

To the General Issues Committee, chair, councilors, staff, fellow ACORN members, allies, and advocates, greetings. My name is Sherline Morris, a full-time student at McMaster University, a Ward 2 tenant, and an ACORN member since 2022.

ACORN Canada is a nationwide multi-issue membership-based community union of low and moderate-income people. We believe that collective community organizing is the best way to ensure that low and moderate-income Canadians can build power to fight for real change.

ACORN is calling on the Council to support a budget that prioritizes tenant protection. The reasons for this are that in doing so, the city will, over time, reduce the homelessness crisis. This in turn makes the system efficient and self-sufficient, which is a win-win situation for the city and tenants.

Landlords have been and are letting their properties fall into disrepair. Some landlords don't take the necessary measures to effectively treat and prevent pest issues which mostly falls on tenants who spend out-of-pocket to either complement what efforts some landlords make or effectively treat and prevent pest issues. On top of that, some landlords give AGIs and annual N1s to tenants citing arbitrary and irrelevant factors for these above guideline increases, such as "garage repairs, parking space payments and patching," which does not affect all tenants given these overhead expenses. Real Estate Investment Trusts (REITs) are buying up properties and offsetting repair costs on tenants through annual N1s while increasing their profits with AGIs. This is problematic for low to moderate-income tenants who already struggle with affordability, in that, we must decide on how we ration our monthly stipend incomes so we don't starve after paying rent, safety, in that, most of us must also find money to continuously treat and prevent pests from taking over our homes, healthy, in that, we must do all of the above to enhance our optimal mental health. (The first time I experienced bedbugs, and also realized that they were very invasive almost drove me to a mental breakdown. This has led to insomnia and a traumatic reaction to itchiness during sleep for me. No matter how intensely consistent my sleep hygiene is, I still have bouts of insomnia, especially if for normal reasons my skin itches while I'm sleeping. I'll wake up, even if I was dreaming, and won't feel comfortable going back to bed until I have checked, based on the traumatic tension I'm in from said bug experiences, at that time to make sure it was just an ordinary arbitrary itch and not the return of dreaded bed bugs. Then it sometimes becomes difficult to fall asleep again after determining the itch was just an itch). As many low and moderate-income tenants have and rely on a fixed income, which is a stipend compared with city staff, councilors, and the mayor, we simply cannot afford annual rent increases, especially in recent years coming out of the pandemic which affected the physical and mental health of some of us, inflation caused by the global slowing of supply chains during the pandemic, followed by further supply chain disruptions due to the multiple war fronts in Europe and the Middle East, and the tightening of the provincial budget by the premiere on essential services and resources that benefitted low to moderate-income people. (A building manager knocked on my door last week. She told me their accounts show that I owe almost one hundred and fifty dollars and asked when I would be paying. I responded by stating that based on my

calculations and the fact that they were calculating at an unapproved AGI figure was the problem. There is about a \$20 difference between how much I know I'm legally required to pay per month for rent and what they want me to pay. \$20 per month adds up on top of the AGI they claim I owe on record. This makes me uncomfortable and uneasy as I know of people who received N4s for not paying the unapproved AGI in my building). We simply cannot afford annual rent increases.

Therefore, funding policies such as the Safe Apartments Bylaw, the Tenant Support Program, and the Anti-renoviction Bylaw, are imperative in helping low and moderate-income tenants have and sustain affordable housing in Hamilton.

Funding the Safe Apartment Bylaw also helps the city in avoiding the growing homelessness affecting the city. When landlords are held accountable for the upkeep and maintenance of buildings, less N12s and N13s will be issued. When fewer eviction notices are given on grounds that would no longer have existed, like renovations and demolitions caused by disrepair, then monetary resources can be directed to other much-needed areas in later budgets.

Funding is necessary for the Tenant Support Program because the current system in which N4s, N12s, and N13s are submitted to the LTB is:

- a). Straining an already backed-up process. Some of these cases would be unnecessary having A strong Safe Apartment Bylaw,
- b). Many tenants have language barriers and are unaware of their rights, or would otherwise, were it not for a representative body in the form of the HCLC, not know how to access the required resources to help in their defense against greedy, corrupt, unfair, and unjust landlords who would use the system through the LTB to send more people into homelessness,
- c). Having the proper capacity for providing public services to support and protect the poor from homelessness is within itself a public good with multiple benefits to all partners involved, and
- d). This is an innovative set of solutions that will prove to be significantly beneficial over time.

In closing, funding policies put forward by the people who are most affected by the lack of them is an innovative way for the city to work in collaboration with its constituents in the management and delivery of public services for the public good and a great indicator of success going forward for the City of Hamilton. Thank you for reading this delegation letter to assist with your decision on the matters before the 2024 budget.