

March 2021

# THE ACORN PEOPLE'S PLATFORM



*"Nova Scotia ACORN is an independent organization of low- and moderate-income people and the largest tenants union in the province, fighting for affordable housing, a living wage, and better communities across Nova Scotia."*



## COVID-19 SUPPORT

COVID-19 has exacerbated issues in the community that were at crisis levels to begin with. Most of the province's temporary pandemic aid has ended, and never went far enough to begin with. There are still substantial gaps between what people need and what the government is doing - especially around the homelessness and eviction crisis.

### THAT IS WHY WE ARE DEMANDING THE FOLLOWING:

- **Rent Relief**
  - Rent grants to tenants so no person is paying more than 30% of their income towards rent.
  - Tenant relief funds so tenants in arrears because of COVID-19 can pay off rent debt.
- **Full Eviction Ban**
  - Ban all evictions during the state of emergency.
  - Set up mandatory repayment programs between landlords and tenants who miss rent because of COVID-19 so landlords cannot default to evicting tenants.
- **Housing for All**
  - Open hotels and vacant units to people sleeping in shelters and on the streets for the duration of the state of emergency and 6 months afterwards - until occupants can find permanent housing.

## FAIR WORK

According to Stats Canada, 32.6% of minimum wage workers in Nova Scotia are over the age of 35. As well, a disproportionate amount of minimum-wage workers are women, racialized, and Indigenous workers. These poverty wages further entrench communities into cycles of poverty. And the pandemic has shown the desperate need for health and safety protections for workers in the form of paid sick days.

### WE ARE DEMANDING THE GOVERNMENT IMMEDIATELY:

- **Raise the minimum wage to \$15/hour for all workers.**
- **Introduce 10 paid sick days for all workers.**
  - Eliminate requirements for medical notes.



## FAIR BANKING

Lower rates for small, short term loans are needed desperately in low and moderate income neighbourhoods across Nova Scotia. Predatory lenders like Money Mart and Easy Financial open in low-income neighbourhoods and prey on communities that have been turned away from banks because of poor credit. Currently in Nova Scotia, these lenders can charge up to 60% interest rates on short-term loans - which keeps the people who use them in cycles of perpetual debt and owing.

### NOVA SCOTIA CAN CURB AND REGULATE PREDATORY LENDING BY:

- **Lowering rates**
  - Lower the maximum interest rate in Nova Scotia on payday and installment loans from 60% down to 30%.
  - Reduce the maximum cost of borrowing for pay-day loans from \$19 per \$100 borrowed to \$15 per \$100 borrowed.
- **Tracking and Regulating Payday Lenders**
  - Introduce a “soft-landing” program where borrowers with concurrent loans are able to pay in instalments rather than a lump sum.
  - Developing a database to track concurrent loans borrowers and prevent users from getting caught in debt-traps.

## RAISE THE RATES

The current rates for income assistance and disability supports programs in Nova Scotia are woefully inadequate for the cost of living. Despite a small increase in 2020, the personal allowance for income assistance and disability rates have been falling behind the cost of living for years. Assistance recipients are the only demographic consistently paying more than 30% of their income towards housing. Furthermore, many recipients are denied funding for basic necessities such as transportation and telephones. Lack of adequate funding leaves many Nova Scotians struggling to survive each month.

### NO ONE SHOULD BE LIVING IN POVERTY, WE ARE DEMANDING THE PROVINCE:

- **Raise the rates for Income Assistance and Disability to reflect the actual cost of living, and index the rates to inflation.**



## RENT REFORM

Access to safe, healthy, and affordable housing is desperately needed in our communities. Until temporary rent controls were won in November of 2020, tenants were receiving rent increases of 10%, 25%, 50%, even up to 120%. Recent data from Rentals.ca shows the rent for a one bedroom the HRM has gone up by 20.7% in the last year; and according to the Halifax Housing Needs Assessment, about 25.2% of households in Halifax spend more than 30% of their income on housing. This number is higher in the regional centre, including downtown Dartmouth, where 37.5% of households are spending more than 30% of their income on housing. Rent control is needed to stabilize rents across Nova Scotia, along with vacancy control - otherwise the province incentivizes landlords to evict tenants.

But rent control doesn't solve the issue of lack of affordable housing stock - the government needs to regulate developers to mandate affordable housing and invest far more into increasing and improving existing affordable public housing stock.

### **NOVA SCOTIA CAN MITIGATE THE HOUSING CRISIS AND INCREASE AFFORDABLE HOUSING BY IMPLEMENTING THE FOLLOWING:**

- **Real Rent Control**
  - Limit the amount a landlord can raise the rent every 12 months on an occupied or vacant residential unit to a certain percentage per year (based on existing AARIA calculations).
- **Affordable Housing**
  - Inclusionary Zoning
    - Mandate all new multi-unit residential developments include at least 30% affordable housing geared towards income.
  - Right of First Refusal
    - Allow tenants the right to purchase their building and convert it to co-op housing before the building goes on the market to others.
    - Create a provincial grant program to assist tenants with the cost of a down payment.
  - Portable Rent Supplements
    - Adjust the current provincial rent supplement program so supplements cover the actual cost of rent, not just up to the AMR.



## RENT REFORM

- **Residential Tenancies Reform**
  - Full review of the Residential Tenancies Act with consultation with tenant-led community groups.
  - Prevent landlords from adding clauses to the standard form of lease.
  - Ban Fixed-Term Leases which allow landlords to discriminate against low-income tenants and bypass the Residential Tenancies Act to conduct no-fault evictions.
- **Public Housing**
  - Increase funding for the Metro Regional Housing Authority (MRHA) to build and repair public housing units.
  - Give cities the power to conduct bylaw inspections in public housing units.
  - Expand eligibility for public housing so no immigration status is limited from getting access.

## IN SOLIDARITY

Years of austerity politics have pushed low- and moderate-income Nova Scotians into crisis; housing, wages, income assistance, disability, and now COVID-19, are forcing our communities further into poverty. We have a prime opportunity and a desperate need to push a progressive platform and agenda in this province.

It's worth noting, that these are solely provincial demands under the reasonable jurisdiction of the provincial government, and they need to go hand-in-hand with other campaigns and policies at every level of government. For example, Landlord Licensing at the municipal level - and Regulating REITs and Internet for All at the federal level.

Landlords, developers, big businesses, banks, and lobbyists have money and power - so they get to have their platform and agendas heard. Which is why we've created a platform by and for the People - and it's why we need to get organized and fight to make these demands a reality. We're stronger together, which is why we ask that as organizations and individuals, you sign on in solidarity to this platform.