



THE IMPACT OF FINANCIALIZATION ON TENANTS

FINDINGS FROM A NATIONAL SURVEY OF
ACORN MEMBERS

A Report for the Office of the Federal Housing
Advocate

ACORN Canada, June 2022

Office of the Federal Housing Advocate, Canadian Human Rights Commission

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This report is part of a series of reports on the financialization of housing commissioned by the Office of the Federal Housing Advocate (OFHA). The other reports in the series can be found on the OFHA website and on the Homeless Hub at homelesshub.ca/OFHA.

The opinions, findings, and conclusions or recommendations expressed in this document are those of the author and do not necessarily reflect the views of the Canadian Human Rights Commission or the Federal Housing Advocate.

Le présent document existe également en version française sous le titre, L'impact de la financiarisation sur les locataires : Résultats d'une enquête nationale auprès des membres d'ACORN. Elle est disponible sur le site du Bureau de la défenseure fédérale du logement et sur le Rond-point de l'itinérance.

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Table of Contents

| | |
|---|-----------|
| THE IMPACT OF FINANCIALIZATION ON TENANTS | 1 |
| Executive Summary | 5 |
| 1. Introduction | 8 |
| 2. Compilation of Previous ACORN Tenant Surveys..... | 10 |
| 3. Methodology..... | 11 |
| 4. Survey Findings | 13 |
| 4.1 Demographic Profile of the Respondents | 13 |
| 4.2 Duration of Tenancy, Landlord Changes, and Condition of Unit | 18 |
| 4.3 Specific Issues in the Building or Unit | 23 |
| 4.4 Above-Guideline Rent Increases: Ontario..... | 28 |
| 4.5 Reasons for Moving..... | 29 |
| 4.6 Overview of findings | 30 |
| 5. Testimonials | 31 |
| 5.1 Tracy: Ottawa, Ontario..... | 32 |
| 5.2 Kelly: Saint John, New Brunswick..... | 33 |
| 5.3 Claire: Hamilton, Ontario | 34 |
| 5.4 Trisha: Brampton, Ontario | 35 |
| 5.5 Terry: Hamilton, Ontario | 37 |
| 5.6 Sabrina: London, Ontario | 37 |
| 5.7 Diane: London, Ontario | 38 |
| 5.8 Jackie: Montréal, Quebec..... | 39 |
| 5.9 Cathy: Halifax, Nova Scotia | 39 |
| 5.10 Linn: Toronto, Ontario..... | 40 |
| 5.11 Carol: Toronto, Ontario | 41 |
| 5.12 Jeannie: Calgary, Alberta..... | 42 |
| 5.13 Martha, Surrey, BC..... | 43 |
| 5.14 Liz: Montréal, Quebec | 44 |
| 5.15 Margaret: Hamilton, Ontario | 44 |
| 5.16 Pearl: Calgary, Alberta..... | 45 |
| 5.17 Iqbal: Surrey, BC..... | 46 |
| 6. Tenant Recommendations | 47 |
| 6.1 Full Rent Control | 47 |
| 6.2 Disclosure of Property Ownership | 47 |
| 6.3 Apartment Unit Registry | 47 |
| 6.4 Landlord Licensing, Standards of Maintenance and Resisting renovictions and demovictions | 48 |
| 6.5 Rent Relief Program | 48 |
| 6.6 Disincentivizing Financialized Landlords Such as REITs by Closing the Tax Loophole in the <i>Income Tax Act</i> | 49 |
| 6.7 Non-Profit Acquisition Fund Strategy | 50 |
| 6.8 Limiting the Acquisition of Affordable Housing Stock by Financialized Landlords | 52 |
| References | 53 |
| Appendix 1: List of figures and tables..... | 54 |

List of figures 54
List of tables 55
Appendix 2: Questions from the survey56

Executive Summary

The passage of the *National Housing Strategy Act* (NHTSA) marks an important moment as, with it, for the first time, Canada recognized in domestic law the right to housing as affirmed in the international human rights law. The NHTSA provides the federal government with a mandate to develop and support rights-based housing policies to advance its commitment to progressively realize the right to housing over time. It also recognizes systemic issues that are hindering access to the right to adequate housing for many people and sets up critical accountability mechanisms to ensure that the right to housing is realized.

Among other accountability mechanisms, a key mandate of the Office of the Federal Housing Advocate (OFHA) is to assess and make recommendations to the federal government on the implementation of the right to housing across Canada, particularly with respect to disadvantaged groups, as well as to provide a meaningful role and voice to affected communities who face systemic housing issues.

As Martine August's paper in this series clearly demonstrates, the financialization of rental housing has seen a massive growth over the last few years and is worsening Canada's affordable housing crisis, affecting tens of thousands of tenants across the country. For ACORN members, this study confirms what we know from experience: that financialized landlords are violating tenants' right to housing by pursuing exploitative strategies that are solely driven by profit maximization for their investors and senior executives.

In order to further understand how financialization affects tenants, especially those tenants who are facing disproportionate barriers to housing, ACORN Canada worked with the OFHA and researchers by, first, compiling existing research focused on tenants' rights; second, undertaking a national survey of more than 600 tenant households; and third, undertaking in-depth conversations with select members and community contacts to help understand the problem anecdotally.

The findings of the survey (N=606) clearly illustrate a larger trend, which is that financialized landlords are worst on almost all counts compared to other landlords—including large (private/family-owned/corporate); small (private/family-owned); and non-profit, co-op and social housing—when it comes to providing affordable and habitable homes. As laid out by the Office of the United Nations High Commissioner of Human Rights, certain minimum conditions must be met to realize the right to adequate housing. Among others, affordable and habitable housing are key tenets that every individual must have access to. There is also clear evidence pointing to the tenants in financialized housing living under the threat of eviction, which is closely linked to their security of tenure—another important condition under the right to adequate housing.

Some of the specific highlights of the housing survey include the following:

- A higher number of tenants with financialized landlords saw their landlord/property management company change in the last five years.
- A comparatively higher proportion of respondents in financialized housing mentioned that the condition of their unit got worse when the landlord changed.
- While 67% of all respondents and those with large-private landlords said that their unit needs some or urgent repair and maintenance, the percentage of respondents goes up to 80% in case of financialized landlords.
- A higher proportion of tenants in financialized housing said that they are not satisfied with the level of cleaning and precautions taken by their landlord during the pandemic.
- A comparatively greater number of respondents living in units owned by financialized landlords reported not getting work done on time or not getting quality work done.
- Almost half of the tenants who live in units owned by financialized landlords said that their landlord or property management company does not treat them fairly and professionally. By comparison, for all respondents and for those with large private/family landlords, these percentages are lower, at 36% to 37% respectively.
- Slightly more than a third of tenants with financialized landlords feel threatened while filing a complaint with their landlord. This deeply compromises a tenant's access to justice and their security of tenure.
- Interestingly, the longer a tenant has stayed in the unit, the harder it gets for the tenant to get any repair work done, but the condition of units in financialized housing turns out to be the worst.
- A higher percentage (24%) of tenants in financialized housing who have lived more than five years reported feeling threatened when filing a complaint compared to 13% to 18% of all respondents and of those with large private/family-owned landlords respectively.
- Twenty-three percent of tenants with length of stay of more than five years living in financialized housing, compared to 11% to 16% of all respondents and those with large private/family-owned landlords, said that they never get quality work done.
- More than half of the tenants in financialized housing who have lived there more than five years said that they need some or urgent repair and maintenance. This was 31% and 40% of all respondents and of tenants with large private/family-owned landlords respectively.
- Another issue that is specifically noticeable among financialized landlords in Ontario is above guideline increases (AGIs) to rent. Nineteen percent of tenants with financialized landlords mentioned getting AGIs whereas tenants with any other type of landlord where the percentage varied between 3% and 5%.

In addition to the quantitative survey, it was critical to understand the lived experiences of tenants in financialized housing. Central to a human rights-based approach to housing is to learn from the voices of tenants whose rights are getting violated. These powerful voices are

invaluable in foregrounding the ways in which rights are getting undermined and in making meaningful policy and legislative recommendations. In the case of the financialization of housing, where there is a paucity of data, tenant voices assume special significance, taking us beyond the intellectual discourse of this topic to understanding how tenants are being impacted.

Tenant testimonials bear out in detail the ways in which financialization of housing is compromising tenants' right to adequate housing. Tenants coast to coast share a whole range of repair issues that have remained unresolved for years. On top of it, tenants reported back-to-back AGIs in Ontario as well as constant rent increases in other places. Staff turnover emerged as an issue in almost all cases, which again has a huge effect on getting repairs done. Many tenants expressed the feeling of being helpless against the powerful and wealthy landlords, due in part to the failure of the governments to hold them accountable. As one tenant aptly said, "It's an unfair fight."

The quantitative and qualitative data call for urgent actions by governments at all levels to ensure that low- and moderate-income tenants have access to adequate housing as per their human right under the *National Housing Strategy Act*. The last section of the report lays out the policy changes that the tenants would like to see.

1. Introduction

With the passage of the *National Housing Strategy Act* (NHTSA) in 2019, Canada, for the first time, recognized in domestic law the right to adequate housing as a fundamental human right, as guaranteed in the *International Covenant on Economic, Social and Cultural Rights* (ICESCR). By doing so, the NHTSA commits the government to the progressive realization of the right to housing. Importantly, it is the first legislation to specifically address systemic issues related to realizing the right to housing and provides for independent review, participatory processes, and robust accountability mechanisms, such as the National Housing Council and the Federal Housing Advocate, to ensure that one of Canada's key human rights commitments is met.

It is in this context that ACORN worked with the OFHA and research partners to better understand how the financialization of housing affects tenants' right to adequate housing. The Office of the United Nations High Commissioner for Human Rights explains what it means to realize the right to adequate housing. In addition to freedoms and entitlements, such as protection against forced eviction and equal and non-discriminatory access to housing, there are certain minimum conditions that must be met, as four walls and a roof do not alone constitute to adequate housing. Other important elements of adequate housing include security of tenure; availability of services, facilities and infrastructure; affordability; habitability; accessibility; proximity to employment opportunities, health care, schools, etc.; and cultural adequacy.

As Martine August's paper on financialization of housing clearly shows, the financialization of housing is exacerbating socio-spatial inequality and worsening Canada's rental affordability crisis. ACORN's previous surveys, as well as research targeting real estate investment trusts (REITs), also highlight how big corporate landlords, especially those who are financialized, are deeply compromising tenants' right to adequate housing.

To further investigate this phenomenon, we drew on ACORN's extensive community contacts and its members who live in financialized housing and asked them about their experiences. Specifically, ACORN investigated the impacts of financialization on low- and moderate-income tenants, especially those tenants who are facing disproportionate barriers to housing. To do this, ACORN Canada 1) compiled existing research focused on tenant rights; 2) undertook a national survey; and 3) undertook in-depth conversations with select members and community contacts to help understand the problem anecdotally.

About ACORN Canada

ACORN (Association of Community Organizations for Reform Now) Canada is a multi-issue, membership-based, community union of low- and moderate-income people with more than 140,000 members across the country. ACORN Canada started in 2004 to fill the critical gap in the community organizing landscape in the country. From the first chapter in the Toronto neighbourhood of Weston, ACORN has grown to 24+ neighbourhood chapters across nine cities in the country.

ACORN has a long and deep history of organizing in low- and moderate-income neighbourhoods, fighting and winning change through a variety of means—including door knocking; petitioning; local, regional, and national meetings (both internal and public forums); and peaceful direct actions—all building power in the process.

ACORN's proven door-to-door outreach model has had remarkable success at working with tenant communities that have higher rates of poverty, including among newcomers, racialized individuals, persons with disabilities, single parents, and isolated seniors. Door knocking enables the organizers to identify and reach out to the neighbourhoods that are most disadvantaged and understand and remove the barriers to civic engagement for individual tenants. ACORN's membership base is vastly diverse and comprises people from various disadvantaged groups including people with disabilities, low- and moderate-income people, people from racialized communities, new Canadians, single women, and gender-diverse people, among others.

The National Housing Strategy (NHS) also focuses on the housing needs of disadvantaged groups—such as women and children fleeing violence, seniors, Indigenous peoples, people with disabilities, people dealing with mental health and addiction issues, young adults, 2SLGBTQ+ people, racialized communities, people experiencing homelessness, veterans, recent immigrants, and especially refugees—as they face disproportionate barriers in realizing their right to adequate housing. Many of the groups that ACORN works with are also those that have been prioritized by the NHS.

Through direct community organizing, ACORN has been able to win millions of dollars in repairs for tenants by targeting landlords directly and has been able to address many tenant issues systematically by winning strong tenant protections at the municipal and provincial levels.

2. Compilation of Previous ACORN Tenant Surveys

ACORN Canada over the last eight years has undertaken several tenant surveys looking into the various issues tenants face in apartment buildings. While these surveys were not specifically focused on financialized landlords, it does bring forward a fact that there is a consistent problem across the country with landlords not doing repairs. In many cases, the conditions in the buildings are below the local municipal or provincial building standards. This is not exclusively a financialized landlord problem. However, as can be seen through specific work in some units managed and owned by REITS, like in Herongate in Ottawa, the financialized landlords are prioritizing profit maximization over a tenant's right to adequate housing, which includes habitability, meaning housing that is in good repair. It also highlights the massive incentives in the system that allow and encourage landlords to drive long-standing tenants out of the building, since their rent that is lower due to rent control but can be raised as high as the landlord wants after the unit is vacant.

Attached is a list of surveys and reports that ACORN has previously produced that highlight the lack of habitable rental housing in Canada.

- [ACORN Montréal: Le logement en décrépidité, 2021](#)
- [Toronto State of Repair Report, 2020](#)
- [State of Renters During COVID-19, 2020](#)
- [State of Renters During COVID, 2020—Part 2](#)
- [A State of Disrepair: Hamilton ACORN Tenant Survey, 2018](#)
- [Herongate: The Case for Rentsafe Ottawa, 2019](#)
- [Housing Horror Stories: The Tenants' Case for Landlord Licensing in Ottawa](#)
- [Nova Scotia Province-Wide Tenants Survey Report, 2017](#)
- [State of Repair: BC ACORN Tenant Survey, 2017](#)
- [Nova Scotia ACORN: Halifax Tenants Survey, 2017](#)
- [State of Repair: The Tenants' Case for Landlord Licensing in Toronto](#)
- [State of Repair: Ottawa ACORN Tenant Survey, 2016](#)

In addition to these surveys, ACORN reached out to tenants living in CAPREIT-owned units—one of Canada's biggest REITs—and it turned out that 78% are facing issues relating to repairs. The survey can be accessed [on ACORN's website](#).

3. Methodology

An online survey was drafted in both official languages and sent to ACORN members and community contacts. The survey consisted of the following sections:

Section 1—Personal information: This included aspects such as name, street address, annual individual income range, and source of income.

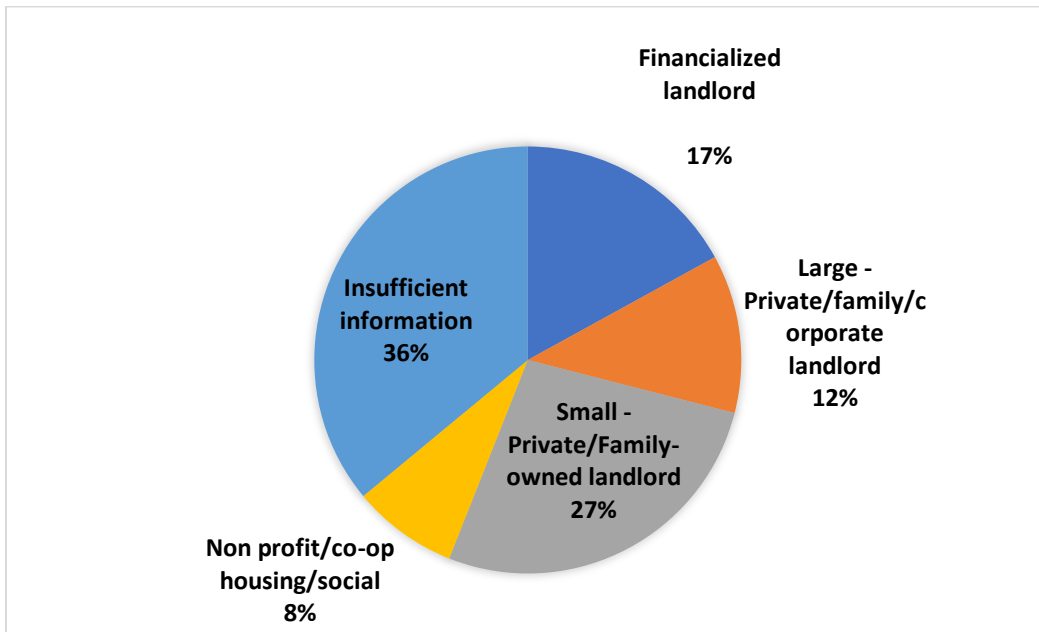
Section 2—Building/unit: In this section, tenants were asked if they know the name of their landlord and the property management company (if applicable), type of building/unit, whether the tenant gets any rent subsidy, and the amount of rent paid by the tenant per month.

