2009 was a year of significant organizational growth and key campaign progress for ACORN Canada, as we continued to be a leading voice for working families across the country. We are now one of the largest national community organizations in Canada.

Nationally, ACORN Canada membership passed the 30,000-mark this year. This means we have more than 30,000 low- and moderate-income families committed to building a resilient national organization dedicated to social and economic justice.

In total, ACORN held 306 meetings and community events in 2009—with attendance equalling 3347 low- and moderate-income individuals—where we focused on: building community leaders, developing community capacity in low-income neighbourhoods, and carrying out campaign objectives. These efforts equalled over $150,615 hours in volunteer time, although the true value of civic engagement and leadership development in low-income communities cannot be measured in dollars alone. Indeed, true grassroots civic engagement, of the kind ACORN Canada pursues, builds common purpose in communities by bringing together a broad constituency of citizens and stakeholders to address key issues.

Further, we filed approximately 2008 tax returns in Ottawa, Toronto and Vancouver, amounting to over $2 million returned to the pockets of residents in these localities.
2009 Statistics at a Glance

<table>
<thead>
<tr>
<th>Region</th>
<th>New Full Members</th>
<th>New Associate Members</th>
<th>New Provisional Members</th>
<th># of Events</th>
<th>Member Turnout</th>
<th>Chapters</th>
<th>Taxes Filed</th>
</tr>
</thead>
<tbody>
<tr>
<td>GVRD</td>
<td>120</td>
<td>305</td>
<td>103</td>
<td>43</td>
<td>527</td>
<td>4</td>
<td>1100</td>
</tr>
<tr>
<td>Toronto</td>
<td>276</td>
<td>51</td>
<td>3236</td>
<td>86</td>
<td>1723</td>
<td>7</td>
<td>305</td>
</tr>
<tr>
<td>Ottawa</td>
<td>94</td>
<td>77</td>
<td>831</td>
<td>160</td>
<td>979</td>
<td>4</td>
<td>604</td>
</tr>
<tr>
<td>Hamilton*</td>
<td>72</td>
<td>24</td>
<td>1484</td>
<td>17</td>
<td>118</td>
<td>1</td>
<td>--</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>562</strong></td>
<td><strong>457</strong></td>
<td><strong>5654</strong></td>
<td><strong>306</strong></td>
<td><strong>3347</strong></td>
<td><strong>16</strong></td>
<td><strong>2009</strong></td>
</tr>
</tbody>
</table>

*Note: ACORN's fourth Canadian office, officially launched in 2009.

**ACORN FITS Program and Financial Literacy Workshops**

The FITS Program continues to be not simply a tax preparation program, but a strategy to create a storefront and community presence for ACORN's economic justice efforts.

As part of the FITS Program, we prepared taxes for low- and moderate-income families, while linking them with unrealized tax benefits such as the GST credit, CCTB, and the Canadian Employment Credit.

However, the cornerstone of this work remained our targeted outreach campaigns in which ACORN outreach staff and trained community leaders went door-to-door, talking with families, asking them important questions to determine whether they: (i) had filed taxes, (ii) met eligibility criteria for additional tax benefits, and/or (iii) had used a commercial tax preparation service or rapid refund load, and if so, at what cost.

ACORN's financial literacy program built additional momentum in 2009 with the launch of Ottawa ACORN's first Free Income Tax Centre and Vancouver's second free tax site at the Surrey Urban Mission. As a result, the number of taxes filed increased twofold from 2008 and hundreds of thousands of dollars remained in the pockets of hard-working Canadian citizens.

**2009 FITS Program Summary**

<table>
<thead>
<tr>
<th>City</th>
<th># of tax returns prepared</th>
<th>Approximate $ saved by not using paid tax preparers (e.g., H&amp;R Block)</th>
<th>Approximate $ returned to the community via CCTB, GST credit, tax prep cost and refunds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Metro Vancouver</td>
<td>1100</td>
<td>$88,000.00</td>
<td>$1,500,000.00</td>
</tr>
<tr>
<td>Toronto</td>
<td>305</td>
<td>$24,000.00</td>
<td>$420,000.00</td>
</tr>
<tr>
<td>Ottawa</td>
<td>604</td>
<td>$48,320.00</td>
<td>$850,000.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>2009</strong></td>
<td><strong>$160,320.00</strong></td>
<td><strong>$2,770,000.00</strong></td>
</tr>
</tbody>
</table>

*Note: One third of Metro Vancouver's values represented by back taxes.

