

Financialization of Purpose-built Rental Housing

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Review Panel

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About the Canadian Centre for Housing Rights (CCHR)

The Canadian Centre for Housing Rights (CCHR) is Canada's leading non-profit organization working to advance the right to housing. Founded in 1987, CCHR has worked tirelessly for over 35 years at the intersection of human rights and housing. We advance the right to housing by serving renters to help them stay housed, providing education and training about housing rights, and advancing rights-based housing policy through research, policy development, advocacy and law reform.

Financialization of Purpose-built Rental Housing

Financialization refers to a pattern in the economy where profits are created increasingly through financial channels rather than through trade and the production of commodities for sale.¹ When applied to housing, financialization refers to the increasing dominance of financial actors in the housing market, including Real Estate Investment Trusts (REITs), private equity funds, asset management companies and pension funds.

In popular discourse, financialization also refers to the shift in society from viewing housing primarily as a place to live, to viewing housing as an asset that can be expected to produce financial returns. This vision of housing is not a new phenomenon; homeowners have long understood their homes as both a place to live and an investment that they hope will grow in value over time. While homeowners live in their investment, tenants live in “someone else’s investment.” In rental housing markets where financialized actors play an increasing role, tenants are often living in rental housing that is managed by financial bodies like REITs, which are structured as vehicles that channel investment with the purpose of rapidly generating wealth for their investors through rental markets. What is problematic about this financialized housing environment is that its process of generating wealth incentivizes practices that can have harmful social and economic consequences. The demand for higher returns on investment potentially spurs a variety of practices that impact the quality and affordability of housing. These can include reducing costs to personnel, reducing staff responsible for day-to-day upkeep and maintenance, applying excessive rent increases or bad faith evictions to push out existing tenants and charge more for new tenants, and other practices that may displace tenants from their homes and communities.

Public policy has greatly contributed to our current financialized way of life. Waves of deregulation in the 1970s and 1980s effectively gave more room to financial markets to spur economic growth. This process has been termed “regulated deregulation” by some academics to explain the combined removal of restrictions on certain financial actors in the economy and the creation of new regulatory regimes to allow finance capital to invest in areas previously regarded as non-financial sectors.² In Canada, this has involved the introduction of federal legislation allowing investors to jointly purchase real estate (Real Estate Investment Trusts). In addition, governments have increasingly relied on the markets to develop housing and introduced a lax regulatory environment to encourage more private investment in housing. To the extent that new housing has been built through the private sector, they are largely in the

form of condominiums and single-family homes, which are housing options that do not benefit renters, particularly those living on low- to moderate-incomes. At the same time, the federal and provincial governments' historical retreat from investing in and creating new housing,³ in particular deeply affordable rental housing options, has meant that there are limited housing options available to lower income tenants.

Today, relying primarily on the markets to produce new affordable housing has been clearly shown to be a failed policy. Meanwhile, the older stock of affordable housing has progressively disappeared⁴ because of poor rent regulations that allow rent increases to push out lower income residents, the redevelopment of older buildings that have displaced long-term residents from their communities, and acquisitions of existing rental housing by larger financial entities. Indeed, public policy failures have created incentives for investment vehicles like REITs to adopt strategies to exploit supply-constrained rental environments by purchasing rental homes and using various tactics to raise rents beyond what the current long-term residents can pay, while doing little to add to the rental stock.

The financialization of purpose-built rental housing, specifically the tactics that financialized landlords use to maximize returns for investors, have a direct impact on tenant communities across Canada. In 2021, the Canadian Centre for Housing Rights (CCHR) carried out a series of engagement sessions through consultations and workshops with communities across the country including Ontario, British Columbia, Quebec, Northern Canada (Nunavut, Northwest Territories, Yukon), the Prairies (Alberta, Saskatchewan and Manitoba), and Atlantic Canada (New Brunswick, Prince Edward Island, Nova Scotia and Newfoundland and Labrador). During these sessions we heard directly from tenants about their experiences and the main issues they face in their rental homes. The perspectives from tenants across the country shared in this submission reflect their experiences with financialized landlords as well as other residential rental property owners, offering a comprehensive picture of the financialization of rental housing and its impacts on households in Canada.

The following six main themes capture what we heard from tenants across Canada.