Section 3—Condition of building/unit: This section included questions around change of landlord and the property management company; whether there was any change in the condition in the building or unit as a result of the change in the landlord or property management company; overall condition of the building or unit, such as if it needs repair and maintenance; upkeep and maintenance of the building or unit during COVID; issues tenants face in the common areas and in the unit; if the landlord treats them fairly and professionally; if they get quality work done; and if they feel threatened if they make a complaint to the landlord.

Section 4—Rent increases: This section was drafted according to whether the province has any form of rent control. Provinces such as Alberta, Nova Scotia and New Brunswick were grouped under one section as they don't have rent control (Nova Scotia has set a temporary rent cap). Ontario and BC were put in separate sections given different rules around rent control in the two provinces.

Section 5—Evictions: This section asked if tenants were in rent debt, whether they got any assistance from their landlord in case they were in rent debt, and, if they were evicted in the last five years, the reason for their eviction.

Figure 1: Type of Landlord



A total of 606 renters responded to the survey across all landlord types. However, out of 606 respondents, it was only possible to locate information about the landlord for a total of 385 respondents. This was a key challenge encountered in the survey. Hence, for the rest of the data where either the address that was provided was not complete or it was not possible to identify the landlord, a separate category called “insufficient information” was created.

For analysis, those landlords who were identified were categorized into the following categories:

1. Financialized landlord
2. Large landlord (private/family-owned/corporate)
3. Small landlord-(private/family-owned)
4. Non-profit/co-op housing/social housing

4. Survey Findings

This section discusses the key findings that emerged from the survey.

4.1 Demographic Profile of the Respondents

Annual Individual Income Range

Respondents were asked to select their average annual income range. The majority of the respondents (70%) reported their average annual income was below \$30,000. The income profile of tenants in financialized housing did not differ significantly in comparison to the rest of respondents.

Figure 2: Average Annual Individual Income Range—All Respondents

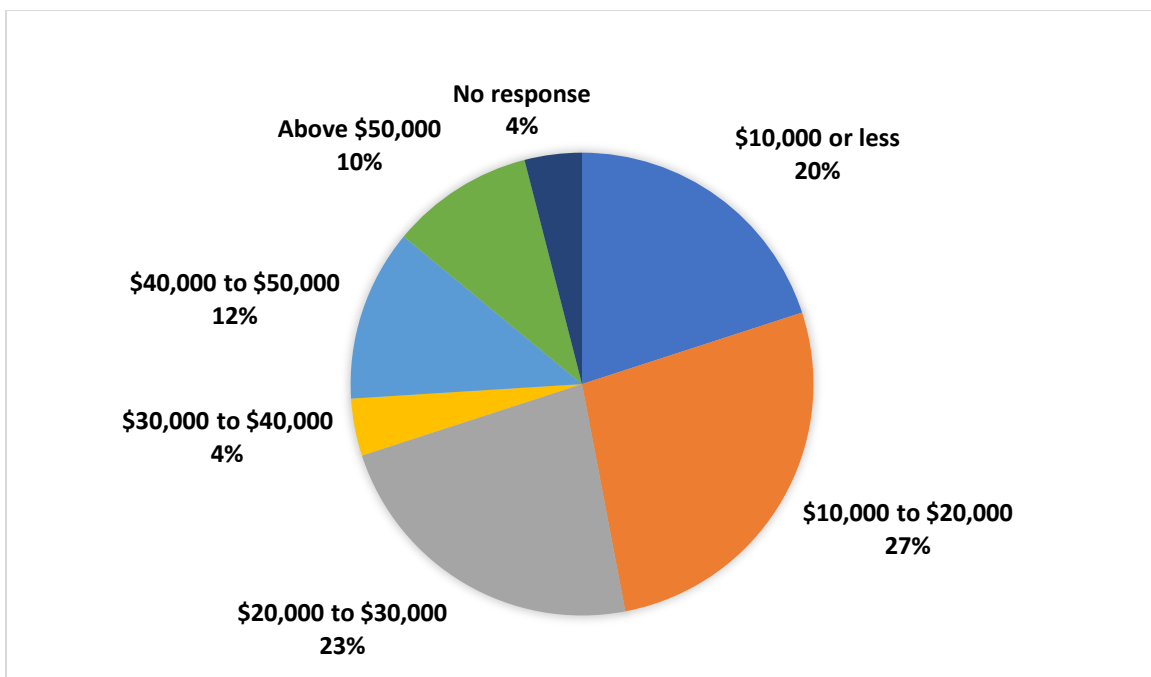


Table 1: Annual Individual Income Range

| Annual Income range | All Respondents (N=606) | Financialized Landlords (N=103) |
|----------------------|----------------------------|------------------------------------|
| \$10,000 or less | 20% | 19% |
| \$10,000 to \$20,000 | 27% | 25% |
| \$20,000 to \$30,000 | 23% | 20% |
| \$30,000 to \$40,000 | 4% | 2% |
| \$40,000 to \$50,000 | 12% | 20% |
| Above \$50,000 | 10% | 8% |
| No response | 4% | 5% |

Source of income

- For all respondents, regardless of the category of the landlord, 36% mentioned employment as their source of income.
- Eighteen percent of the respondents are retired.
- Thirteen percent of the respondents are on disability assistance, 5% are on social assistance.
- A negligible percentage of respondents reported employment insurance as their source of income.
- Looking at data for tenants in financialized housing, almost half of tenants in financialized housing reported employment income as their source of income as compared to one third of all respondents. Further, higher proportion of tenants in financialized housing reported being on social assistance.

Figure 3: Source of Income—All Respondents

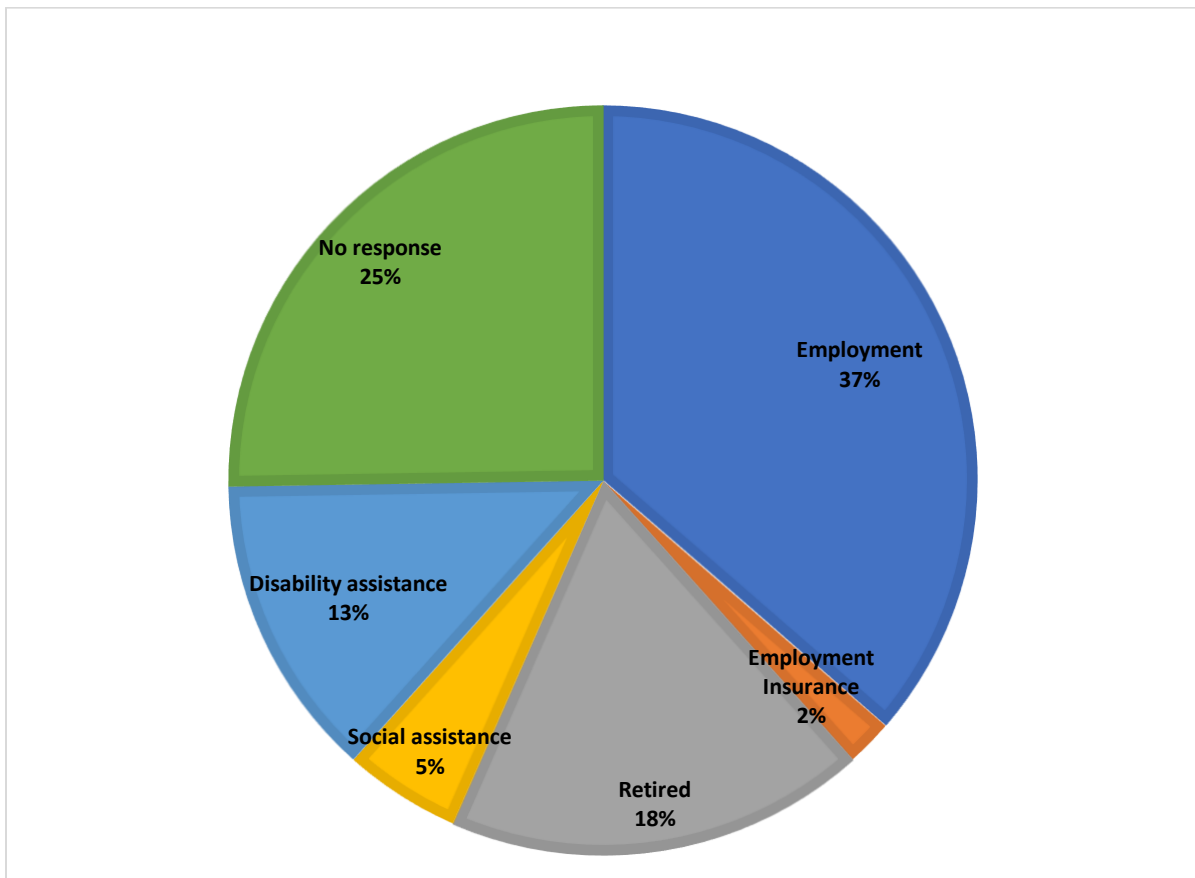


Table 2: Source of Income

| Income Source | All Respondents (N=606) | Financialized Landlords (N=103) |
|-----------------------|----------------------------|------------------------------------|
| Employment | 36% | 48% |
| Employment Insurance | 2% | 3% |
| Retired | 18% | 20% |
| Social assistance | 5% | 10% |
| Disability assistance | 13% | 11% |
| No response | 26% | 9% |

Gender Identity

Respondents were asked to type their gender identity. Of those who responded, 46% identified themselves as female and 22% as male. A small proportion of respondents identified themselves as non-binary people.

Table 3: Gender Identity

| Gender Identity | All Respondents |
|-----------------|-----------------|
| Female | 46% |
| Male | 22% |
| Trans | 0% |
| Non-binary | 2% |
| No gender | 0% |
| No response | 30% |

In this section, respondents were also asked about their racial identity. Since very few people responded to the question, the numbers do not reflect the true picture of the profile of tenants. A majority of ACORN members are low-to-moderate income tenants who are low-wage workers, the precariously employed, racialized people, seniors, people with disabilities, single women.

Average Monthly Rent

Tenants of financialized landlords were more likely to pay higher rents than those in other units or buildings. As the figure shows, while 47% of all respondents mentioned paying monthly rent below \$999, the proportion goes down to 33% for tenants living in units owned by financialized landlords. In fact, the percentages completely reverse when the monthly rent between \$1,000 and \$1,500 is considered. Forty-seven percent of respondents in financialized housing state paying a monthly rent between \$1,000 and \$1,500, as compared to 33% for the rest of the respondents. Not much difference is noticeable for those paying monthly rent of \$1,500 and above.

Figure 4: Monthly Rent

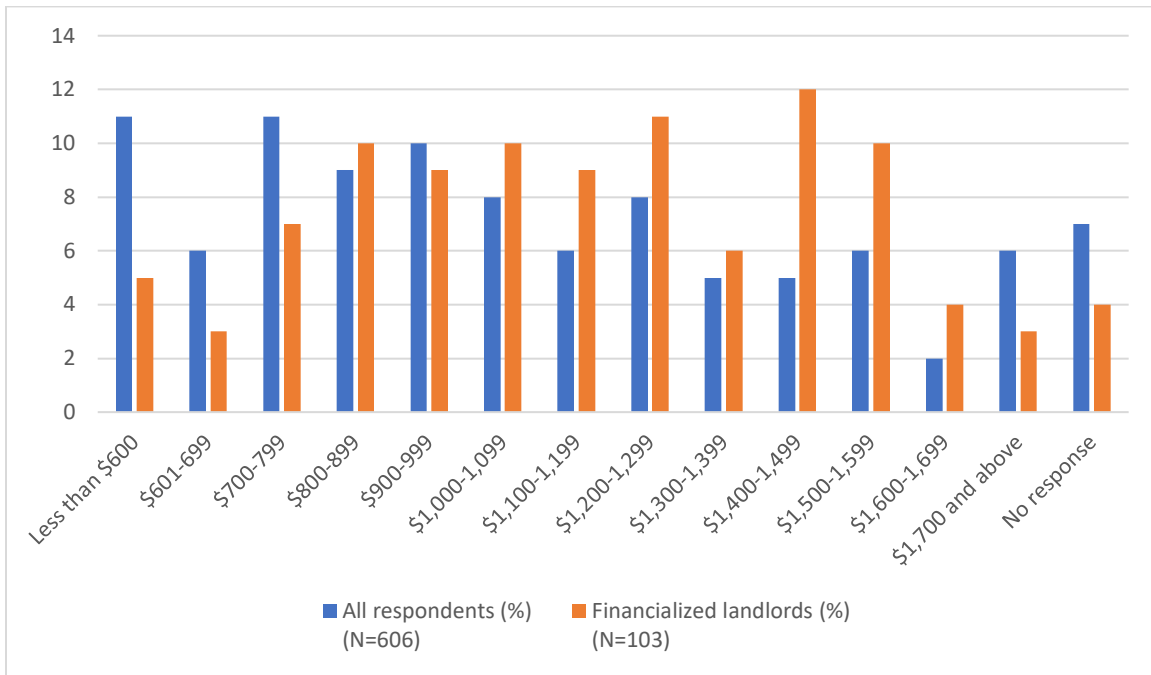


Table 4: Monthly Rent

| Monthly Rent | All Respondents (%) (N=606) | Financialized Landlords (%) (N=103) | Large Landlords (Private/Family-owned/Corporate) (%) (N=72) |
|-------------------|-----------------------------|-------------------------------------|---|
| Less than \$600 | 11 | 5 | 3 |
| \$600–699 | 6 | 3 | 3 |
| \$700–799 | 11 | 7 | 16 |
| \$800–899 | 9 | 10 | 11 |
| \$900–999 | 10 | 9 | 3 |
| \$1,000–1,099 | 8 | 10 | 12 |
| \$1,100–1,199 | 6 | 9 | 11 |
| \$1,200–1,299 | 8 | 11 | 8 |
| \$1,300–1,399 | 5 | 6 | 8 |
| \$1,400–1,499 | 5 | 12 | 7 |
| \$1,500–1,599 | 6 | 10 | 10 |
| \$1,600–1,699 | 2 | 4 | 4 |
| \$1,700 and above | 6 | 3 | 7 |
| No response | 7 | 4 | 1 |

Type of Rental Unit

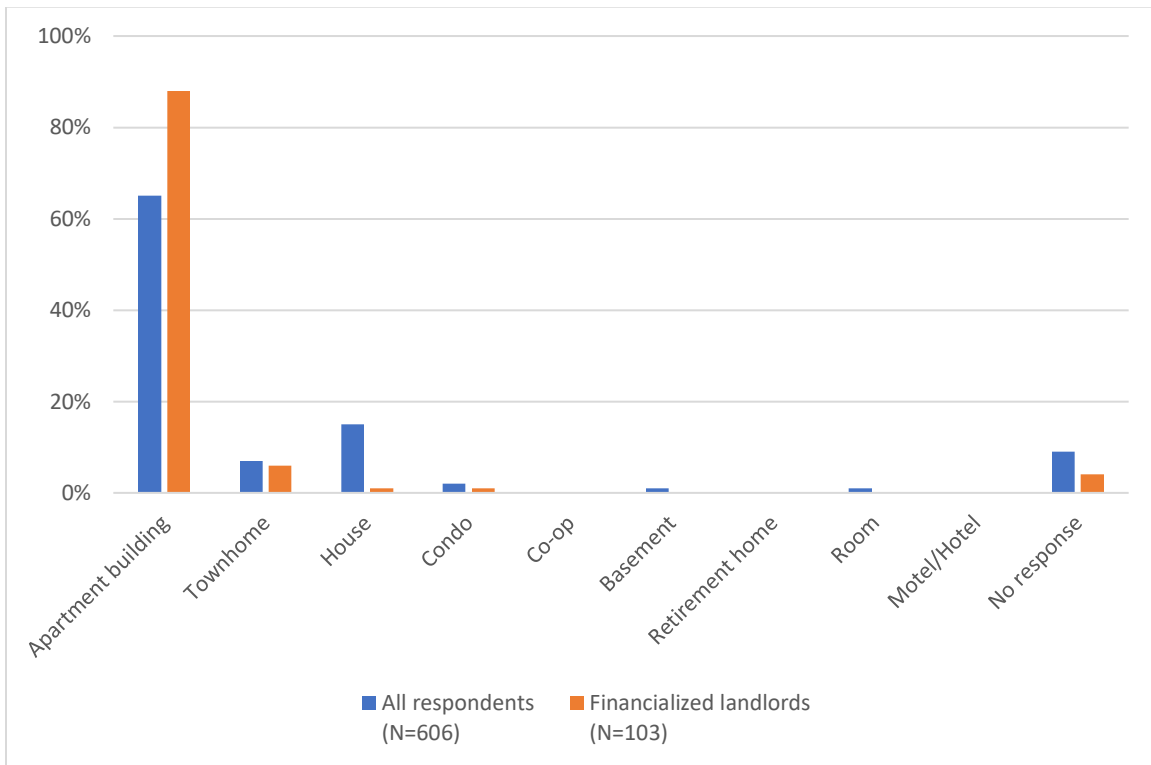
With respect to the type of rental unit, tenants in financialized housing are more likely to be in an apartment building and much less likely to be living in a house than the rest of the tenants. A

whopping majority—close to 90%—of the tenants in financialized housing reported living in an apartment building compared to 65% of tenants overall who responded to the survey. A negligible proportion of tenants with units owned by financialized housing reported living in a house as compared to 15% of the total respondents. There was no major difference with respect to type of landlord among tenants reporting living in townhomes.

