



Review panel on the financialization of purpose-built rental housing Written submission form for individuals affected by the issue

Instructions

This form will take about 20 minutes to complete.

The submission form allows you to share your views on the financialization of purpose-built rental housing (“the issue”).¹ Only one submission will be accepted from each individual or organization.

Questions marked with an asterisk (*) are mandatory.

You will be asked for your contact information. You will also be asked for some demographic information. Providing this information is optional, but it will help us understand how the issue affects certain groups in different ways.

If you need help making your submission, please contact the National Housing Council Secretariat at nationalhousingcouncil@cmhc-schl.gc.ca.

Please note that the review panel does not provide assistance with individual housing issues. If you need help with a housing concern or dispute, visit <https://nhc-cn1.ca/contact> for more information.

¹ The Federal Housing Advocate’s request to establish a review panel defines the **financialization of housing** as “the growing dominance of financial actors in the housing sector, which is transforming the primary function of housing from a place to live into a financial asset and a tool for investor profits.”

The **financialization of purpose-built rental housing** refers to the acquisition of purpose-built rental housing (housing built with the intention of renting it out) by financial firms and institutional investors. These may include asset management companies, hedge funds, pension funds, private equity funds, real estate investment trusts (REITs), real estate operating companies and sovereign wealth funds. The financialization of purpose-built rental housing has been linked to a range of negative impacts for renters, such as evictions, rising rents and reduced building services and maintenance. For more information, please refer to research commissioned by the Federal Housing Advocate at <https://www.housingchrc.ca/en/financialization-housing#research>.

The deadline for submissions is June 23, 2023. Submissions sent by mail that are postmarked by this date will still be received and reviewed.

To send your submission by email, email your completed form and any attachments to nationalhousingcouncil@cmhc-schl.gc.ca.

To send your submission by mail, mail your completed form and any attachments to:
National Housing Council Secretariat
c/o Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa, ON K1A 0P7

Part 1: Privacy notice

When you make a written submission as part of this review panel, some of the information you provide is personal information. Please take a few moments to read our privacy notice before making your submission. It explains how the National Housing Council and Canada Mortgage and Housing Corporation (CMHC), which provides administrative support to the National Housing Council, will handle your information.

Why and how we collect your information

The personal information you provide in your submission is protected by the *Privacy Act*.

The *National Housing Strategy Act (NHS Act)* requires that the National Housing Council establish a review panel on a systemic housing issue within the jurisdiction of the federal government if requested to do so by the Federal Housing Advocate.

We will only use information from your submission for the following purposes:

- To collect information that will inform the review panel's analysis of the systemic issue under review.
- To inform the development of the review panel's report to the Minister responsible for the *NHS Act*.
- To contact you to identify your interest and availability to participate in an oral hearing.
- To communicate with you about the review panel process and other activities of the National Housing Council.
- For data analytics purposes (such as to assess response rates).

The personal information you submit to the National Housing Council and CMHC will be disclosed to review panel members, designated support staff of the National Housing Council Secretariat at CMHC, and applicable third-party service providers for the purposes identified herein. Your submission, which will form part of the review panel's hearing record, may also be made publicly available on the National Housing Council website if you consent to such disclosure in accordance with **Part 2: Consent to publish your submission**.

How to access and correct your personal information

Under the *Privacy Act*, you have the right to access and request correction of your personal information that is under the control of the National Housing Council and CMHC and to file a complaint regarding the handling of your personal information to the

Privacy Commissioner of Canada. Any questions, comments, concerns, requests for personal information or complaints may be directed to CMHC's Access to Information and Privacy Office at ATIP-AIPRP@cmhc-schl.gc.ca.

Where we store your information

Personal information collected by the National Housing Council and CMHC for the purposes of this review panel can be found in CMHC's Info Source Publication on its website under the following NHS National Housing Council - Personal Information Bank: CMHC PPU 215.

For further information on the National Housing Council's privacy practices, please consult the Council's Privacy Policy at <https://nhc-cn1.ca/privacy-policy>.

By making a written submission, you agree to have read and understood this notice and the National Housing Council's Privacy Policy and consent to the National Housing Council and CMHC's collection, use and disclosure of your personal information.

Part 2: Consent to publish your submission

Your submission will form part of the review panel's hearing record. After the hearing, and at the discretion of the panel, a hearing record may be published that includes submissions received by the review panel. It is important that the hearing process be transparent and that the information gathered be publicly accessible. You are therefore asked to choose below whether you would like your submission to be published as part of the review panel's publicly available hearing record.