1. Lack of affordable housing

Affordability is one of the key elements of the right to housing, required for housing to be considered adequate. Across the country, rents have risen beyond what most lower income families can afford and governments have failed to resolve the affordability crisis in an effective way. Affordability requires that the cost of housing not interfere with the basic needs or other human rights of its occupants.

We heard from tenants from *all* the regions where we held consultations that they face major challenges in finding affordable housing or keeping their rents affordable. Tenants in the Northwest Territories shared that there are only two main housing providers available: the territorial government that provides social housing, and a large, financialized landlord that owns most of the remaining rental housing stock in the territory. With not enough social housing available, many tenants shared that they are forced to rent in the private market with only one potential landlord. They shared how this lack of choice means that there is a limited stock of housing available to them, often with rents exceeding what they can actually afford on their lower incomes.⁵ Tenants from Alberta emphasized that much of their housing affordability

challenges are rooted in the province allowing for arbitrary increases in rents and that the growing ownership of housing by financialized landlords is contributing to a rapid rise of rents and the limited availability of affordable rental options.⁶ In British Columbia, tenants spoke about residential units sitting empty in their communities when many were struggling to find a place to call home. Many expressed their frustration with witnessing the tactics used by financialized landlords to sit on empty units, which further strains the rental vacancy rates, rather than renting these homes in the long term to tenants.⁷ Tenants from Manitoba highlighted the rise in the conversion of affordable purpose-built rental housing into luxury condominiums by financialized landlords which is shrinking the affordable housing stock.⁸ Tenants in Nova Scotia highlighted that rents are rising rapidly and with the limited protections in place for tenants, affordable rental units are being lost at crisis levels.⁹

In several provinces and territories, tenants described how high rates of poverty and the rising cost of rent have forced households to choose between paying rent and paying for other necessities such as food. This was the situation described by tenants from Newfoundland and Labrador, which has some of the highest poverty rates.¹⁰ Tenants in Nunavut described how due to high rates of poverty in the territory and the disproportionately high cost of both housing and food, many families are forced to live in inadequate homes that are often covered in mould, impacting their health and long-term livelihood.¹¹

2. Increased risk of eviction and displacement

The right to housing requires that tenants have legal protections against forced evictions, harassment, and other threats to their tenancies.¹² Dramatic increases in rent beyond what tenants can afford can often lead to economic evictions and displacement of renters from their communities. In a financialized housing market, landlords are also incentivized to increase their profit margins by evicting long-term tenants in order to charge more rent for a new tenant. Through our consultations with tenant communities, many discussed the various strategies that their financialized landlords adopt to continuously raise rents and increase profits. Landlords may find various ways to evict tenants to rent out their units at higher rates, or they may convert affordable rental units into higher end rentals.

In jurisdictions without rent regulations, tenants discussed the experiences with economic evictions due to rapid increases in their rents that they could not afford or plan for. In our discussions in Ontario, tenants also highlighted their experiences with economic evictions and shared the devastating impacts of evictions on their well-being, including how they can be dehumanizing and traumatic.¹³ Tenants spoke about how rising rents have created an incentive for landlords to evict tenants in their communities, leading to their displacement, an issue that was also highlighted by tenants from British Columbia.¹⁴

The incentive to push out existing tenants to charge more rent for new tenants exists for all landlords, whether they are large, financialized landlords or small landlords. For example, CCHR's services team – who assists tenants in eviction matters – has seen a rise in landlord's own use evictions by smaller landlords in Ontario, where some landlords are evicting long-term tenants in bad faith by falsely declaring that they (or a family member) intend to move into the unit.

3. Geographic segregation

Adequate housing must be accessible to disadvantaged groups who need to be prioritized in the development of housing policy.¹⁵ To be considered adequate, housing must be located in areas that allow access to employment options, schools, healthcare, childcare and other services.¹⁶

Financialization of housing also has an impact on socio-spatial inequality. For instance, when financialized landlords purchase older rental housing and then raise rents disproportionately to generate higher profits, pushing out lower income and marginalized tenants from their communities. This effectively strengthens the process of gentrification and disrupts community cohesion. In addition, when rents increase in certain communities, they become inaccessible for lower income apartment seekers, pushing them further into areas with lower quality services and opportunities, forcing them to remain in those areas, and contributing to geographic spatial segregation.¹⁷