Table 5: Type of Rental Unit

| Rental Unit Type | All Respondents (N=606) | Financialized Landlords (N=103) | Large Landlords (private/family-owned) (N=72) |
|--------------------|-------------------------|---------------------------------|---|
| Apartment building | 65% | 88% | 88% |
| Townhome | 7% | 6% | 10% |
| House | 15% | 1% | 1% |
| Condo | 2% | 1% | 0% |
| Co-op | 0% | 0% | 0% |
| Basement | 1% | 0% | 0% |
| Retirement home | 0% | 0% | 0% |
| Room | 1% | 0% | 0% |
| Motel/Hotel | 0% | 0% | 0% |
| No response | 9% | 4% | 1% |

Figure 5: Type of Rental Unit



4.2 Duration of Tenancy, Landlord Changes, and Condition of Unit

Duration of Tenancy

Respondents were asked how long they have lived in their current unit. There is no significant difference with respect to length of stay for tenants in financialized housing and those with other types of landlords. With respect to tenants with financialized landlords, 26% of the respondents reported that they lived in the unit for 1 to 4 years; 29% of the respondents said that they lived in the unit for five to nine years; 12% said that they have lived in the unit for 10 to 14 years. One in ten respondents reported living in the unit for more than 15 years or less than a year.

Figure 6: Financialized Landlords: Duration of Stay in the Unit

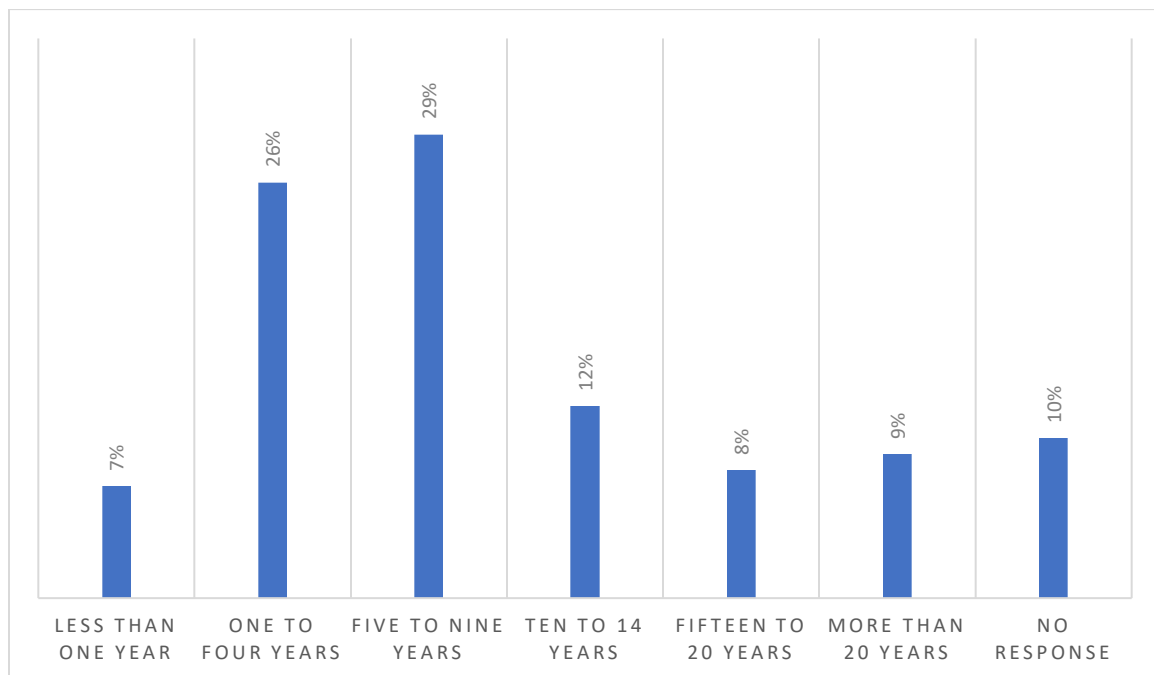


Table 6: Duration of Stay in the Unit

| | All respondents (N=606) | Financialized landlords (N=103) | Large landlords (private/family-owned) (N=72) |
|---------------------|-------------------------|---------------------------------|---|
| Less than one year | 12% | 7% | 12% |
| One to four years | 29% | 26% | 23% |
| Five to nine years | 18% | 29% | 23% |
| Ten to 14 years | 10% | 12% | 15% |
| Fifteen to 20 years | 6% | 8% | 7% |
| More than 20 years | 7% | 9% | 12% |
| No response | 18% | 10% | 7% |

Change in the Landlord or Property Management Company in the Last Five Years

Respondents were asked if they saw their landlord/property management company change in the last five years and if the condition of their unit got worse with the change in the landlord.

- Thirty-seven percent of tenants with financialized landlords said that they saw their landlord change in the last five years. As compared to this, a lower proportion of respondents (26%) with large landlords (private/family-owned) saw their landlord change in the last five years.
- Similarly, 36% of tenants with financialized landlords said that they saw their property management company change in the last five years, while for those with large landlords (private/family-owned), this percentage was lower at 23%.
- In the case of tenants with financialized landlords, a comparatively higher proportion of respondents mentioned that the condition of their unit got worse when the landlord changed.

Figure 7: Percentage of Tenants Who Have Seen Their Landlord Change in the Last Five Years

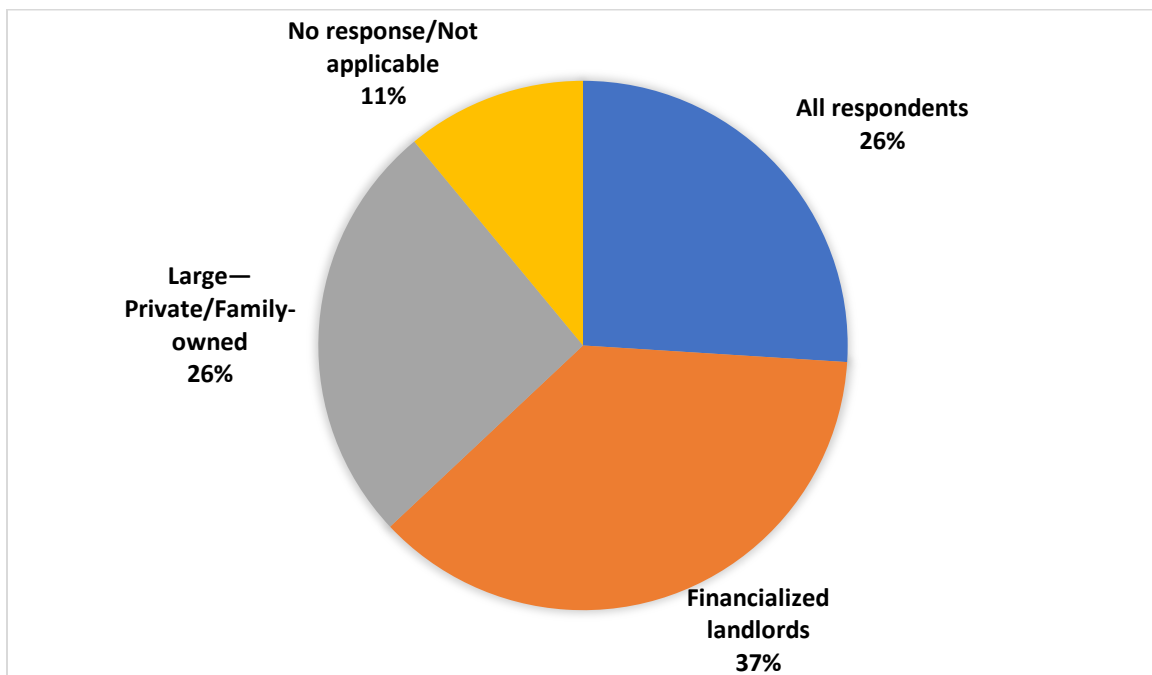


Figure 8: Percentage of Tenants Who Have Seen Their Property Management Company Change in the Last Five Years

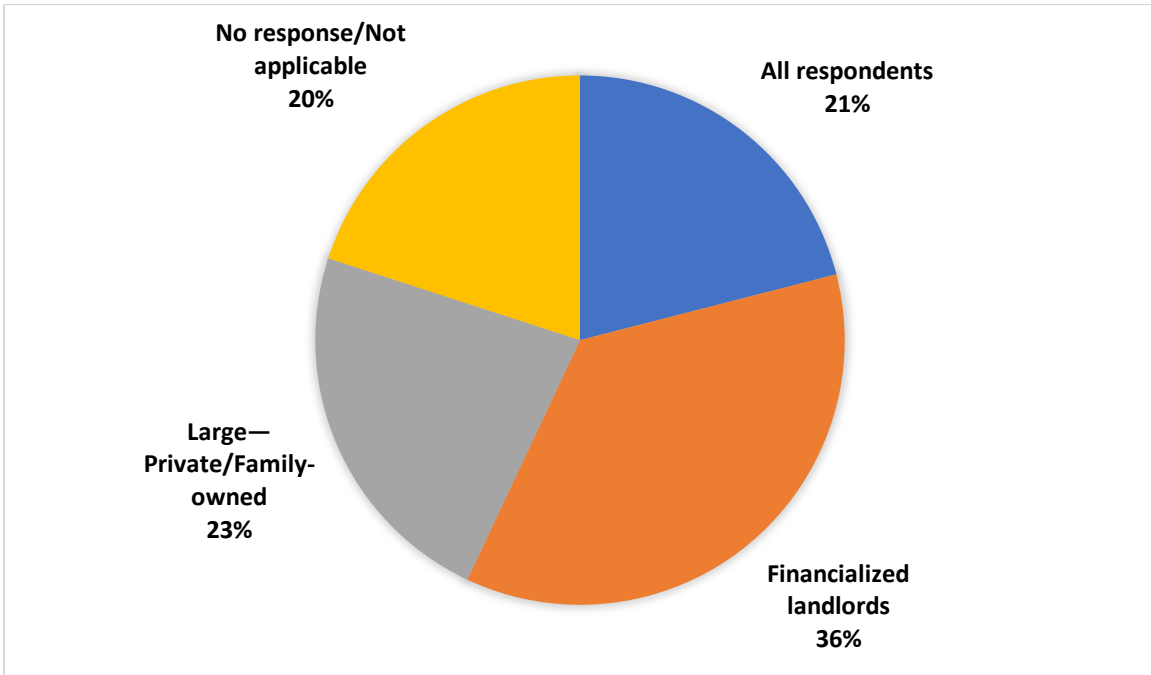
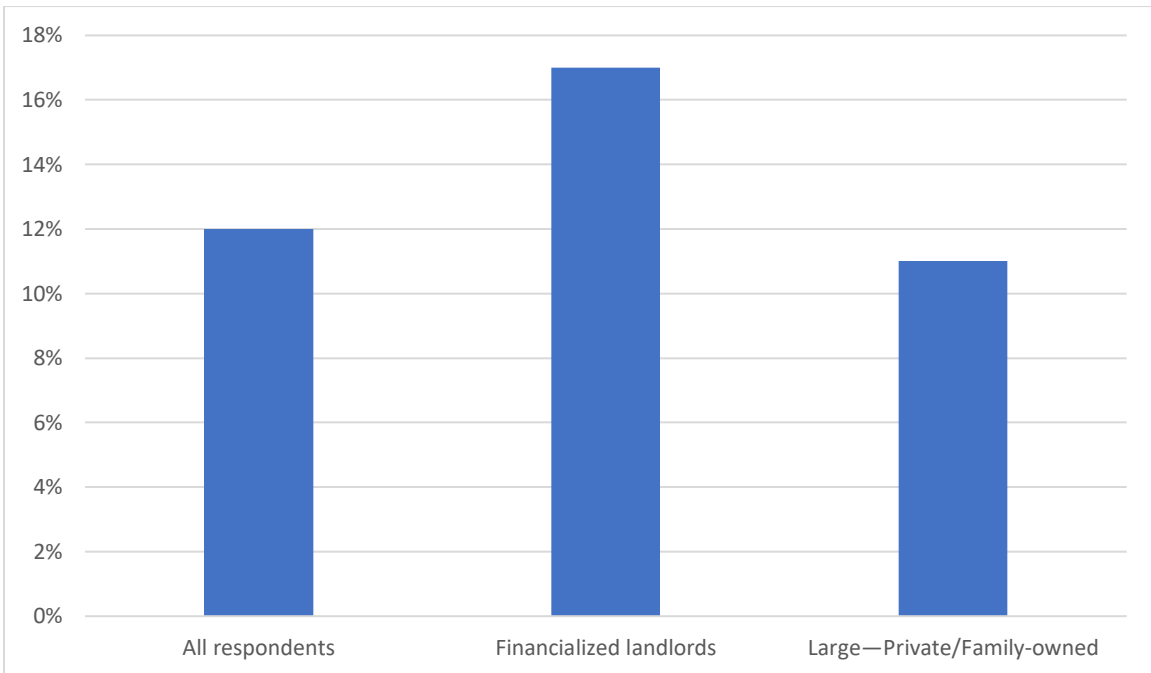


Figure 9: Percentage of Tenants Who Saw the Unit's Condition Get Worse When the Landlord Changed



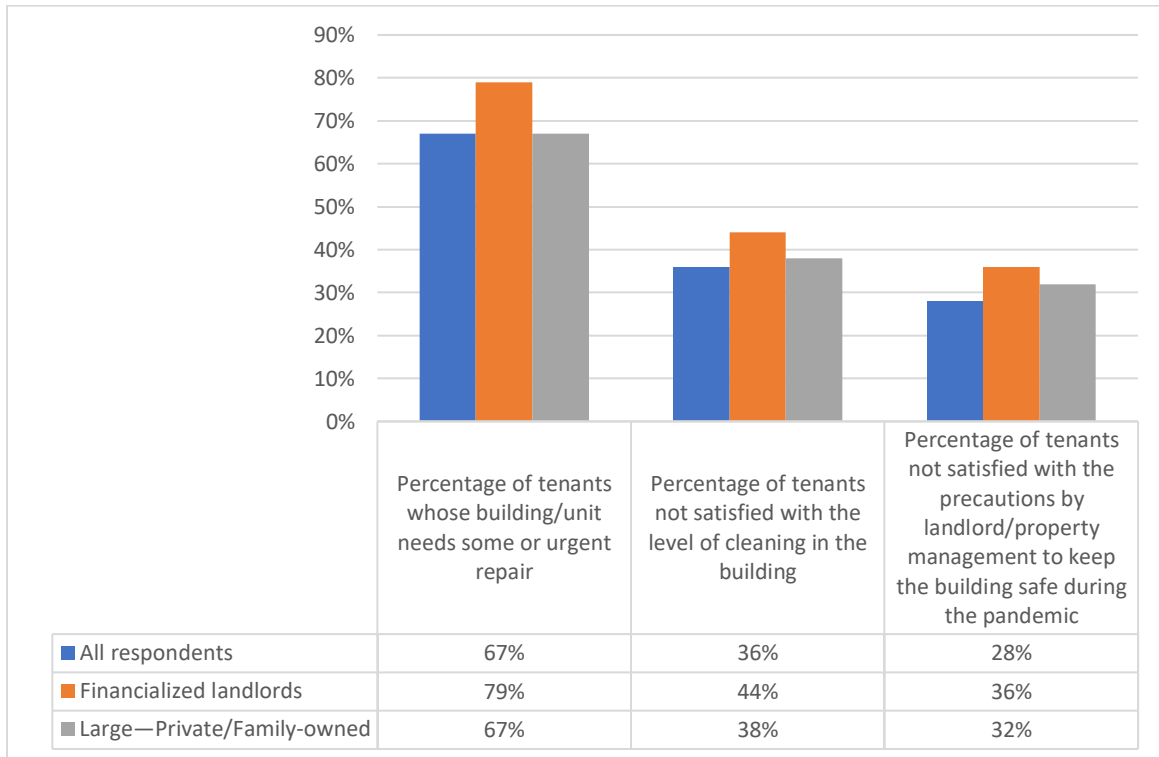
Condition of the Building or Unit

This section focused on the condition of the building or unit. As the data suggests, there is a clear trend emerging: tenants in financialized housing are worse off than other tenants. Whether it be the extent of repair and maintenance required, the level of cleaning during the pandemic, getting repair work done in time, getting quality work done, feeling threatened if they file a complaint, the landlord or management treating tenants fairly and professionally, or the likelihood of tenants who have stayed more than five years and facing repair issues. Across the board, financialized landlords fare the worst.

With respect to whether tenants needed some or urgent maintenance, while 67% of all respondents and those with large (private/family/corporate) landlords said that their unit needs some or urgent repair and maintenance, the percentage of respondents goes up to 80% in the case of tenants in financialized housing.

Again, a comparatively higher proportion of tenants (44%) in financialized housing aren't satisfied with the level of cleaning in their building and 36% aren't satisfied with the precautions that their landlord or property management company is taking to keep the building safe during the pandemic. These figures are 36% and 28% respectively for all respondents and 38% and 32% for tenants with large (private/family-owned/corporate) landlords.