Note: In no case will your contact information or any demographic information provided in Part 5 of the submission be published.

Please select one of the following options: *

- Publish my submission.** I would like my submission and my name (or organization's name) to be published as part of the review panel's hearing record. Please note that in selecting this option, your written submission may be published as submitted. It is your responsibility to ensure that any information you do not want publicly available is withheld from your submission.
- Do not publish my submission.** I would not like my submission or my name (or organization's name) to be published. By selecting this option, your written submission will form part of the review panel's hearing record; however, it will not be made publicly available.

Please note that all written submissions provided to the review panel, including written submissions that are partially or fully excluded from being published due to failure to comply with the **Terms of Engagement for Written Submissions** in Part 6, are subject to information requests under the *Access to Information Act* and may be released in accordance with applicable legislation. Submissions released as part of such requests will not include your personal information.

Part 3: Type of submission

1. Are you making this submission: *
 - For yourself ➡ **Go to the next page.**
 - On behalf of someone else ➡ **Continue to question 2.**

2. If you are making this submission **on behalf of someone else**, do you have that person's consent to make a submission on their behalf? *

Note: You may only make a submission on someone else's behalf if you have their consent to do so.

 - Yes

Part 4: Contact information

If you are making this submission **for yourself**, please enter your name and contact information.

If you are making this submission **on behalf of someone else**, please enter that person's name and contact information.

First name *

Last name *

City/town *

Province/territory *

Email address

Phone number

Note: You must provide an email address or phone number in order to be considered for participation in an oral hearing.

If you are making a submission **on behalf of someone else**, what is that person's relationship to you? *

If you provided an email address above, would you like to receive email updates about review panels from the National Housing Council?

Yes

No

Part 5: Demographic information

In this part, you will be asked for some demographic information. Providing this information is optional, but it will help us understand how the issue (the financialization of purpose-built rental housing) affects certain groups in different ways. In no case will the information you provide in this part be published.

3. What is your gender identity?
- Woman (cisgender or trans)
 - Man (cisgender or trans)
 - Non-binary
 - Two-spirit
 - I use a different term to describe my gender (please specify)
 - Prefer not to say
4. What is your age?
- 18–24 years old
 - 25–34 years old
 - 35–44 years old
 - 45–54 years old
 - 55–64 years old
 - 65 or older
 - Prefer not to say
5. What is your total annual household income, before taxes and deductions? Please include income from work, investments, pensions and government transfers.
- Under \$15,000
 - \$15,000 to \$24,999
 - \$25,000 to \$39,999
 - \$40,000 to \$59,999
 - \$60,000 or more
 - Prefer not to say

6. Which of the following best describes your current housing situation?
- I own my home
 - I rent my home
 - I am currently experiencing homelessness (for example, couch-surfing with family or friends, living in a shelter, on the street, in an encampment, in a vehicle, or in a place not meant for living in)
 - I am living in another housing situation (please specify)
 - Prefer not to say
7. Do you identify as an Indigenous person?
- Yes ➡ Continue to question 8.
 - No ➡ Go to question 9.
 - Prefer not to say ➡ Go to question 9.
8. If you identify as an **Indigenous person**, which Indigenous group(s) do you identify with? Select all that apply.
- First Nations (Status or Non-Status)
 - Inuit/Inuk
 - Métis
 - Prefer not to say
9. Some groups face systemic barriers to adequate housing. Do you identify as any of the following? Select all that apply.
- Black (for example, Continental African, Afro-Caribbean, African Canadian)
 - Member of a racialized group
 - Woman
 - Survivor of violence
 - Single parent
 - Member of 2SLGBTQIA+ communities
 - Person with a disability
 - Person with mental health or addiction issues
 - Newcomer (recent immigrant or refugee)
 - Young adult (aged 15–29)
 - Older adult (65 years or over)
 - Veteran
 - Person living on low income and/or receiving social assistance
 - Person who has experienced or is experiencing homelessness
 - Person who has served time in a detention centre and/or prison

10. Do you have expertise in any of the following? Select all that apply.

- Architecture or design
- Community development or community services
- Economics
- Engineering
- Finance
- Health
- Housing
- Human rights
- Law
- Lived expertise/experience
- Public policy
- Urban or regional planning
- Other (please specify)

Part 6: Written submission

In this part, you will be able to share your views on the issue (the financialization of purpose-built rental housing). You may use the text box provided below to type a submission of up to 5,000 characters (about 1,000 words). If you are making a longer submission, you may attach your submission as a separate document of up to 5,000 words.