In our engagements with tenant communities, tenants in British Columbia described how low-income households are forced to remain in particular neighbourhoods because of rising rents and the lack of affordable housing options elsewhere, which they observed has contributed to segregation over time.¹⁸ Tenants in Ontario also pointed out that the displacement of households due to economic eviction in cities like Toronto furthers the gentrification of neighbourhoods which have been historically home to marginalized and equity-seeking groups, pushing these households into areas with less adequate housing and lower quality services.¹⁹

4. Lack of maintenance and repairs

Adequate housing must be habitable and tenants should have adequate space that accommodates the size of their household. Additionally, habitable homes are well-maintained and in a state of good repair, promoting the occupants' health and safety.²⁰ One of the tactics used by financialized landlords to cut costs and maximize profits is to reduce services, by eliminating the role of superintendents for example, which many tenants we have spoken to describe as leading to longer wait times for maintenance or resulting in the neglect of maintenance and repairs altogether. Neglecting the maintenance of buildings leads to worsened living conditions and a lower quality environment for tenants, which can have an impact on the physical and mental health of households.²¹

Many of the tenant communities we consulted encountered issues related to the habitability of their homes. Tenants from Ontario²², Newfoundland and Labrador and Nova Scotia²³ all described a rise in maintenance issues and the lack of proper repairs in their buildings and units. Tenants in Nova Scotia expressed that as their units fall into disrepair, landlords neglect to address maintenance issues such as dealing effectively with bed bugs and other pest infestations, which impacts the physical and mental health of tenants. Tenants from Newfoundland and Labrador pointed out the worsening living conditions that result from issues related to the aging infrastructure in buildings that often go unaddressed.²⁴

Tenants from the Northwest Territories shared that due to the limited choice of housing providers, tenants are forced to live in buildings run by financialized landlords that implement cost cutting tactics such as neglecting maintenance and repair issues. Many tenants expressed that they live in units with major repair issues that are left unaddressed, despite their repeated

requests that repairs be made. Tenants in Nunavut shared their lack of housing choices and being forced to live in inadequate homes that are covered in mould, detrimentally affecting the health of their families.

5. Impacts on the health and well-being of communities

Housing is considered adequate when it is located in areas that allow access to employment options, schools, healthcare, childcare and other social services.²⁵ The displacement of tenant communities can have long-term impacts on the well-being of communities and healthy economies.

We heard about these impacts directly from tenants that we engaged with in Ontario. They described how evictions not only impact them financially, but that it greatly impacts their mental and physical health. Tenants said that evictions can lead to losing their employment or reducing their opportunities for employment. They also described how tenants in their communities may be evicted into homelessness and may be forced to live in shelters or to couch-surf. Tenants shared the many ways evictions can disrupt their lives, as they may lose access to the social services they rely on, and their children's schooling may be interrupted. Some families may also lose custody of their children when they no longer have adequate housing, while others may no longer be eligible to receive certain government benefits if they do not have a permanent address.²⁶

6. Historically disadvantaged groups are most impacted

Adequate housing must be accessible to all individuals, especially those who belong to historically marginalized groups such as Indigenous Peoples or Black communities, or people living on fixed incomes like seniors and people with disabilities. These communities are especially impacted by inadequate and unaffordable housing options in Canada, and must be prioritized in the development of housing solutions with immediate supports.²⁷ In our engagements with tenants, many highlighted that the tactics used by financialized landlords are increasing vulnerabilities and housing insecurity in their communities.

Tenants in British Columbia expressed that amongst Indigenous communities, Indigenous women were most acutely impacted by the lack of affordable housing options.²⁸ Gender also created an additional barrier for tenants in Saskatchewan²⁹ and Yukon,³⁰ where they expressed that single women were in greater need of affordable housing options. Tenants in Saskatchewan and Manitoba spoke about the struggles that senior households who are living on fixed incomes have in finding affordable housing options.³¹ Finally, tenants from Prince Edward Island highlighted that low-income tenants, particularly Black communities and Indigenous Peoples, experience systemic discrimination in accessing housing which further impedes their ability to find an adequate place to call home.³²

When it comes to the involvement of disadvantaged groups in the development of housing policy, tenants from Nunavut emphasized that Inuit communities have not been asked to join the discussions on housing policy at a federal level, and that they must be included in future policy development, to effectively implement their right to housing.³³

Recommendations for Addressing the Financialization of Purpose-Built Rental Housing

The Canadian government has committed to advancing the right to housing over time. The government should regulate and engage with financialized actors in the housing ecosystem to ensure that incentives that encourage rent gouging, the evictions of long-term tenants, the displacement of tenants and segregation of neighbourhoods, and keeping housing in a state of disrepair are minimized.