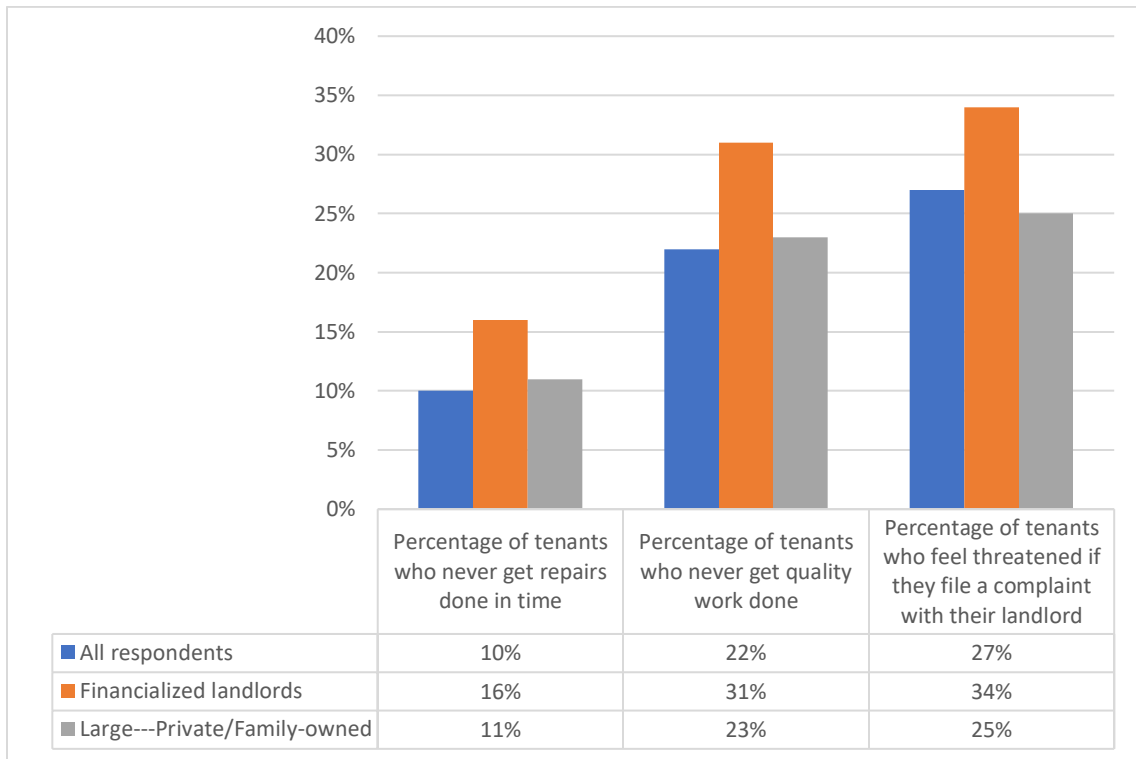
Figure 10: Condition of the Building or Unit



Repair Requests

Tenants were asked if they get work done in time. A comparatively greater number of respondents living in units owned by financialized landlords reported not getting work done in time. With respect to quality work, a much larger proportion of tenants in financialized housing said that they don't get quality repair work done as compared to all respondents or large private/family-owned landlords. Quality work is defined as work that is done to the satisfaction of the tenant and does not call for repeated intervention by the landlord once the repair work is complete.

Figure 11: Getting Repair Work Done

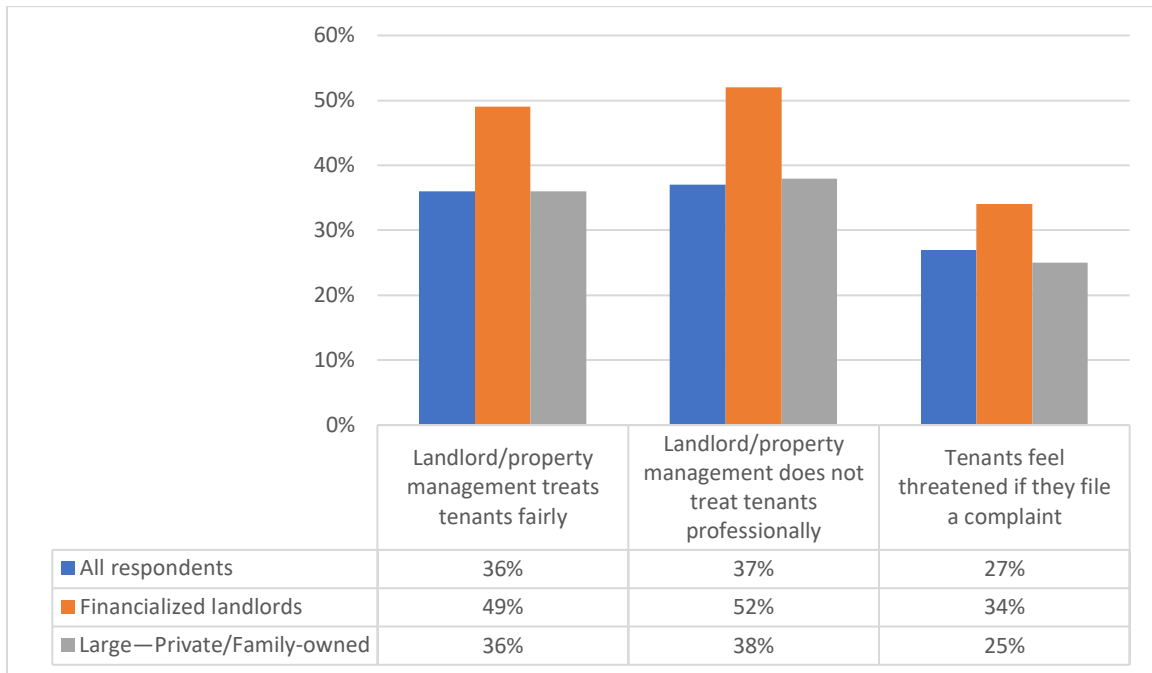


Treatment by Landlord

Tenants were asked if they felt threatened while filing a complaint with their landlord. Slightly more than a third of respondents feel threatened if they file a complaint with their financialized landlords, as compared to 27% of all respondents.

Almost half of the tenants who live in units owned by financialized landlords said that their landlord or property management company does not treat them fairly and professionally. For both all respondents and tenants with large landlords (private/family/corporate), these percentages are lower at 36–37%. While it is difficult to say exactly how tenants understood “fair and professional,” the data does show that higher proportion of tenants in financialized housing feel they are being treated unfairly or are not dealt with in a professional manner.

Figure 12: Percentage of Tenants whose Landlords Treat Them Fairly or Professionally and Who Feel Threatened if They Complain



4.3 Specific Issues in the Building or Unit

Respondents were asked to mark the specific issues that they are facing in the common areas and in their unit.

Problems in the Building

Out of the long list of issues that the tenants were given, there are some that stand out particularly in the case of financialized landlords. Tenants who live in financialized housing are much more likely to face pest problems than tenants with other landlords. Forty-three percent of tenants in financialized housing reported roaches or other bugs in the building. This percentage was far less for all other tenants at 22%. Again, 22% of tenants in financialized housing said that they had mice or rats in the building as compared to 14% of the rest of the tenants. This is a serious issue that grossly undermines tenants’ right to habitable homes. Some other issues that stand out particularly for tenants in financialized housing include unclean hallway carpets, lack of security, front door not locked, dirty stairwells and elevators, and potholes or cracks in parking area or driveway. Further, in addition to dirty elevators, the issue was combined with elevators not functioning, which is a major barrier to accessible housing.

Figure 13: Problems in the Building

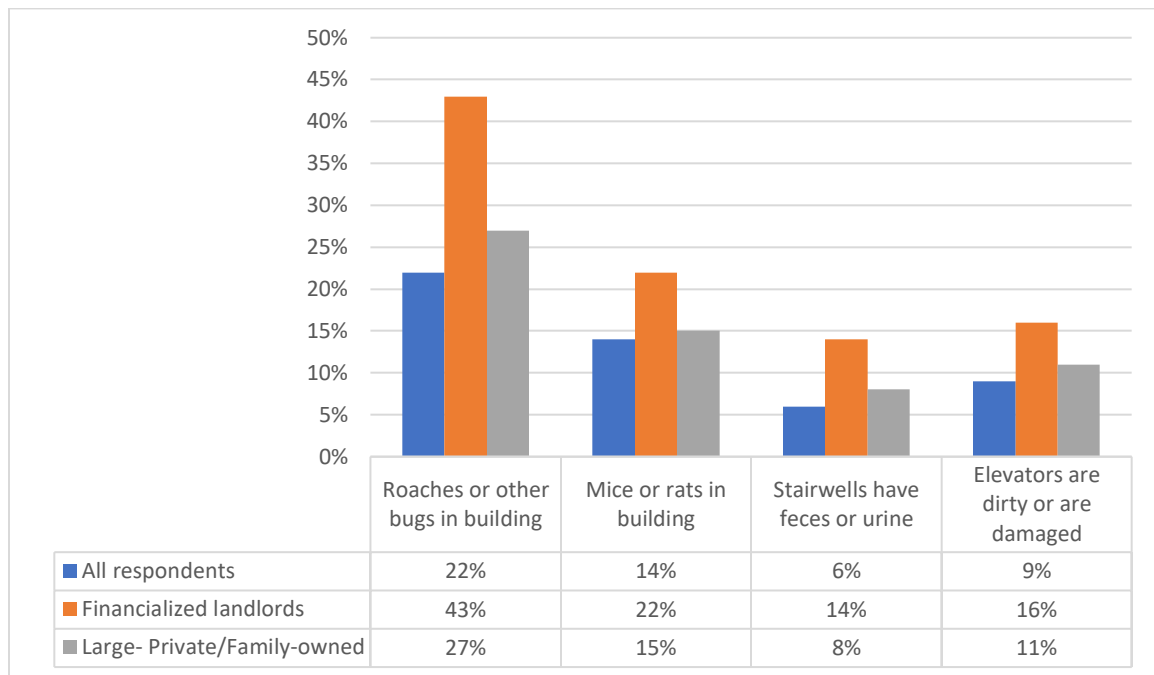


Table 7: Problems in the Building

| Type of Problem | All respondents (N=606) | Financialized landlords (N=103) | Large landlords (private/family-owned) (N=72) |
|---|-------------------------|---------------------------------|---|
| Roaches or other bugs in building | 22% | 43% | 27% |
| Mice or rats in building | 14% | 22% | 15% |
| Hallway or lobby carpets do not get cleaned | 15% | 25% | 22% |
| Front door does not lock or is often unlocked | 9% | 20% | 18% |
| Parking area or driveway has potholes or cracked concrete | 10% | 18% | 12% |
| Stairwells have feces or urine | 6% | 14% | 8% |
| Elevators are dirty or are damaged | 9% | 16% | 11% |

Problems in the Unit

In addition to problems in the building, tenants were asked to select issues that they have in their unit. It is clear from the graph that there are certain aspects on which financialized landlords fare worst. These include cockroaches in the unit, out-of-date appliances, lack of water pressure and tenants reporting too hot in summer and too cold in winter.

Figure 14: Problems in the Unit

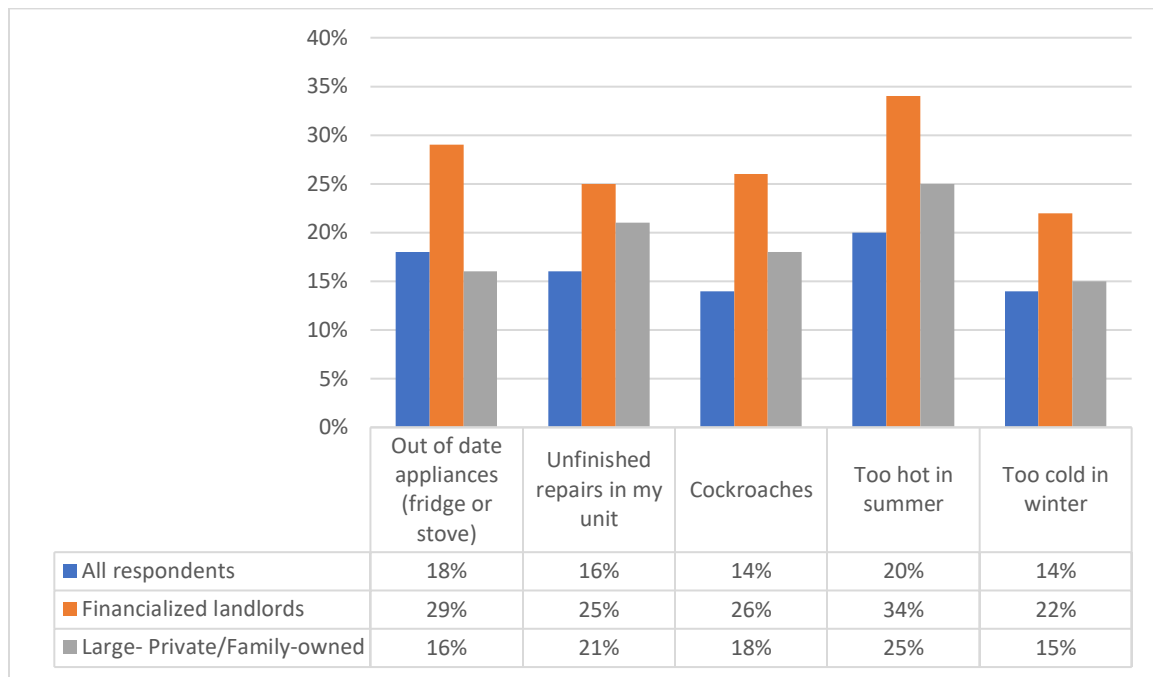


Table 8: Problems in the Unit

| Type of Problem | All respondents | Financialized landlords | Large landlord (private/family-owned) |
|---|-----------------|-------------------------|---------------------------------------|
| Peeling paint on walls or ceiling | 17% | 25% | 23% |
| Holes or cracks in walls or ceiling | 18% | 25% | 21% |
| Ventilation problems in bathroom or kitchen | 22% | 32% | 29% |
| Out-of-date appliances (fridge or stove) | 18% | 29% | 16% |
| Unfinished repairs | 16% | 25% | 21% |
| Cockroaches | 14% | 26% | 18% |
| Lack of water pressure | 9% | 15% | 11% |
| Too hot in summer | 20% | 34% | 25% |
| Too cold in winter | 14% | 22% | 15% |

Length of Stay in the Unit and the Condition of the Unit

Data was analyzed to understand if the length of stay has any relation with the following variables:

- The tenant feeling threatened while filing a complaint with the landlord.
- The tenant not getting repair work done to their satisfaction or at a level such that it does not require repeated interventions when complete.
- The unit needing some or urgent repair and maintenance.

As the findings illustrate, regardless of the type of the landlord, a higher number of tenants who have lived more than five years in the building reported feeling threatened filing a complaint, never getting quality repair work done or their unit requiring some or urgent repairs and maintenance. However, when a comparison is made in relation to the type of the landlord, tenants living more than five years in financialized housing are likely to face worse issues.

Twenty-eight percent of tenants in financialized housing who have lived there more than five years reported feeling threatened if they file a complaint, whereas only 17-20% do among all respondents and among those with a large landlord (private/family-owned).

Figure 15: Percentage of Tenants Who Feel Threatened if They File a Complaint with their Landlord, by Number of Years Lived in the Unit

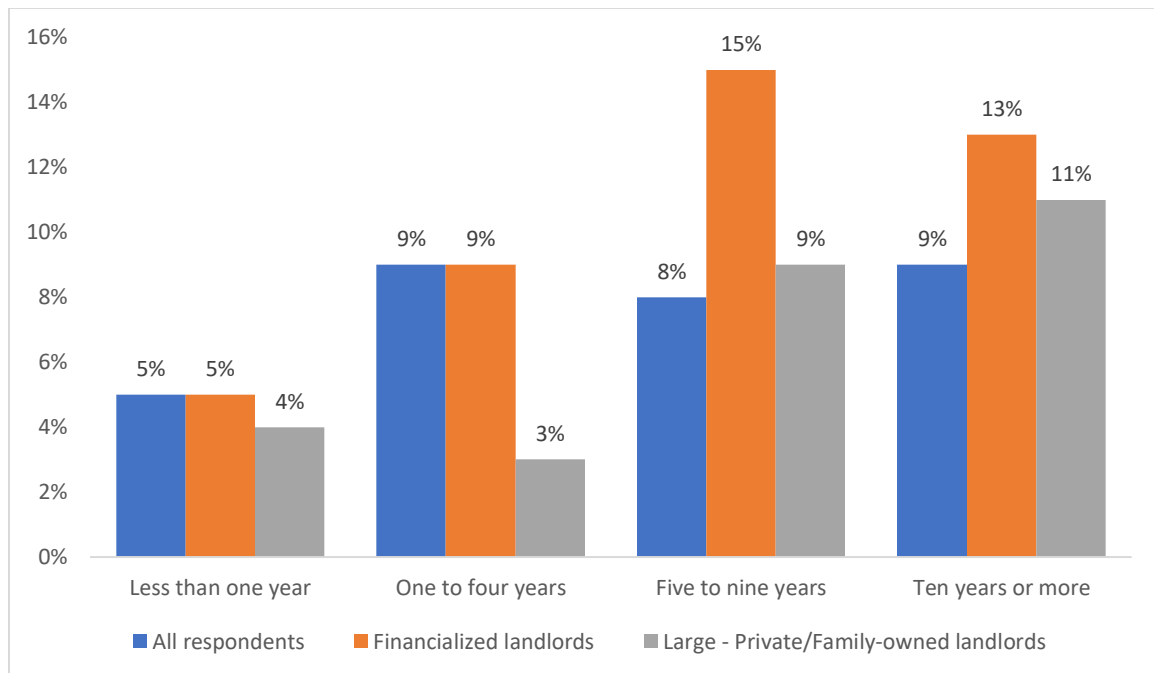


Table 9: Percentage of Tenants Who Feel Threatened if They File a Complaint with their Landlord, by Length of Stay in the Unit

| Duration of stay | All respondents | Financialized landlords | Large landlords (private/family-owned) |
|--------------------|-----------------|-------------------------|--|
| Less than one year | 5% | 5% | 4% |
| One to four years | 9% | 9% | 3% |
| Five to nine years | 8% | 15% | 9% |
| Ten years or more | 9% | 13% | 11% |

The second aspect which was analyzed in relation to the duration of stay was the percentage of tenants who never get quality work done. Twenty-seven percent of tenants in financialized

housing whose length of stay is more than five years living in financialized housing said they never get quality work done, compared to 17–20% of all respondents and those with a large landlord (private/family-owned).