**Major Campaign Highlights**
Affordable Livable Housing

- February to Spring 2009: Tenant leaders met with the head of By Law Services at the City of Ottawa about ACORN's Landlord Licensing campaign. Members won an audit pilot program and a commitment to work in partnership with ACORN to bring buildings in the Herongate area (landlord, Transglobe Properties) up to code. Thousands of dollars in repairs were done, including: individual unit repairs, outstanding work orders, cleaning/maintenance issues, and regular inspections of larger apartment buildings.

- July 7, 2009: Toronto ACORN launched its Tenants Vote 2010 campaign in St. Jamestown, designed to increase the tenant voter turnout in the upcoming 2010 municipal election and bolster support for candidates who approve of a system that levies a yearly fee on landlords to fund inspections of rental accommodations and ensure tenants' rights are protected. Five city councillors and one former MP were in attendance.

- April & July 2009: Over 70 ACORN members met with the CEO of Ottawa Community Housing at 2100 and 2080 Russell Road to discuss ongoing security, repair and maintenance issues. The result of these consultations included: installation of new carpet in hallways, new paint in hall and common areas, fixes to broken locks and fire alarms, individual unit repairs, new outdoor lighting, and increased security. Moreover, members instituted ongoing committee meetings with Ottawa Community Housing to ensure issues and repairs continue to be addressed and resolved.

Raising Wages


- June 2009: Ottawa ACORN members made a presentation to the city council Community and Protective Services Committee at which time they asked for the living wage to be researched and a decision on a by-law be reached. Councillors Peggy Feltmate and Alex Cullen presented the motion, which consequently passed inviting staff to research a living wage and incorporate it with the city's draft Poverty Reduction Strategy.

- October & November 2009: New Westminster's Living Wage Campaign, which included an October 26 launch with notable press coverage and presentation to Council on November 3, resulted successfully in the passing of a resolution by the City of New West on November 30 to write a report on the costs/benefits/possibilities of implementing a Living Wage By-Law.

Protecting Workers

- June 11, 2009: Ottawa ACORN members hosted a press event on the national Employment Insurance campaign outside the federal finance minister’s office. Many of ACORN’s allies dropped by to show their support and the event received excellent media coverage. Moreover, members petitioned Paul Dewar, MPP, who read the petitions to Parliament.

- June 13, 2009: Over 80 ACORN members turned out in downtown Toronto to support the Good Jobs for All Coalition Rally for Employment Insurance Repair, a demonstration targeted towards the federal government's inaction in fixing the EI system, making it more accessible especially in a time of economic crisis.

- Due in part to ACORN Canada's work done nationally and online, the federal government (with support of the NDP) passed changes that brought about $1 billion to 90,000 laid-off workers.
Community Safety & Improvement

- ACORN Canada's newest office, Hamilton ACORN, took the lead in winning important community safety improvements in the Crown Point neighbourhood. Members demanded and won improved lighting in back alleys, a lower speed limit near a local school, and landscaping in a city parking lot.
- August 2009: Guildord ACORN members undertook a reorganization drive that was capped off by a meeting attended by 12 staff from the city's parks and rec, traffic, police and city planning departments who heard Guildford ACORN's Community Improvement platform. Eight out of nine of the platform directives were implemented included: improved lighting on 150th Street, sidewalk-to-street ramps constructed at two crosswalks, and waste bins installed at a local park.

Helping the Environment

- January 2009: Toronto ACORN, in unique partnership with the Toronto Environmental Alliance, launched its Live Green Program. Specifically, ACORN procured funding from the city to deploy 'Community Animators'—people with expertise, knowledge, and capacity in community animation to kick-start grass roots action—into high-rise residential areas to help citizens organize and implement projects to green their neighbourhoods. ACORN and Live Green members plant over 1000 new trees in 4 neighbourhoods (chapters) across the city; started a container garden project and participated in several other community gardens.

Curbing Predatory Lending

- Over the last five years ACORN members have been fighting to put a cap on interest rates and regulate the Payday Lending Industry. We have won significant first steps but moving forward the campaign to lower the interest rate continues.
  - April 1, 2009: The Payday Loans Act came into force in Ontario. The legislation protects borrowers in a number of ways, including a maximum total cost of borrowing cap for payday loan agreements of $21 per $100 borrowed.
  - November 1, 2009: The Payday Loans Regulation came into force in British Columbia. The legislation similarly protects borrowers in a number of ways, including a maximum cap of 23% (including interest/fees) on the charges for short term loans.

Fair Remittance Action

- June 2009: ACORN Canada held protests in 4 cities across Canada in a coordinated day of action with allies in 7 other countries calling for reform on the global remittance system.