Note: See the footnote on page 1 for a description of the issue.

There is no standard format for submissions. However, the panel is especially interested in submissions that address one or more of the following questions:

- How does the financialization of purpose-built rental housing interfere with the right to adequate housing? This may include, for example, impacts on the affordability of rental housing in your community, security of tenure (including protection from unlawful eviction, harassment or threats) and the physical condition and accessibility of housing.
- What impacts does the financialization of purpose-built rental housing have on the housing system?
- How have actions or inactions by the Government of Canada contributed to the financialization of purpose-built rental housing?
- What could the Government of Canada do to address the impacts of the financialization of purpose-built rental housing and advance the progressive realization of the right to adequate housing? What would successful solutions to this issue look like?

Terms of engagement for written submissions

The purpose of a review panel hearing is to gather evidence about the systemic housing issue under review. It is not a mechanism to address individual complaints or disputes. Review panel members reserve the right, at their sole discretion, to partially or fully exclude written submissions from review panel's published hearing record if they:

- contain unnecessary personal information about yourself (for example, your home address, employment details, financial information, etc.) other than your name;
- contain information that could be used to identify a third party (that is, a person or organization other than yourself);
- contain protected or classified information of the Government of Canada;
- express or incite discrimination on the basis of race, sex, religion or sexual orientation or against any other group protected under the *Canadian Human Rights Act* or the *Canadian Charter of Rights and Freedoms*;

- contain potentially defamatory language;
- contain hateful or obscene language;
- contain threatening, violent, intimidating or harassing language;
- contain language contrary to any federal, provincial or territorial laws of Canada;
- constitute impersonation, advertising or spam;
- encourage or incite illegal activity;
- are repetitive, unintelligible or irrelevant to the issue under review;
- contain a language other than English or French; or
- do not, in the review panel's opinion, contribute to the spirit and intent of the hearing process.

Please note that any third-party reports or materials you share as part of your written submission may be subject to certain use or intellectual property (IP) restrictions. It is your responsibility to ensure that you have permission to share such materials. In submitting any third-party materials, you represent that you have the right to share such third-party materials as part of this review panel.

By making a written submission, you agree that the National Housing Council is not responsible for statements or views that are not their own, including those contained within written submissions. Written submissions will be published "as is" and the National Housing Council does not verify or confirm the accuracy of the information contained therein.

Please write your submission in the box below (maximum 5,000 characters, or about 1,000 words).

Alternatively, you may attach your submission as a separate document (maximum 5,000 words). If you are sending your submission by email, the following file types are accepted: DOC, DOCX, PDF, PPT, TXT. The maximum email size (including all attachments) is 60MB.

Please note that content beyond the word limit may not be reviewed.

If you wish to refer to supplementary materials in your submission (such as reports, data or images), we recommend doing so using links to sources that are publicly available on the internet. The next part of the form will allow you to attach a maximum of 3 documents as supplementary materials. *

Part 7: Supplementary materials

You may attach up to 3 supplementary materials, such as reports, data or images, that are relevant to your submission. These materials are optional.

While the review panel will take supplementary materials into consideration, we cannot ensure that all materials will be reviewed in full. Please ensure that any longer documents include a summary or abstract of 500 words or less. For longer documents that do not already include a summary or abstract, please attach one as a separate document.

Please note that any third-party reports or materials you share as part of your written submission may be subject to certain use or intellectual property (IP) restrictions. It is your responsibility to ensure that you have permission to share such materials. In submitting any third-party materials, you represent that you have the right to share such third-party materials as part of this review panel.

If you are sending your submission by email, the following file types are accepted: BMP, CSV, DOC, DOCX, JPEG, JPG, PDF, PNG, PPT, TXT, XLS, XLSX. The maximum email size (including all attachments) is 60MB.

Part 8: Review and submit

When you are ready, please email or mail your submission, along with any attachments, to one of the addresses on page 2.

If you make a submission by email, you will receive an email confirming receipt of your submission. If you make a submission by mail and provide a return address with your submission, you will receive a letter confirming receipt of your submission.

Some individuals and organizations that made a written submission may also be contacted to take part in an oral hearing.

After the oral hearing, the review panel will analyze all written and oral submissions and submit a report to the Minister of Housing and Diversity and Inclusion outlining its opinion on the issue, along with any recommendations for measures to address the issue.

The review panel's report will be published on the National Housing Council's website (<https://nhc-cn1.ca>).