Figure 16: Percentage of Tenants Who Never Get Quality Work Done, by Number of Years Lived in the Unit

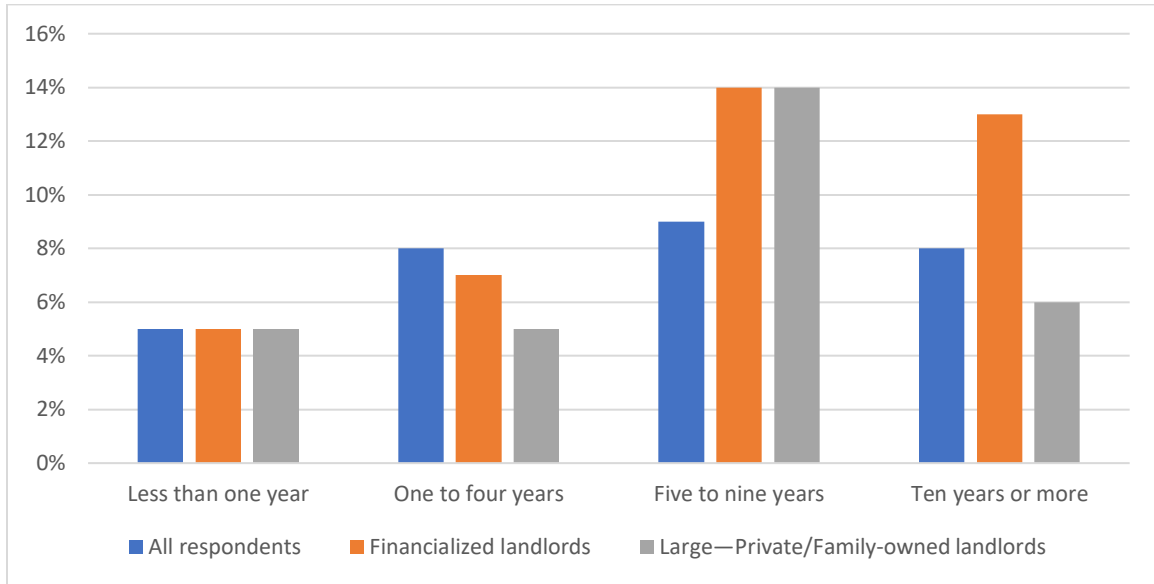


Table 10: Percentage of Tenants who Never Get Quality Work Done, by Length of Stay in the Unit

| Duration of stay | All respondents | Financialized landlords | Large—Private/Family-owned landlords |
|--------------------|-----------------|-------------------------|--------------------------------------|
| Less than one year | 5% | 5% | 5% |
| One to four years | 8% | 7% | 5% |
| Five to nine years | 9% | 14% | 14% |
| Ten years or more | 8% | 13% | 6% |

Lastly, the data on length of stay was analyzed in relation to whether the unit needs some or urgent repair and maintenance. The figures are almost double for tenants whose length of stay in the unit is more than five years. Financialized landlords fare worst, with half of the tenants in financialized housing reporting some or urgent repairs and maintenance needed, as compared to 31% and 40% of all respondents and of those in units owned by large landlords (private/family-owned) respectively.

Figure 17: Number of Tenants Whose Units Need Some or Urgent Repairs, by Number of Years Lived in the Unit

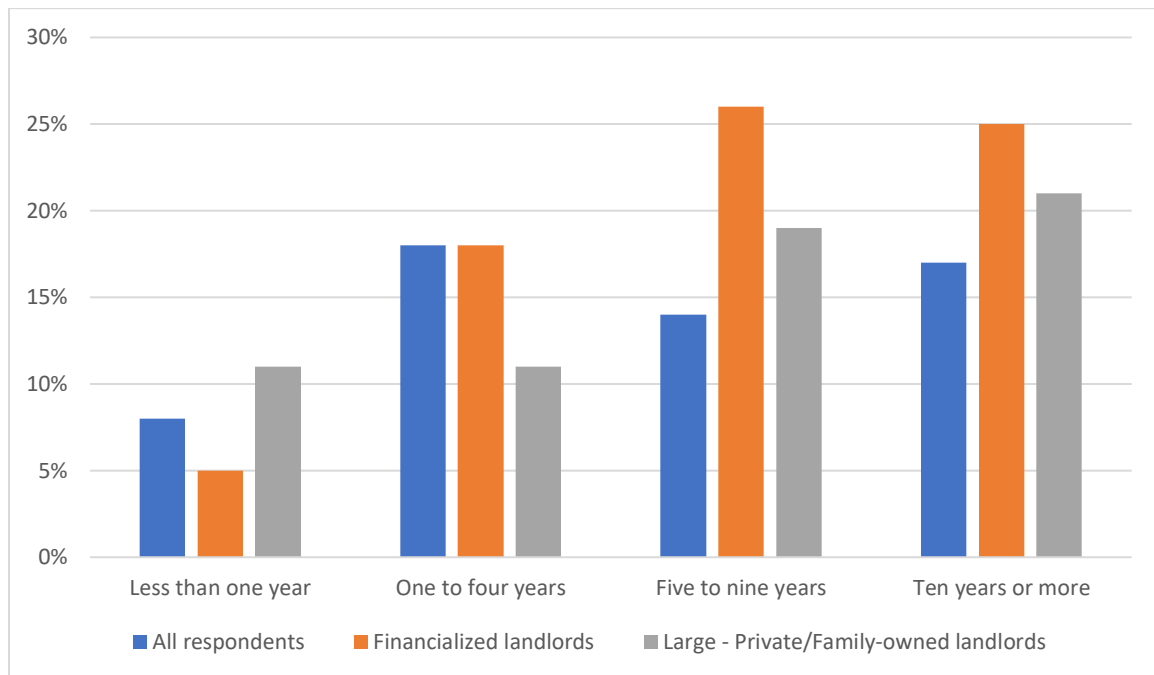


Table 11: Needs Some and Urgent Repair and Maintenance by Length of Stay in the Unit

| Duration of stay | All respondents (N=606) | Financialized landlords (N=103) | Large—Private/Family-owned landlords (N=72) |
|--------------------|-------------------------|---------------------------------|---|
| Less than one year | 8% | 5% | 11% |
| One to four years | 18% | 18% | 11% |
| Five to nine years | 14% | 26% | 19% |
| Ten years or more | 17% | 25% | 21% |

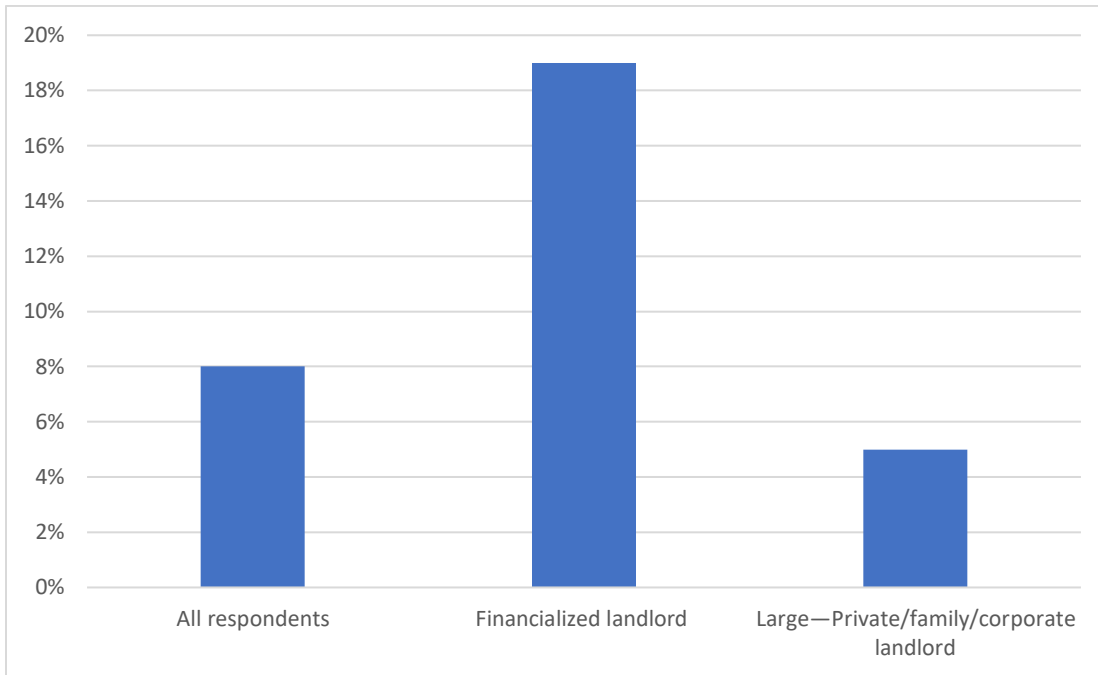
4.4 Above-Guideline Rent Increases: Ontario

In Ontario, except for those that are newly built or were occupied post November 2018, apartment buildings are under rent control guidelines. This means that the landlords are allowed to raise the rent each year within the provincial guideline decided by the province. However, for certain reasons, such as major capital improvements or a change in property taxes, landlords can raise the rent above the rent control guidelines. Known as above-guideline rent increases, or AGIs, these have become a common tool that landlords use to raise the rent.

Last year, due to the pandemic, the provincial government introduced legislation to freeze the rent increase. However, AGIs were still allowed.

Interestingly, for tenants living in financialized units, 19% of the respondents in Ontario mentioned getting an AGI in 2020. As compared to this, only 5–8% of tenants living in units owned by other landlords reported getting AGIs. This corroborates with the findings of the tenant survey that ACORN did last year when 18% of respondents with financialized landlords experienced getting AGIs.

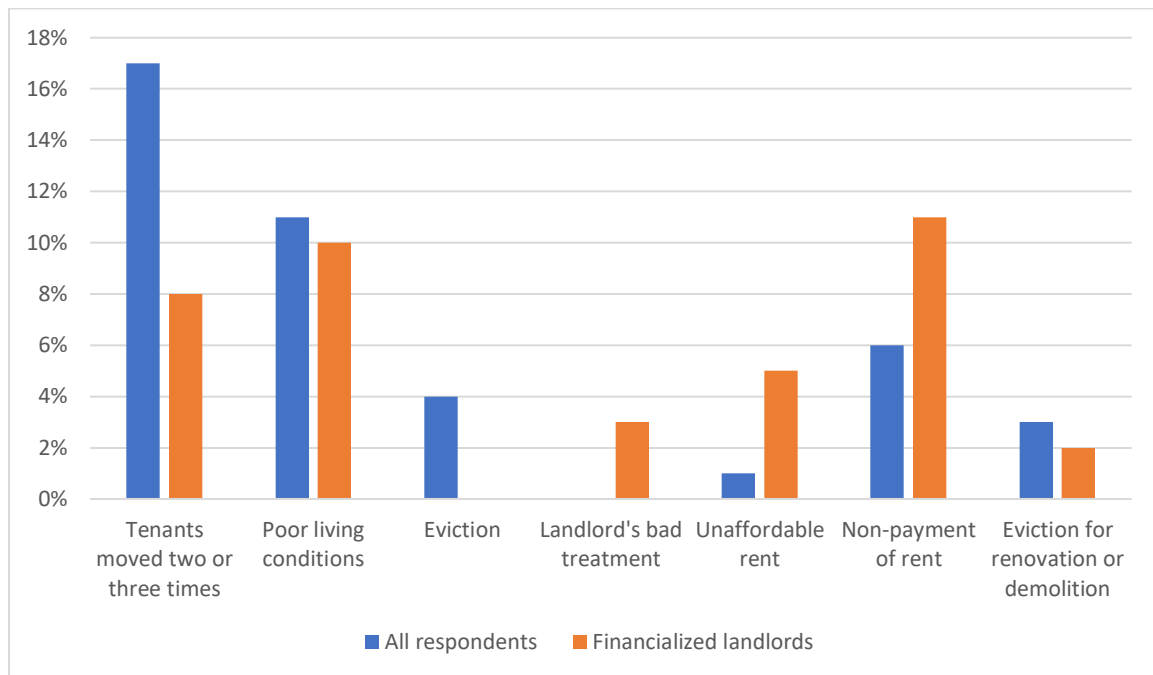
Figure 18: AGIs in Ontario



4.5 Reasons for Moving

Respondents were asked if they had to move in the last five years from their unit (current or previous) and for what reason. This is what emerged for tenants living in units owned by financialized landlords:

Figure 19: Reasons for Moving in the Last Five Years



- Eight percent of respondents mentioned they had to move two or three times.
- One in ten tenants had to move due to poor living conditions.
- Eleven percent of tenants said that they had got an eviction notice due to non-payment of rent. This was much higher than all respondents.
- Again, a larger number of tenants in financialized housing reported moving out due to unaffordable rent.
- Five percent of tenants moved because of unaffordable rent.

4.6 Overview of findings

The findings of the survey clearly illustrate a larger trend, which is that financialized landlords fare worst in almost all counts when it comes to providing affordable and habitable homes for tenants. As laid out by the Office of the United Nations High Commissioner for Human Rights, certain minimum conditions must be met to realize the right to adequate housing. Among others, affordable and habitable housing are key tenets that everyone must have access to. There is also clear evidence pointing to tenants in financialized housing living under the threat of eviction, which is closely linked to their security of tenure—another important condition under the right to adequate housing. The fact that long-standing tenants (those who have lived in the unit for more than five years) are more likely to live in uninhabitable housing (especially when their landlord is financialized) raises serious concerns. Further, with respect to rent increases, the trend is noteworthy in Ontario where financialized landlords are exploiting the provincial regulation and imposing AGIs to extract more money from tenants. Tenants in financialized housing also report paying more rent as compared to other respondents. These findings reaffirm

the fact that financialized landlords, driven by profit maximization over providing affordable and secure long-term homes for low-income people, grossly undermines tenants' right to adequate housing.

5. Testimonials

In addition to the survey, in-depth conversations were held with a select group of members and community contacts. Most of the testimonials were collected from survey respondents who were willing to talk about their experience with financialized landlords. Some of them are also ACORN members who might not have filled out the survey but who wanted to share their experience. All the testimonials covered in this section cover tenants' experiences with financialized landlords. Consent was taken from each member or community contact before including them in this section. The names have been changed to maintain confidentiality.

While each tenant has a unique story to tell, there are a range of commonalities which directly speak to the minimum conditions that must be met to realize the right to adequate housing.

- *Affordability*: Housing is not considered adequate if its cost threatens or compromises the occupants' enjoyment of other human rights.
- *Habitability*: Housing is not said to be adequate if it does not guarantee physical safety or provide adequate space, as well as protection against the cold, damp, heat, rain, wind, other threats to health, and structural hazards.
- *Accessibility*: Housing is not adequate if the specific needs of disadvantaged and marginalized groups are not taken into account.
- *Protection against forced evictions* is also a key element of the right to adequate housing and is closely linked to security of tenure.

However, as underscored by tenants' voices, aspects such as pests, mould, persistent rent increases, lack of investment in human resources to maintain the buildings, and a constant push to make greater profit over people's rights are all issues that grossly undermine tenants' right to adequate housing.

- Many tenants experienced the condition of the building or unit getting worse following a change in landlord.
- There are a whole host of issues that tenants are facing, from bedbugs to cockroaches to mould, making the unit completely uninhabitable, with serious health consequences.
- It is nearly impossible to get many issues fixed. The majority of tenants said that staff turnover which makes it even more difficult to get anything done.
- Many tenants feel helpless against wealthy corporate landlords who can afford legal representatives at formal hearings. As a tenant says, "It's an unfair fight."
- Rent increases every year came consistently. Several tenants expressed that landlords would increase the rent every year without making any effort to make the unit more habitable. Especially in Ontario, tenants shared getting AGIs back-to-back.

- Most tenants believe that their landlords just don't care and are only there to make profit. They feel stuck at their current unit due to unaffordable rent once they move out. When long-standing tenants whose rents were low or somewhat affordable are pushed out by financialized landlords, they are faced with finding a new home in a much more expensive rental market and end up paying significantly higher rent.
- As a result of the issues in financialized housing, most tenants expressed stress and anxiety, adverse effects on themselves and their children, fear of displacement, and the inability to find adequate housing due to a lack of resources.