Addressing the financialization of purpose-built rental housing and its impacts on tenants requires a strong policy response from the federal government that will reduce speculation in the housing market and eliminate incentives created for landlords to increase their return on investment by squeezing tenants for higher rents.

We recommend that the Review Panel include the following recommendations in its report:

a) Federal housing policies and investment decisions should be designed using a rights-based framework.

When it comes to developing new housing policies and investment programs, the federal government must use a rights-based framework. Existing programs under the National Housing Strategy should also be expanded to align with the commitments made to the right to adequate housing in the National Housing Strategy Act, and establish targets and create participatory processes for communities so that they can improve outcomes for those in greatest need.³⁴ A rights-based approach will help ensure that current investment programs are targeting the communities that are most in need so that the new housing units created are truly affordable for them and can lift them out of core housing need. A rights-based framework will also help ensure that the needs of the communities most impacted by the financialization of rental housing – including Indigenous and racialized communities – are met, and help to remedy the disproportionate impacts on their households.

b) The federal government must take steps to mitigate the impacts of financialization on tenants and rental housing security.

The federal government can work with provincial and territorial governments to better understand gaps in tenant protections and measures required to prevent evictions. Eviction prevention measures are crucial interventions to guard against rising rents and increasing housing precarity, all of which have partly resulted from the growing financialization of housing. The federal government can work with provincial governments to ensure all tenants across the country have basic legal protections and investments are made in developing eviction prevention programs. For example, the federal government can provide recommendations to provinces and territories on basic legal protections for security of tenure so that provincial and territorial governments will have a standard of protection to aspire towards and take steps to strengthen their local Residential Tenancies Acts. The federal government can also support local and provincial eviction prevention initiatives through long-term investments. These

initiatives can include rent stabilization programs, as well as funding for community-based organizations to provide legal supports to tenants.

The federal government can also enhance its investments in rent relief to households that are struggling against rising rents and possible economic evictions. While the federal government's Canada Housing Benefit (CHB) has been a useful initiative to help ensure a degree of tenure security for many households, there is room to widen eligibility criteria and enhance program spending. Several provinces and municipalities also offer a mix of targeted supports to households, such as those who are in receipt of disability or unemployment benefits, and more generalized funding for those who are experiencing financial difficulties. The federal government can support these initiatives given that they are already in operation and could function more effectively if they had more capacity to do so.

c) The federal government must invest in the development of deeply affordable housing supply.

The federal government's withdrawal from social housing in the 1990's led to a halt in the development of affordable housing supply and the reliance on the private sector to develop affordable housing options. However, the private sector has failed to create new affordable rental housing stock, and many financialized landlords are buying up existing rental housing stock and implementing tactics to raise rents and maximize profits. The government must correct this imbalance of housing supply by investing in the development of permanent and sustainable affordable housing. The federal government must work collaboratively with the provincial and territorial governments to invest in and support the growth of social housing options, which include non-profit housing, co-operative housing and public housing.

In addition, rental housing developments receiving public investments should be required to include appropriate allocations of affordable housing units. Affordability requirements imposed on new developments must meet the needs of low- to middle-income tenants.

d) The federal government should facilitate the collection of more data about property owners, rental housing prices, tenure details and evictions.

To address the impacts of the financialization of housing with evidence-based solutions, more information should be collected by governments and made available to the public. Investments in gathering data and developing centralized data systems should be carried out by the federal government to capture the nature of ownership amongst larger financial entities. Capturing and making such proprietary information available to the public may help bring about more transparency and accountability into the financialized housing market. Similarly, provincial and municipal governments play a key role in documenting property and tenancy related information. The federal government must work with other orders of government to develop data-gathering systems on housing related matters. This investment will have long-term impacts, helping governments to develop lasting solutions that sustainably guard against housing precarity, unaffordability and the loss of our existing affordable housing stock.

End notes

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