for a \$15 provincial minimum wage.

FOR MORE INFORMATION

All of the information, news, updates and press about our campaigns can be found on our website at acorncanada.org/campaign



Campaigns

Healthy Homes

Besides a city-wide campaign for landlord licencing in Halifax, Nova Scotia ACORN ran a number of locally focused actions around Healthy Homes this year. In Harbour View Towers, tenants are experiencing yearly rent increases despite an ongoing bedbug infestation. After winning a meeting with Capreit (building management), the tenants negotiated \$100 laundry cards, and the implementation of heat treatment for bedbug extermination.

In other buildings in Halifax, Nova Scotia ACORN members have won several building safety, garbage and pest control improvements.

In Toronto, members won a huge victory this year in the landlord licensing campaign – after meetings and press conferences with ACORN members, the License and Standards Committee voted unanimously in favour of a motion calling City Council to design a licensing program for landlords. City Council voted 42 to zero in support of the motion. Toronto ACORN is now working with MLS as a stakeholder to design the program.

Toronto ACORN also moved on the Rent Cap and Inclusionary Zoning campaigns in 2015, the latter led by inspiring new ACORN leader Alejandra Ruiz Vargas.

In BC, Burnaby members ran a strong campaign to end demolitions of affordable housing units in favour of high priced condominiums, putting significant pressure on City Council and attracting a lot of press attention. This campaign will continue to be a high priority for BC ACORN in the new year.

In Ottawa, 50 families were evicted from Herongate (the largest rental complex in the city) by Timbercreek Asset Management. ACORN members and allies organized around this, winning small victories on eliminating and refunding transfer fees. Members are still pushing to stop winter evictions, and on a larger scale fighting for inclusionary zoning in Ottawa.

Fair Wages

In early 2015 BC ACORN worked in partnership with other groups to push for a raise in the provincial minimum wage. This campaign was halted with the approach of a federal election, after the BC Liberal government announced a pitiful 20 cent raise in the minimum wage, and indexing to inflation.

Nova Scotia ACORN has also been working with allies to fight for a \$15/hour provincial minimum wage. The campaign gained a good amount of publicity and visibility over the summer, and will kick off 2016 with a coalition meeting in January.

In Ottawa, members worked on the Invisible No More campaign in partnership with SEIU Local 2, to fight for a federal living wage of \$15/hour for workers on federal property. Ottawa ACORN members were instrumental in helping the campaign win wage increases and benefits moving into 2016

Campaigns

Social Assistance and Disability Rights

A huge victory came early this year for single parents on assistance in BC – thanks to the hard work of BC ACORN members, the provincial government announced in February that it was ending its policy of clawing back child support payments from single parents on income and disability assistance. This victory affects over 3,000 families in BC, returning between \$13 million and \$32 million over the next three years to our communities.

In Ontario members continue to fight for an end to the clawback, as well as an increase in the housing allowance. In Nova Scotia, the relatively new campaign to stop the cuts to social assistance has provided great opportunities for leadership development and building partnerships with other groups and organizations.

Convention

In June 2015, ACORN Canada held our third (and best ever!) National Convention, this time in Montreal, Quebec. Over 230 ACORN members from across the country came together to share victories, plan next steps, and run workshops on our campaigns.

Members led and participated in many diverse campaign workshops: Tenant Rights Organizing, Wages Rising, Disability Rights, Internet for All, Predatory Lending and more! The next day members took to the streets to go doorknocking in low and moderate income Montreal neighbourhoods, building interest in ACORN campaigns. The energy was high all weekend and ACORN members showed they work hard!

This year our convention culminated in a huge action at BMO's historic headquarters demanding that BMO divest in predatory lenders and practice fair lending - over 200 members packed into the ornate BMO lobby, refusing to leave until we got a meeting with a banking executive! We also delivered a letter to Videotron, one of the major telecommunications companies in Quebec, to demand a meeting as part of our Internet for All campaign.

We were joined by many inspiring guests, including speakers from the Immigrant

Workers Centre/Centre des Travailleurs; Philippe Lapointe from Fonds de solidarité FTQ; Canadian Union of Postal Workers National President Mike Palecek; Julia Posca from L'IRIS: Institut de recherche et d'informations socio-économiques; Karina Sihota from the Canadian Labour Congress; and NDP MP Alexandre Boulerice!

Many thanks to our union sponsors: ACEP-CAPE, Canadian Labour Congress, Canadian Teachers' Federation, CUPE National, CUPE 4400, CUPW National, CUPW Pacific Region, ETFO, IBEW 353, NUPGE, ODLG, OPSEU, PSAC Atlantic, PSAC NCR, PSAC Ontario, SEIU Local 2, Society of Energy Professionals, Unifor Western Region, Unifor National, United Steelworkers, United Steelworkers Toronto Area Council.

As always it was the ACORN leaders and members who made this convention possible, with their amazing energy and hard work.