5.1 Tracy: Ottawa, Ontario

Previously demovicted from Baycrest Dr. by Timbercreek (now Hazelview)

"I couldn't find anything close to what I was paying in Herongate—when I was evicted, I was paying \$1,300/month and now I'm paying \$1,700/month."

I have been a member of ACORN for eight years. I joined after an ACORN organizer knocked on my door in Herongate. My landlord, Timbercreek, was bullying me because they refused to repair anything in my house. I had mice, there were big holes in the wall, bedbugs, the toilet was broken, and they wouldn't fix anything. One day I was just crying because every time they would tell me they'd come fix the problems, I'd take time off work for it, and they'd just never show up. I was crying and thought why are they bullying me? Is it because I'm Black?

ACORN knocked on my door and asked if I wanted to talk, and I said no because I'm having too many problems with my landlord, but my neighbour said, that's why they're here!

In 2016 I was evicted from Herongate because they said the houses were beyond repair. But they purposely let them fall apart. I wasn't compensated—they instead moved me across the street to Baycrest where my family was evicted again in 2019.

I have a lot of pain because of what happened. I was depressed, my kids were depressed—they had to change schools, they're being bullied. Every day they know, they have to travel farther to go to a different school and they now live in Gloucester where they don't know anyone. My kids lost their friends. It was completely disruptive. I came to Canada because I wanted a better life, but things have been so tough. It was so stressful, I was scared.

I couldn't find anything close to what I was paying in Herongate—when I was evicted, I was paying \$1,300/month and now I'm paying \$1,700/month. Politicians must do something—my rent is \$1,700/month and I'm not working anymore because of COVID. I only have \$300/month for Enbridge, groceries, a bus pass, and to support my kids.

I wish I could get back to Herongate—I liked my neighbours, there are other immigrants and people of colour like me, I feel like I'm home. Since I've moved here, I'm getting sick, my neighbour bullies me and I don't feel safe, and I'm tired.

5.2 Kelly: Saint John, New Brunswick

Owned and managed by Killam REIT

“They gave Killam 48 hours to correct the issue. I waited for a week and then went to the media. Then it took them a month to fix it.”

I moved into this unit three years ago. I live in a basement apartment. One day I was putting the bedding on, and I noticed that the floor was soaked. The blanket box had water. I immediately called the management to say there was water. Four days later they sent someone, and they said it was condensation. I said it could be a concrete crack, but they said that they had checked, and it was condensation because there was stuff against the wall. I had nothing against the wall. They said I can't even put paintings on the wall. Can you have a dresser and a bed a foot away from the wall?

I asked if nothing can be done to prevent this water. I went to the tribunal. They gave Killam 48 hours to correct the issue. I waited for a week and then went to the media. Then it took them a month to fix it. I had to take everything out of the two rooms, including the bed.

When this time around the maintenance guys came, they found cracks. They told me not to store a lot of stuff in the “storage room” otherwise they would evict me. They gave me a dehumidifier for which I have to pay power for, and I have to keep it running. Concrete is bare—there is nothing to protect it. They didn't do anything to prevent it from cracking anymore.

Blue mould is coming into the bedroom. I'll be out of here if I can find anything at the same amount. This apartment will be swimming in the spring. When it rains, my floor gets more wet.

I also had a water issue—end of April this year.

I didn't notice the mould when I moved in because they had just painted the wall. I pay \$780 for a two bedroom. There was a water leak in the kitchen—over a year ago. We were sitting at the kitchen table, and I asked my son if it was raining outside. We were having pizza, we didn't even cook that day. I had the emergency people—they ripped the wall apart and left all the mess. I was smart enough to put a towel on the clean dishes.

Every year we get a \$50 rent increase. The tracks for the sliding doors for the closet don't work. This is a 12-unit building and they took a week to fix a laundry machine!

The other building close to mine was empty for one year. They are just worried about getting empty apartments filled.

5.3 Claire: Hamilton, Ontario

Landlord: Camsta (No. 1) Limited Partnership; Property management company: DMS

“It seems to be a big scam. It’s unreal as to how many landlords have changed hands. I have had to write cheques out to different companies.”

The company starts something, but never completes it. I came to this building in 2009. Earlier, it was owned by Homestead, they were definitely better. When Homestead sold it, the building has been sold to so many landlords that it’s difficult to remember the count anymore. It seems to be a big scam. It’s unreal as to how many landlords have changed hands. I have had to write cheques out to different companies. Homestead initially sold this building to Starlight Investments, they made it all look beautiful. They changed the carpet, hallways, lights—but nothing inside the unit. Ever since Homestead has gone, I call the management company, they start something and never finish it. They just say okay! I am one of the older people who have been in this building for a long time. There is another tenant who has been asking the property management company staff to put masks on and they get mad at her.

With ACORN, we spoke to the general manager. They want us to go on the computer. They stress that the complaint has to be given on the portal. If I tell them I don’t have a computer, they ask me to use my phone. But I am not as savvy, I prefer doing it manually. They charge \$7 to use a computer!

There was a time when I had no heat for one year. The heat is included in the rent and I didn’t get any heat. They gave me a space heater and asked me to pay for it which I took them to the Landlord and Tenant Board for. The refrigerator was full of mould and the stove was not working either. I had to eat out. The pandemic forced them to give me a fridge and stove. But they gave me a fridge which had bugs.

These landlords are all about money. The tenant above me left and they renovated the entire unit—all new tiles—kitchen and bathroom. The new tenant is paying \$1,800 for one bedroom. I pay \$800. And even after paying that much rent, they face similar issues. At the zoom meeting, we had some newer tenants who said that they were also facing a lot of issues.

Just before the rent freeze legislation came into force, they moved the anniversary date for the rent for every tenant to November. Mine was due in October and I asked them why they were not increasing the rent, they said they moved the date for everyone to November!

When they do an annual inspection, they don’t even tell us who they are and it’s different all the time. Management staff keeps changing—you are lucky if you see the same staff next month. I haven’t seen the same person more than one month.

They took the heat/cold unit away and it’s been a month. They’ll just say it’s coming; I have a baseboard heater but it’s too much money—\$500 extra!

If we had the choice of going back to Homestead, I would do that any day. We used to think they were bad, but the new ones are worse!

5.4 Trisha: Brampton, Ontario

Landlord: Starlight, Property management: COGIR

“On multiple occasions, my neighbours and I have had to alert other tenants in the middle of the night to building fires by pounding on their front doors when alarms didn’t go off.”

There were four fires in our community this year alone, something that the City of Brampton has confirmed. I started speaking to tenants at the beginning of this year. We have asked the landlord to provide signage—emergency lock boxes in the middle but the fire either comes from the front or back. These buildings were built in the '60s.

A major fire broke out in my neighbour’s unit. It spread to the roof within minutes. The roof was gutted. My roof was damaged—there have been squirrels in the building, mould issues, flooding. They are only fixing the other unit but not working on proper fire separations.

In June, there was another fire, again no structural alarm. No alarms going off in the building. Wynne Family owned the building until 2018. We finally got the fire inspection done recently. The law gives them some time for the developer to respond. They applied for an extension and now the extension has expired. They have again applied for another extension.

Even for the previous landlord, there were a total of 62 violations for which they were prosecuted. They put peaked roof over the flat roof. Sixty-two families had to be removed from the building.

Recently I noticed that there is no asbestos documentation, I have asked, no response. There are leaks in the common hallway. I have sent pictures to the city bylaw—no response. Lately, for CO alarms, I had to reach out to the Fire Chief in the city to get them fixed.

On multiple occasions, my neighbours and I have had to alert other tenants in the middle of the night to building fires by pounding on their front doors when alarms didn’t go off. Firefighters had to break down the building’s door as they are “designed to keep people out” and not easily opened without a key.

It’s very stressful, the unit beside us and (next) one over had fires. It’s kind of terrifying, you don’t sleep at night sometimes. One of my neighbours lost her son in the fire.

I wonder why it has taken so long to have the issues addressed, my main goal is for each tenant to have a functioning fire alarm. It’s a simple request. It shouldn’t be this difficult, in other communities and other economic neighbourhoods, these things already exist, I don’t understand why Ardglan as a whole community is left so far behind.

5.5 Terry: Hamilton, Ontario.

Landlord: 1083 main investments, Managed by Melbourne Property Management

“They keep saying major changes are coming up—but we don’t know what to expect, most likely we will get renovicted.”

I have been in this building since 2004. There have been almost 11 landlords since 2004. I love the location, it’s opposite a beautiful park. None of the landlords want to maintain the building. Malleum purchased the building to renovate and sell it later. They were there for two years, renovated some units but never completed the renovations. Those units are still vacant, some tenants have been kicked out. There are 60 units in total—we have 15 units in use at most and the rest of the units are vacant. The building was recently purchased by a new landlord, and it’s managed by the Melbourne Property Management based out of Toronto. It is supposed to manage but does nothing. They send a handyman.

We have had horrible landlords. One of them was selling drugs. It was part of the list of rogue landlords. We went a whole year without hot water. We have ceilings falling, drug dealers, garbage in the hallways, human feces in the underground parking lot which hasn’t been cleaned up. They keep saying major changes are coming up—but we don’t know what to expect, most likely we will get renovicted.

My hydro is included in the rent, and I was told that my bill wasn’t being paid. There are a lot of issues. We have people breaking into the building all the time. One of the persons who had their car parked had it vandalized, and the catalytic converter stolen. I complained to the city, but nothing.

We don’t have an emergency number to call. Someone pulled the fire alarm; the fire department had no way to shut down the fire alarm and the property management was not reachable. The department could not access the panel to shut down the alarm.

5.6 Sabrina: London, Ontario

Landlord: Starlight, Managed by Sterling Karamar Property Management Company

“In the latest unit, there have been electrical issues, significant plumbing issues, wall damage, roaches and bedbugs. So, three units since I have moved into this building.”

I moved in August 2013. I was on the 11th floor for two years but there was bad damage, an 18 × 36-inch hole in the wall and significant damage under the window as well. I had to tell the property management company that I will go to the Landlord Tenant Board and that’s when they took some action. They moved me to the fourth floor which was supposed to be a brand new no issue unit. This new unit didn’t have a bedroom door in the second room for 25 days and no closet doors for three or four months. I was on the fourth floor unit for eight months. They again moved me into a ninth-floor unit—a new unit. In the latest unit, there have been electrical

issues, significant plumbing issues, wall damage, roaches and bedbugs. So, three units since I have moved into this building.

The building has passed through three different owners—from Timbercreek to Northview to Starlight. Starlight used to own and manage their own properties but now it's managed by Sterling Karamar. Of all the three, I found Timbercreek the best. It's gone downhill since. They are now doing the common areas, ripped up the carpeting, carpeting the rest of the hallway, repainting the walls. We are waiting for an AGI for sure in 2023. They are putting baseboards before the paint—just shows how shoddy they are. No work inside the units!

The building management staff don't wear masks and therefore do not enforce any rules around masks. I had to complain to the city. They need to put the signage up about masks.

The maintenance staff lives in the building. There's an office manager, someone is there from Monday to Friday 9 a.m. to 5 p.m. Timbercreek had a temporary agency to hire staff who would stay from a couple of days to weeks. Right now we have seen six different administrations over the course of four months. The company wants way too much from their employees. The leasing agent keeps changing. No emergency number given to tenants. There's something by the elevator which is always covered by some other notice—like water will be off, or power will be off.

I lost my job due to the pandemic. I wasn't sure about how the income from CERB will be treated as I am on ODSP. They filed for eviction, and I got a notice for the LTB hearing for non-payment of rent. They had an incorrect amount that they said I owed them, so they withdrew their application from the LTB. I never reached out to them for a repayment agreement, just worked a lot to make sure my rent was paid.

5.7 Diane: London, Ontario

Owned and managed by MINTO REIT

“We have got above the guideline rent increases in the last three years... I have gone there many times now and challenged the rent increase each time and successfully got them to reduce it from 3% to 2%.”

Since 2001, we had ESAM Construction as our landlord, but they sold the apartment to MINTO in 2013. Minto decided to convert the apartment into condos just to reduce the amount of property taxes! At the time when we had ESAM, we used to get maintenance done right away, communications with staff were great, we had a superintendent in each building. But now everything is the exact opposite. When we go to the door of the superintendent, no one answers. They have signs saying—don't knock on the door! They have reduced the headcount of superintendents drastically, so they don't want people to know that there is no one inside ever.

We have got above the guideline rent increases in the last three years. When the AGI has to be approved, tenants are also called to the tribunal. I have gone there many times now and challenged the rent increase each time and successfully got them to reduce it from 3% to 2%.

They did some construction work at the curbs to meet certain requirements for a condo. Why should they be charging that to the tenants? There are so many ridiculous things they charge tenants for.

I had a hole in my ceiling, they covered it with something. I called the superintendent and they said they'll do it numerous times but nothing. Now, I am shelling out my own money to fix it.

5.8 Jackie: Montréal, Quebec

Owned and managed by CAPREIT

"I only came into this unit five years ago but when I talk to other tenants, they tell me that there is a world of difference between what it was and what it is now with CAPREIT."

I have been living in a building owned and managed by CAPREIT for the last four or five years. I pay \$1,100 rent monthly. Each year they increase the rent by 3–5% without doing any significant investment in the building. We negotiated for 2-2.5% rent increase in the initial years. But then I realized that the increase is too much and it's not worth paying that much increase each year.

They always try to increase the rent, it's ridiculous. We decided to challenge CAPREIT and went to the tribunal here. The hearing is still pending. Most tenants don't bother and just pay the increased amount. During COVID, we were unable to use so many things such as the gym but they did not stop short of raising the rent!

CAPREIT will do superficial stuff such as changing some cosmetic things here and there. The paint is peeling off in my unit. I had no heating in my unit—this was before COVID—maybe for two or three months. They gave us space heaters. There was a hole in the roof, the water was leaking.

I only came into this unit five years ago but when I talk to other tenants, they tell me that there is a world of difference between what it was and what it is now with CAPREIT taking over. They say that it is difficult to get anything done. They are such a big corporation with no accountability!

5.9 Cathy: Halifax, Nova Scotia

Owned and managed by CAPREIT

"The staff changes too many times, it's too disorganized. CAPREIT has very strange policies—they are a big business, it's too difficult to take any action against them."

CAPREIT is extremely bad with work orders and getting anything done. I have been living here for the last three years. There is a fracture in the building which is small enough that no one can see it. But when it rains, all the rainwater collects on the patio and every floor gets flooded. You can see bubbles from the floor.

Now they are charging more money to renovate the units. It took them eight months to fix the screen of our patio door. I pay \$900 monthly rent, but I know a lot of people who pay \$1,200. It's a lot of money to pay when you have pest and structural issues.

The pests were pretty apparent a week after I moved in. For pest control, the management is not that bad. The problem is with every other issue—if you want to get anything done in your apartment, it's very tough. There's garbage in the hallways. Security is a joke, it's there for the sake of it.

The staff changes too many times, it's too disorganized. CAPREIT has very strange policies—they are a big business, it's too difficult to take any action against them. If I have any conflict with my neighbour, they don't do anything much.

Fire alarms are going off all the time. If the rent cap goes, they might increase the rent much more just to renovate the building.

5.10 Linn: Toronto, Ontario.

Owned by Starlight Investments, Managed by Sterling Karamar Property Management Company

"I have been renting this apartment since 2015 and have always paid \$1,230. They are railroading me. They are sharks, they have big lawyers, we are fighting against a giant. It is not a fair fight."

Starlight bought the building last year. My rent was \$1,230 and suddenly it changed to \$1,310. I told them it was \$1,230 but they ignored me. They said they raised the rent, but I was completely unaware of it. Even if they increased the rent, it can never be what they are claiming it to be. I have been renting this apartment since 2015 and have always paid \$1,230. They are railroading me.

They are sharks, they have big lawyers, we are fighting against a giant. It is not a fair fight. In the middle of the pandemic, they bought the building. In July 2020, despite the rent freeze, they raised the rent 2.2%.

I am a certified translator. My client failed to make the payment in time and that's how I fell behind paying rent as per the agreement I reached with Starlight and because I fell short, they straight away went to the Landlord and Tenant Board and got me an eviction order. I had to rush to the legal clinic to stop my eviction. Now my hearing is scheduled to happen soon.

I am putting all this evidence together for my hearing because they want me to get evicted. I can't afford a lawyer like them, so I am reaching out to the legal clinic. I saw the advertisement for the same exact unit as mine and they are putting it out at \$2,000. So, they surely want to evict me, there's a strong incentive right there.

I am very stressed about it. It's affecting my physical and mental health.

Promenade Gardens was the previous owner. Things were good back then; they were fine if the rent was a few days late. They would come and repair things immediately.

I had a leak in the corner of my bathroom. Starlight said that it was because of negligence on my behalf and that I would be taken to court for the damage. My son was the one who fixed it.

Even during any conversation to reach an agreement, the legal representative of Starlight monopolizes the entire conversation, she did not let me talk to the member of the board. The member had to intervene and allow me to speak.

I fell behind on rent due to the pandemic. I was doing fantastic before the pandemic, had a lot of clients. When the pandemic hit, I started to see a decline and then went to nada. Now I am slowly coming back.

Starlight is systematically buying all these buildings in the guise of renovation. It is unaffordable. If I get evicted, I will have to pay \$2,000 for the same exact unit. How is the government of Canada even allowing this? A lot of people left as soon as Starlight came in.

5.11 Carol: Toronto, Ontario

Owned and managed by CAPREIT

*“In 2016-17—they did back-to-back AGIs. In 2012, they did an 8.3% increase.
They would advertise sauna but that was closed in 2013.”*

I have lived in the building for six years. CAPREIT bought the building in 2003-04. People tell me that it used to be a high-class rental building in 1969. It had a lot of charm and value. We were the first building with an indoor swimming pool, there used to be waiting lists to access that pool. But then the landlord changed, and they wanted to upgrade things and then it has gotten worse.

They are doing infill projects—the land that’s used as parkland is to be used for a 12-storey building. They set up a committee to do this and they bragged about it to their shareholders. I am a member of the tenant association. They went to the city committee, the city took their time to respond, so CAPREIT went to the provincial board. Now, the zoning issues have been approved.

Now they are building a huge apartment complex, so I have no more park view. It’s a real struggle with getting any work done. There’s a big disconnect between things, lack of communication is a major issue. While pest control is an important issue, the regional manager of CAPREIT said that they are not aware of any such issue. Safety is another one. There are thefts and break-ins. Their response was virtual cameras and only security guards at night. They have realized that they really need a security guard at night.

No one understands who does what. CAPREIT conducted a survey to understand what tenants want, but that was just a formality. They never wanted to listen to tenants.

It's been frustrating—the old issues get forgotten. They charged us rent for the penthouse, but no one could use it during COVID. We wrote a formal letter to not include the rent for the penthouse. They have big lawyers to fight their cases, we don't stand anywhere.

In 2016-17—they did back-to-back AGIs. In 2012, they did an 8.3% increase. They would advertise a sauna, but that was closed in 2013.

They have a portal where all work orders are submitted but they delete any information on that as soon as they think the work is done. They don't care if the work is done or not done properly. And then they brag about how many work orders they were able to get done! So, there's an incentive to remove the work orders from the portal.

Regular rent increases are disappointing without getting anything. They are going to remodel elevators very soon.

It was so interesting and ridiculous at the same time—when they had an important visitor coming, they got the lawn manicured, put a special sticker for the elevator that was not working, saying coming soon, they placed brand new plants, bottles of water on the ground floor. When they did the survey, the number one issue that the tenants brought up was the elevator. We are always on edge because they have all the power and money to win things. It's exhausting for us.

5.12 Jeannie: Calgary, Alberta

Owned and managed by Mainstreet Equity

"They threw us in a two bedroom from a three bedroom with three kids. Even tried charging the same rent!"

I moved in 13 years ago, back then it was a lot different. The rent was much cheaper, there used to be only a one-time pet deposit not monthly pet deposit as it is now. Within the first year of living here, we saw a huge turnover of managers—almost three times. I moved in with young girls. One time the bathroom sink fell because there was no support. Thankfully, it was me in the bathroom, not my kids. The resident manager said they will send the maintenance guy. They waited for the whole weekend to install the new sink. Everything is connected, so I couldn't use the bathroom—no washing, no flushing. For the past year, I was asking for a sink change.

The landlord has been the same, but the property management keeps changing. Suddenly, we see the resident manager changing, we get a note saying the manager has changed.

They had to renovate my unit—the ceiling caved in on the kids' room. When the roof caved in, there was a gush of black mouldy water. They kept us in the same house for weeks before moving us to the other unit.

They threw us in a two bedroom from a three bedroom with three kids. Even tried charging the same rent! I was seven and a half months pregnant when they moved us. They also changed the parking spot. I had to walk a lot when I was pregnant.

The rent was \$995 when I moved in, but then it went up to \$1375. It has been increasing \$50–75 per year. This is exclusive of utilities.

One day they randomly asked us to move back to the original unit. They didn't start renovating for three weeks after we moved out. After moving back, I had to install security cameras in my unit because someone broke into the unit.

We have dealt with bedbugs—their idea of extermination is ridiculous. The only thing they do is spray the baseboards. They want us out of the house for 24 hours and this is what they do. I don't wait for Mainstreet to deal with bedbugs because they give the time frame as 8 a.m. to 5 p.m. and then they do a shoddy job of it. Even for work orders, it's the same. Who can keep waiting for the maintenance people to come in until 5 p.m.!

5.13 Martha, Surrey, BC

Owned and managed by Mainstreet Equity

“Except for the last year when they could not, they raise the rent every year by \$50. Raise it every year by 50, except for last year. Despite the regulation by the province, they evicted people during the pandemic who couldn't pay rent.”

Since yesterday, my bathroom has been dysfunctional. I can't flush my toilet. I have been trying to get someone to fix it, but it's been a day and nothing!

I have disabilities, so I can't even go anywhere else. I have been living here for the last four years. I can't move from here because it is completely unaffordable.

There are stairs everywhere in the building. A year or two ago I spoke to the landlord to move me to a unit that is on the ground floor, but they asked me to pay \$1,550 per month. Right now I pay \$975!

Except for the last year when they could not, they raise the rent every year by \$50. Raise it every year by 50, except for last year. Despite the regulation by the province, they evicted people during the pandemic who couldn't pay rent.

I asked for a ramp to access the parking lot, but they denied it.

The manager has changed three times in the last four years. I had cockroaches—years ago, they sprayed for roaches. The maintenance person came in and broke the optic wire for TELUS and then refused to pay for it. I had to pay \$150 to TELUS to get it fixed.

My neighbour had a crack in the toilet tank and they asked them to pay. I have stopped making complaints because nothing happens. My bathroom sink got clogged and they again asked me to pay for it. I got it fixed myself.

I called the rental board to see if anything can be done and their suggestion is to file a case at the court. That's not possible for me given my disabilities.

5.14 Liz: Montréal, Quebec

Owned and managed by CAPREIT

“The management officer charges extra from new Canadians—they ask new Canadians to pay extra money as a deposit. This is illegal.”

I rented my apartment from 2016 to 2021. Initially, the apartment seemed liveable but once we moved in our stuff, we started noticing roaches. Then the neighbours downstairs started complaining that whenever we use the bathroom, the water would leak into their unit. Shortly after, we faced the same condition. The maintenance people came, did something but then the problem never got resolved.

There were roaches, bedbugs, and mould. It would take days to get anything done. The management officer charges extra from new Canadians—they ask new Canadians to pay extra money as a deposit. This is illegal. I had to leave the apartment finally.

Then I had a hole in my bathroom, so I had to come up with a makeshift tent for my family to prevent sewage water falling on our heads. This was due to the leak from the unit above us. We contacted Regie but nothing has been done yet.

CAPREIT took over this apartment in 2015 and I know from other tenants that the condition was much better before they acquired this property.

5.15 Margaret: Hamilton, Ontario

Previous tenant of Malleum—a financialized landlord

“The developer leaves the building empty after all the tenants are forced out. Malleum is not a not-for-profit business that is looking out for the best interest of our city.”

A developer called Malleum bought my apartment building in 2018 at 160 Sherman Ave N. Repairs, cleaning of the common areas, and pest treatment stopped. The new company made it hard to pay rent. Initially they told us that they had no plans to get rid of us. But in the fall, they were approaching tenants door to door with money offers to move. I said no for as long as I could. But they texted me, knocked on my door, mentioned it during any unit inspections. They caught me on a bad day, and I said yes and signed away my apartment. They gave me \$2,000. It was almost impossible to find a new place, I finally found one a week before I had to move.

My new apartment is more expensive and in a basement with no windows and I have to have a roommate. I am working now full time as a personal support worker, but after disclosing the \$2,000, my Ontario Works got clawed back. I had to go months without income in 2019.

It's been difficult to watch the same company do the same thing at other buildings in Hamilton. For example, at 540 King St. E., 36 households were displaced. Rent went from \$825 for one bedroom in 2018 to \$1,395 in 2021 for the entire building.

This company has bought buildings and offered buyouts and given out N13 to tenants. They did it at my building between fall 2018 and February 2019 at 160 Sherman Ave N. All eight households were displaced.

For some of my neighbours, it caused a lot of stress. My neighbour Bruce passed away after accepting the buyout and being bullied. I was fortunate to find a place two days before I had to be out. Others became homeless and had to go to a shelter. My rent is now \$1,225 and at Sherman it was \$875.

Over two years have passed since I lost my home at Sherman and to this day, Malleum has not re-rented out the units. The developer leaves the building empty after all the tenants are forced out. Malleum is not a not-for-profit business that is looking out for the best interest of our city. As they say on their website, they are a private equity firm that pools investors to buy buildings and offer huge returns to those investors.

5.16 Pearl: Calgary, Alberta

Owned and managed by Avenue Living

“Since Avenue Living came in, it has become very expensive to keep pets. Earlier, there was a fee of \$300 non-refundable but that was one-time. Now they are charging \$25 per month in addition. They are calling it pet apartment fee!”

Fireside was the landlord up until December of last year. At that time, the property manager lived in the other building. We got to know them. If we had a problem, we would just let them know. I don't know where the new property manager lives.

My lease is ending in April, I have a realtor looking for a new place. They said to check with Avenue Living to see if there are any consequences for breaking the lease.

I live in an 800 sq. foot place, it's a one-bedroom suite but I am paying for storage separately because the space is too small.

Since Avenue Living came in, it has become very expensive to keep pets. Earlier, there was a fee of \$300 non-refundable but that was one-time. Now they are charging \$25 per month in addition. They are calling it pet apartment fee! Many tenants moved out when they acquired

the place. I pay \$1,025 plus hydro. I have been here for 11 years; initially the rent was 800 something, but then it was increased.

Now, even the garbage smells awful. It was never like this. For the last week, the code and names are not to be seen—it's difficult for people to contact anyone inside the building. If someone is new who doesn't know the code, it's very difficult.

There's also a whole list of things that people cannot have in the unit. Things are getting worse. I have a lot of tiles that are breaking in the bathroom.

5.17 Iqbal: Surrey, BC

Owned and managed by Mainstreet Equity

“There is not enough light in the rooms. I have to buy a lot of lamps. Other tenants have to decorate to make their apartments look good.”

I moved in 2019. Last year, the heating was not working properly. There have also been some problems with the bathroom. They are fixing it now. I am paying \$1,400 for a two-bedroom unit. There are around 20 families per building.

In 2019 and 2020, there was a rent increase. It was almost 50 dollars.

There is only one laundry room for 20 families. It's fine with me, but there are other families with children who need more laundry. It's inconvenient for families.

The sink broke two or three times. Next month I would like the heater checked.

The kitchen and living room flooring are old. There is not enough light in the rooms. I have to buy a lot of lamps. Other tenants have to decorate to make their apartments look good. Some tenants have been living here for more than five years, so they have remodeled them.

Parking lots are not covered. I would like the management to do the cleaning and maintenance inside and outside the apartments before increasing the rent further.

The curtains are also very old.

There is a building manager every day until 6 p.m. but it is difficult to reach out after 6 p.m. The units are not in the best condition for the price tenants are paying.

6. Tenant Recommendations

ACORN members have been working collectively to identify solutions to the housing issues they face. All levels of government must act to ensure that all low-to-moderate income tenants are able to realize their human right to adequate housing.

ACORN members need the government to use all its power to help protect tenants across jurisdictions. Following are some actions ACORN leaders have identified that need to be taken at federal, provincial, and municipal levels:

6.1 Full Rent Control

All provinces should immediately mandate full rent control. Lack of rent control and vacancy control offer major incentives for landlords to evict tenants or displace tenants by not doing repairs or pursuing other means to evict tenants.

Although rent control is not traditionally in the jurisdiction of the federal government, it has the power to mandate or incentivize rent control in all provinces to protect and promote the right to adequate housing. As stated in Pomeroy's paper (2020), as part of the anti-inflation measures in the mid-1970s, the federal government requested all provinces to enact rent control. To address the current housing crisis of erosion of affordable housing stock, the federal government could similarly ask that provinces and territories again enact regulation to limit rent increases to a reasonable rent guideline and eliminate the practice of vacancy decontrol.

6.2 Disclosure of Property Ownership

Every tenant should have the right to know who their landlord is. There needs to be total transparency of land ownership. As this study reveals, the landlord category could not be deciphered in case of several tenants because it was nearly impossible to understand who the landlord is. The federal government should mandate or incentivize disclosure of property ownership across all provinces. Countries like the United Kingdom and Sweden even require that information about ownership to be included in publicly accessible databases. To prevent money laundering, the EU member states have been subject to various Anti-Money Laundering Directives since the early 1990s. They set ultimate beneficial ownership (UBO) disclosure as a requirement.

6.3 Apartment Unit Registry

There does not exist an apartment unit registry in most provinces that could play a vital role in informing tenants about the rents charged by the landlord in the previous years. Owing to lack of any information and vacancy controls, landlords can put any amount for the rent when the new tenant moves in. In Quebec, the landlord is obligated to show tenants the lowest rent paid in the last 12 months before they sign the rental agreement. This information is used to calculate the rent that the landlord will charge for the new tenant. Provinces can play a major role in setting up apartment unit registries to help protect tenants from rent gouging.

6.4 Landlord Licensing, Standards of Maintenance and Resisting renovictions and demovictions

All cities and regions across Canada should enforce **standards of maintenance** bylaws (laws to ensure every tenant has habitable housing). And, where applicable, update bylaws to include protection from heat and not just cold as there is clear evidence of extreme weather changes due to climate change. Systems are **required** that enable the local region to enforce building standards effectively and proactively. These systems can also help prevent renovictions and demovictions, thereby protecting existing affordable housing stock.

For example, noticing a massive increase in renovictions, the city of New Westminster recently amended its Business Regulations and Licensing (Rental Units) Bylaw, to regulate such renovictions, which has recently been upheld by the British Columbia Court of Appeal. The bylaw disincentivizes renovictions and incentivizes the maintenance of purpose-built rental buildings. This is done by providing clear requirements that the landlord must adhere to before any evictions can take place such as all the necessary permits; and arranging for an alternative accommodation in the same building or agreeing that tenants can move back under the terms of the existing lease and finding temporary accommodation for the tenant during the renovation period at the same rental price, or the landlord will “top up” (pay) the difference in rent. The bylaw is backed up by fines and the prospect of not having business licenses renewed if owners fail to comply.¹

6.5 Rent Relief Program

The governments need to create a rent relief fund so that people falling through the cracks are not evicted for not being able to pay rent.² This is different from rent subsidies, like the Canada Housing Benefit, since a rent relief fund will target renters who have been evicted or are at risk of eviction. Low- and moderate-income tenants have been in a desperate situation, and the pandemic made it worse. There has been a slew of evictions across the country with no protections for renters. The pandemic has reinforced the role of the governments in protecting the right to housing.

The arrears and evictions crisis has disproportionately affected low-income tenants. While the initial Canada Emergency Response Benefit (CERB) provided adequate income replacement for some low-income tenants, many tenants saw their income reduce dramatically and have often been unable to pay their rent.

Commercial tenancies also fall under provincial/territorial jurisdiction and this has not stopped the federal government from providing direct relief to commercial tenants and landlords. This focus on commercial tenants instead of the most vulnerable tenant is inconsistent with the federal government’s obligation to prioritize the needs of those who need it most.

¹ <https://www2.gov.bc.ca/gov/content/housing-tenancy/residential-tenancies/ending-a-tenancy/renovictions>

² <https://news.gov.bc.ca/releases/2021AG0176-002229>

6.6 Disincentivizing Financialized Landlords Such as REITs by Closing the Tax Loophole in the *Income Tax Act*

Federal funds should be used to protect housing and not destroy affordable housing by gentrifying affordable housing and renovicting/demovicting sitting tenants. In particular, REITs and big corporate landlords are eroding Canada's affordable rental housing by buying up affordable housing, pushing out tenants so they can raise the rent, and neglecting capital repairs. Yet, governments are incentivizing billionaire landlords like CAPREIT, Hazelview, Starlight, Killam, and many others to raise our rents and make us live in substandard conditions.

ACORN report that focuses on the business tactics of REITs shows that CAPREIT alone flips 14,000 units a year to derive the maximum rent possible, permanently removing them from the affordable rental housing stock (ACORN 2021).

Real Estate Investments Trusts, unlike other income trusts in Canada, enjoy preferential tax treatment provided by the Federal Income Tax Act that exempts REITs from paying any tax at the corporate level or the entity level. Recognizing the loss in tax money due to the way income trusts were taxed at the time, in 2006, the Minister of Finance announced specified investment flow-through (SIFT) rules, introducing an entity-level tax on publicly traded income trusts and partnerships. However, while introducing these rules, it provided an exemption for REITs by mentioning that “a specified investment flow-through (SIFT) trust is one (other than a real estate investment trust for a tax year or an excluded subsidiary entity) that meets all of the following conditions at any time during a tax year.”³ Hence, as long as the entity registering as a REIT met the conditions that the Act specified, they are exempted from paying tax like other income trusts.

CAPREIT's annual report 2020 states: “CAPREIT is taxed as a ‘mutual fund trust’ as defined under the *Income Tax Act* (Canada) and continues to meet the prescribed conditions relating to the nature of its assets and revenues in order to qualify as a REIT eligible for the REIT exception to the specified investment flow-through (‘SIFT’) rules. CAPREIT expects to distribute all of its taxable income to its Unitholders; accordingly, no provision for Canadian income tax has been made... If CAPREIT were to cease to qualify as a ‘mutual fund trust’, the consequences could be adverse.”