FITS

ACORN Canada's Free Income Tax Sites (FITS) program continues to successfully boost financial literacy in low income communities, drawing thousands of people into ACORN offices across the country each year. In addition to tax preparation, the program provides a strong community presence for ACORN's campaigns while connecting low and moderate income families with unrealized benefits, such as the GST credit and the Canada Learning Bond.

In 2015, ACORN offices in Toronto, Ottawa, Metro Vancouver and Halifax ran FITS programs. Toronto filed 398 returns; Nova Scotia filed 50; Ottawa filed 1,864; and BC led the way once again with over 3,960 tax returns filed!

Since 2007, the ACORN Canada FITS program has filed over 29,000 tax returns across the country, returning over \$39.5 million back into our neighbourhoods!

2015 NATIONAL CONVENTION



2015 Highlights & Victories

2015 Campaign Highlights and Victories

ACORN Canada – National

- ACORN Canada's Third National Convention – Montreal June 2015
- Internet for All Campaign
- National Campaigns Platform
- Federal Remittance Justice Campaign
- Get Out the Vote – Mobilized thousands of members to vote in October Federal Election
- National membership increased by 8,700
- Prepared over 4,000 free income tax returns to low-income families nation-wide
- Fair Banking campaign

BC ACORN

- End the Child Support Clawback - \$13 million Victory
- Fight for Fifteen Minimum Wage Campaign
- Burnaby Payday Lender Zoning Bylaw Victory
- Burnaby Stop the Demovictions Campaign
- New Westminster Rent Bank Campaign

- Surrey City-Wide Inclusionary Zoning Campaign
- Protect Affordable Rental Housing Campaign
- Street Safety Campaign
- South Vancouver Organizing Drive

Montreal ACORN

- First time organizing work in Cotes-des-Neiges

Nova Scotia ACORN

- Payday Loan Provincial Campaign Victory
- Stop the Cuts! Disability Rights Campaign
- Halifax Rental Database Victory
- Halifax HarbourView Campaign Victory
- Fight for Fifteen Minimum Wage Campaign

Ontario ACORN

- Provincial regulation of predatory lending and payday loan industry
- Provincial Affordable Housing Campaign

- Provincial Remittance Justice Campaign
- Inclusionary Zoning Campaign
- Disability and Social Assistance Campaign

Ottawa ACORN

- Payday Lender Municipal Zoning Bylaw Campaign
- Herongate Stop the Winter Evictions Campaign
- Invisible No More Campaign (with SEIU Local 2) fighting for federal minimum wage
- Healthy Transit Campaign
- Ottawa ACORN Digital Access Workshops

Toronto ACORN

- Healthy Homes campaign for Landlord Licensing
- Internet for All Victory – Rogers took off caps on usage and increased internet speeds to 15mbps (up from 5) for all Toronto Community Housing residents
- City Hall exploring ways to equip TCH buildings with free WiFi

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ACORN Leaders in the Media

In 2015 our leaders managed to leverage 227 press hits – here's a snapshot:

- [Toronto Star: Debt struggles spark concerns](#)
- [Le Droit: Dans la rue pour les Ontariens mal-logés](#)
- [Ottawa Citizen: Tax preparation service a lifeline to people on low incomes](#)
- [CBC News Vancouver: Rally Against Poverty](#)
- [Globe & Mail: B.C. budget fails to help families make ends meet, critics say](#)
- [CBC Ontario Today: Sending Money Home](#)
- [Ottawa Sun: ACORN calls for a hike in disabled Ontarians' housing allowance](#)
- [CBC The National: The Cost of Staying Connected](#)
- [Toronto Star: Three paths to more mixed-income neighbourhoods](#)
- [Global National: What the 2015 federal budget means for Canadian families](#)
- [The Torontoist: The Limits in Landlord Accountability](#)
- [The Walrus: Easy Money: The troubling rise of Canada's payday-loan industry](#)
- [Journal de Montreal: Un prêt de 180\\$ la mène à la faillite](#)
- [Burnaby NewsLeader: ACORN protests loss of affordable rentals](#)
- [ICI Radio-Canada: Internet à 10 \\$ par mois pour les démunis](#)
- [CTV Morning Live: The importance of the internet](#)
- [Globe & Mail: Coalition calls on CRTC to force expansion of broadband access](#)
- [CBC Nova Scotia: ACORN Canada protest in Dartmouth calls for affordable internet access](#)
- [The Chronicle Herald: Protesters rally for \\$15 minimum wage outside McDonald's](#)
- [Huffington Post: Borrow \\$10,000, Owe \\$35,000: The Face Of Predatory Lending In Canada](#)
- [Toronto Star: Breaking down the digital divide for lower-income families](#)
- [Global News: ACORN and allies call for welfare benefits reform](#)
- [CBC News Vancouver: Surrey needs affordable housing](#)
- [Huffington Post: A Vision for a Better Canada Requires Cooperation](#)
- [The Globe & Mail: Want to work longer? Better have a backup plan](#)
- [Briarpatch Magazine: What's at Stake in the Fight for \\$15?](#)
- [CBC News Ottawa: Changes to Payday Loans](#)