As compared to REITs, other corporations pay not less than 27% in federal taxes. As long as landlords qualify for the REIT exemption, billions of dollars will be foregone which could instead be used to provide affordable housing. Analysis of seven large residential REITs shows that if they were taxed at the same rate as non-REIT Canadian Corporations, they would have paid over \$1.2 billion more in taxes since 2010 (ACORN, 2021).

³ <https://www.canada.ca/en/revenue-agency/services/tax/trust-administrators/specified-investment-flow-through-sift-trust-income-distribution-tax/what-a-sift-trust.html>

- a. The federal government should immediately re-evaluate this tax loophole and make the tax rate for REITs based on how much affordable housing they are providing/or destroying. **It makes no financial sense for the federal government to invest in affordable housing on one hand and then incentivize the reduction of it on the other.**
- b. CMHC must stop financing REITs. The Canada Mortgage and Housing Corporation (CMHC)—Canada’s national housing agency aids and abets the process of financialization by offering its insured mortgage products to assist capital funds and REITs to secure the financing required to facilitate their acquisition programs. CMHC must stop these enabling activities as the housing that is built by these REITs are not affordable. Any CMHC backed financing should ensure that it has clear conditions laid out so that REITs such as CAPREIT do not displace tenants and provide affordable housing. The federal government agency could add a No Displacement Guarantee as a condition to providing any insurance to entities such as REITs.
- c. Further, the federal government needs to regulate banks to not provide financing for acquisitions when the purchaser intends to increase rents beyond the guideline amount.

It is worth mentioning that the mandate letter of the Minister of Housing and Diversity and Inclusion includes three critical aspects that support these recommendations. The letter mentions supporting the review of, and possible reforms to, the tax treatment of REITs, developing policies to curb excessive profits in investment properties and preventing renovations.

6.7 Non-Profit Acquisition Fund Strategy

REITs or financialized landlords have already acquired what once used to be affordable housing. In fact, many of the buildings at risk of financialization were created through federal grants and tax incentives totalling \$4 billion Canada-wide.

The federal government must create a non-profit acquisition strategy. The government should set up a CMHC non-profit acquisition fund. CMHC should supplement the National Housing Strategy’s Co-Investment Fund with an Acquisitions Fund that would enable non-profit, co-op, and land trust organizations to purchase at-risk rental buildings when they come on the market. Rapid housing initiative of the federal government launched in 2020 to help address urgent housing needs of vulnerable Canadians, especially in the context of COVID-19, lists non-profit organizations as eligible entities to apply for funding under the program.

Recently, the city of Toronto expanded the Multi-Unit Residential Acquisition (MURA) program that will provide grant funding and Open Door Program incentives, which offer exemptions from property taxes and waive application fees to qualified non-profit and Indigenous housing groups to assist them in purchasing and renovating existing market rental properties. This will help in ensuring that these units remain permanently affordable rental homes.

Cities need to step in to provide expedited approvals. As stated in the report by Neighbourhood Land Trust (2020), the City of Toronto pioneered a Small Sites Acquisition Pilot Program whereby non-profit organizations were prequalified through an RFP process. This pilot program enabled the city to support the Neighbourhood Parkdale Land Trust to acquire and renovate a 15-unit tenanted bachelorette building, securing these units as permanently affordable housing

through perpetuity. Parkdale’s Neighbourhood Land Trust was able to tap \$1.5 Million in City funds, combined with the land trust’s own equity and funding from federal and provincial governments to purchase and renovate a large at-risk rooming house.

The pilot demonstrated that prequalifying non-profit organizations for acquisition funds reduced funding delays and enabled non-profits to act quickly to acquire at-risk properties in the highly competitive open market before the properties are purchased by predatory landlords.

More recently, the City of Toronto announced that in early 2022 Toronto Community Housing Corporation (TCHC) will transfer 82 single family homes and small buildings in Toronto’s west end to The Neighbourhood Land Trust (NLT). This will help preserve these units as affordable housing in perpetuity; held together in non-profit community ownership.

As recommended in the NLT report, the city needs to launch a Small Sites Rental Housing Acquisition Program, not limited to rooming houses, that would provide capital grants or forgivable loans to non-profit housing organizations or community land trusts (“Community Partners”) to facilitate the purchase of at-risk private market affordable rental housing.

Governments at all levels need to support and build capacity of the non-profit and co-op sector to participate in the market, scan the market for opportunities, evaluate building condition and financial viability, submit a credible submission, and take on the responsibilities of owning and operating the building. In BC, through the Community Partnerships Initiative, the government provides advice, referrals to partnership opportunities and long-term financing to help non-profit societies create self-sustaining, affordable housing developments.⁴

In addition, as Pomeroy suggests, acquisition by non-profits does require a level of expertise and sophistication to undertake due diligence in the purchase and in provinces such as Quebec, such organizations and technical resource groups do exist, and CMHC or a Provincial Housing Corporation could play an important role in facilitating such a purchase. Recently, CMHC introduced an Insured Mortgage Purchase Program whereby the government stands ready to purchase up to \$150 billion of insured mortgage pools. This liquidity provides funds for these lenders to fund mortgages to the capital funding purchasing the existing properties. On the same basis, CMHC can purchase existing affordable properties on behalf of non-profits and subsequently transfer the asset of the operation responsibility to a non-profit provider.

⁴ <https://www.bchousing.org/projects-partners/funding-opportunities/CPI>

6.8 Limiting the Acquisition of Affordable Housing Stock by Financialized Landlords

As it is important to ensure that the affordable housing stock is transferred to non-profits, it is equally important to ensure that financialized landlords are not allowed to buy more affordable housing stock. Montréal has implemented a bylaw to give the city the right of first refusal on property sales involving rental units with rents at affordable levels as a way to capture and preserve this important stock. This should be expanded across other jurisdictions.

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Appendix 1: List of figures and tables

List of figures

| | |
|--|----|
| Figure 1: Type of Landlord | 12 |
| Figure 2: Average Annual Individual Income Range—All Respondents..... | 13 |
| Figure 3: Source of Income—All Respondents..... | 14 |
| Figure 4: Monthly Rent | 16 |
| Figure 5: Type of Rental Unit..... | 17 |
| Figure 6: Financialized Landlords: Duration of Stay in the Unit..... | 18 |
| Figure 7: Percentage of Tenants Who Have Seen Their Landlord Change in the Last Five Years . | 19 |
| Figure 8: Percentage of Tenants Who Have Seen Their Property Management Company Change in the Last Five Years..... | 20 |
| Figure 9: Percentage of Tenants Who Saw the Unit’s Condition Get Worse When the Landlord Changed..... | 20 |
| Figure 10: Condition of the Building or Unit | 21 |
| Figure 11: Getting Repair Work Done | 22 |
| Figure 12: Percentage of Tenants whose Landlords Treat Them Fairly or Professionally | 23 |
| Figure 13: Problems in the Building | 24 |
| Figure 14: Problems in the Unit | 25 |
| Figure 15: Percentage of Tenants Who Feel Threatened if They File a Complaint with their Landlord, by Number of Years Lived in the Unit | 26 |
| Figure 16: Percentage of Tenants Who Never Get Quality Work Done, by Number of Years Lived in the Unit..... | 27 |
| Figure 17: Number of Tenants Whose Units Need Some or Urgent Repairs, by Number of Years Lived in the Unit | 28 |
| Figure 18: AGIs in Ontario | 29 |
| Figure 19: Reasons for Moving in the Last Five Years..... | 30 |

List of tables

| | |
|--|----|
| Table 1: Annual Individual Income Range | 13 |
| Table 2: Source of Income | 15 |
| Table 3: Gender Identity | 15 |
| Table 4: Monthly Rent..... | 16 |
| Table 5: Type of Rental Unit..... | 17 |
| Table 6: Duration of Stay in the Unit..... | 18 |
| Table 7: Problems in the Building | 24 |
| Table 8: Problems in the Unit..... | 25 |
| Table 9: Percentage of Tenants Who Feel Threatened if They File a Complaint with their Landlord, by Length of Stay in the Unit..... | 26 |
| Table 10: Percentage of Tenants who Never Get Quality Work Done, by Length of Stay in the Unit..... | 27 |
| Table 11: Needs Some and Urgent Repair and Maintenance by Length of Stay in the Unit..... | 28 |

Appendix 2: Questions from the survey

Introduction

Thank you for agreeing to take this survey. It will take about 10–15 min.

Please know that:

- Your responses are voluntary, and you may quit anytime.
- Your responses are confidential. Responses will not be identified by individuals. All responses will be compiled together and analyzed as a group.

Are you a renter or a homeowner?

- Renter
- Homeowner
- Don't currently have my own place/couch surfing
- Prefer not to specify

If you are a homeowner, please do not fill out this survey. Thank you for your time!

Section 1: Personal information

First Name

Last Name

Email Address

Phone Number

Postal Code

Street Address

City

What is your annual individual income range?

Less than \$15,000

\$15,001 - 25,000

\$25,001 - 40,000

\$40,001 - 60,000

More than \$60,000

What is your source of income?

- Employment
- Retired
- Employment Insurance
- Disability assistance
- Social assistance

Section 2: Building/unit

Is your building owned by an individual or a company?

- Individual
- Company
- Don't know

If you know the owner, please type the name here.

Do you know who the property management company is? If yes, please type it here.

What type of rental unit is it?

- Townhome
- Apartment building
- Condo
- Detached house
- Semi-detached house
- Rooming house
- Other, please specify

How long have you been living in this unit?

Do you receive a rent subsidy, housing benefit or any kind of housing assistance from the government?

Yes

No

Other—please specify

Do you live in subsidized housing?

- Social housing
- Rent geared to income
- Other, please specify

How much rent do you pay per month?

- Less than \$600
- \$601–699
- \$700–799
- \$800–899
- \$900–999
- \$1000–1099
- \$1100–\$1199
- \$1200–1299
- \$1300–\$1399
- \$1400–1499
- \$1500–1599
- \$1600–1699
- \$1700–1799
- \$1800–1899

- \$1900–1999
- \$2000–2099
- \$2100–2199
- \$2200–2299
- \$2300–2399
- More than \$2400

Section 3: Condition of the building or unit

Have you seen your landlord change in the last five years?

- Never
- 1–3 times
- 4–5 times
- More than 5 times
- Not sure

Have you seen the property management company change in the last five years?

- Never
- 1–3 times
- 4–5 times
- More than 5 times
- Not sure
- Does not apply

Do you notice any change in the condition of your building?

- Gotten worse
- Gotten better
- Hasn't changed, it's been good
- Hasn't changed, it's still bad
- Does not apply

How would you rate the condition of the building/unit?

- Needs urgent repair and maintenance
- Needs some repair and maintenance
- Needs almost no repair and maintenance

Are you satisfied with the level of cleaning that is happening in your building?

- Extremely satisfied
- Satisfied
- Dissatisfied
- Extremely dissatisfied
- Does not apply

Do you think your landlord is taking adequate precautions to keep the staff and tenants safe during the pandemic?

- Yes
- No

- Don't know
- Does not apply

What are some of the issues you are facing in the common areas of your building? Check all that apply

- Hallway or lobby carpets do not get cleaned
- Hallway walls and/or ceilings have peeling paint
- Hallways walls and/or ceilings have holes or cracks
- Hallways ceilings have leaks or mould
- Hallway lights are missing or broken
- Stairwells have garbage or are unclean
- Stairwells have feces or urine
- Stairwells have peeling paint on ceiling or walls
- Stairwells have broken railings
- Stairwell lights are missing or broken
- Garbage chute is unclean or has bad odours
- Front door does not lock or is often unlocked
- Lobby intercom/buzzer is broken
- Parking garage walls or ceiling have cracks or holes
- Parking garage has leaks or mould
- Parking area or driveway has potholes or cracked concrete
- Security cameras do not work
- Outside walls or balconies of building have cracks/peeling paint
- Elevators are dirty or are damaged
- Mice or rats in building
- Roaches or other bugs in building
- Yard/outside areas are dirty or not kept clean
- Walkways/Sidewalks on apartment property have cracks/holes
- Laundry room has peeling paint on walls/ceiling
- Laundry room has leaks or mould
- Laundry room machines don't work
- I have no issues with the common areas of my building
- Does not apply, I don't live in a building
- Other, please specify

What are some of the issues you are facing in your unit? Check all that apply

- Peeling paint on walls or ceiling
- Holes or cracks in walls or ceiling
- Ventilation problems in bathroom or kitchen
- Electrical sockets broken or don't work
- Out of date appliances (fridge or stove)
- Appliances do not work, or don't work properly
- Countertops damaged or broken
- Kitchen or closet shelves damaged or broken
- Lights don't work properly
- Balcony door is broken
- Balcony has cracks or holes
- Balcony paint peeling

- Unfinished repairs in my unit
- Cockroaches
- Lack of water pressure
- Too hot in summer
- Too cold in winter
- Floor is not smooth or is coming up
- Water damage
- Mold
- Leaky faucets
- Closet doors do not work properly
- Drafty windows
- Noise travelling between units
- Other: please specify _____
- I have no issues in my unit

Are you able to get the repair and maintenance work done?

- Always
- Sometimes
- Never

Does your property management company/landlord treat you fairly?

- Yes
- No

Does your property management company/landlord act professionally?

- Yes
- No

Do maintenance workers, contractors, and/or repair people do quality work in the building/unit?

- Never
- Rarely
- Sometimes
- Always
- I don't know

Do you feel threatened when making complaints in the building or unit?

- Yes
- No
- Not applicable

If you'd like to share any more information about the building/unit, please type it here.

Section 4: Rent increases

Select your province

Questions for tenants in Ontario

In Ontario, because of the pandemic, the government brought a Rent Freeze legislation. However, the legislation allowed above the guideline rent increases or AGIs. Did you get an AGI notice last year?

- Yes
- No

Did you fight the AGI at the LTB?

- Yes, I won at the LTB and got rent abatement
- Yes, but I lost at the LTB
- No, I did not take it to the LTB
- I wasn't aware of what this means
- Not applicable

Does your landlord increase your rent to the maximum allowed under rent control guidelines?

- Always
- Most of the time
- Sometimes
- Never
- Not sure

With the rent freeze legislation coming to end this year, have you recently received a notice of rent increase starting January 2022?

- Yes, rent increase within the provincial guideline
- Yes, rent increase above the provincial guideline or AGI
- Both—rent increase within the provincial guideline and AGI
- No, haven't received a notice of rent increase for 2022
- Not sure
- Not applicable

Have you been forced to accept a very high rent increase to stay in your apartment?

- Yes
- No

Questions for tenants in BC

Did you receive a notice of rent increase last year?

- Yes
- No

Does your landlord increase your rent to the maximum allowed under rent control guidelines?

- Always
- Most of the time
- Sometimes
- Never
- Not sure

Have you ever received a notice of “additional rent increase”? (Additional rent increase is increase above the provincial guideline)

- Never
- Yes, couple of times
- Not very often
- Don’t remember

Have you received a notice of rent increase this year? If yes, was the rent increase notice within the provincial guideline or an additional rent increase?

- Within the provincial guideline
- Additional rent increase
- Both—rent increase within the provincial guideline and additional rent increase
- None
- Not sure

Questions for Tenants in the rest of provinces/territories

Did you receive a notice of rent increase last year?

- Yes
- No

Have you received a notice of rent increase this year?

- Yes
- No

On average, how much does your rent go up every year?

What is the largest rent increase you have received?

Have you been forced to accept a very high rent increase to stay in your apartment?

- Yes
- No

Section 5: Evictions

Are you currently in rent debt?

- Yes
- No

How would you describe your landlord's attitude when tenants can't afford rent?

- It has been great; they are giving tenants a few months free rent
- Not bad, they have deferred rent for tenants
- Not good, I have received notice of termination of tenancy
- Not good, they are threatening with eviction or harassment
- Don't know, I haven't reached out

How would you rate the assistance provided by your landlord to help tenants?

- Very helpful
- Somewhat helpful
- Not helpful at all
- Does not apply

How many times have you moved in the past five years?

- Never
- Once
- 2–3 times
- 4–5 times
- More than 5 times

If you moved in the last 5 years, what was the reason for the most recent move?

- Eviction
- Poor living conditions
- Unaffordable rent
- Bad treatment by the landlord
- Other, please specify
-

If you got a notice of eviction in the last 5 years, what was the reason for the notice of eviction? You can choose more than one option

- Non-payment of rent or shortage of rent
- Rent increase
- Renovation
- Demolition
- Landlord or their family member wanted to occupy the apartment/unit for their family/caregiver
- Landlord alleged damage to the apartment
- Landlord alleged harassment
- Landlord wanted to sell the unit
- Other
- Not applicable

If you chose other, please explain

Did you get an opportunity to attend the eviction hearing?

- A hearing was scheduled, and I got the chance to present myself
- A hearing was scheduled, but I couldn't attend
- Yes, I was able to, but I got to know of it much later
- Yes, I was able to, but it was too short and I barely got a chance to speak
- I couldn't access it as I don't have internet access or payphone or any other means to attend remote hearings
- No, I straightaway got an eviction order
- Other, please specify
- Does not apply

Section 6: Demographic information

If you would like to type your gender identity, please type it here.

Do you identify as (select all that apply):

- White
- Black
- South Asian
- East/Southeast Asian
- Latin American
- Middle Eastern
- Indigenous
- Other (please specify)

Is your primary language

- English
- French
- Other (please specify)