

**Oral Hearing - Session 4 - Tuesday October 31, 2023**

**SAM WATTS:** Good morning or good afternoon  
[Speaking in French].

[Technological difficulties]

**SAM WATTS:** [continuing in English] I am Sam Watts. I will be the Chair for today on the Review Panel. This is our fourth session of the first Review Panel ever in Canada covering the topic of the financialization of purpose-built rental housing. We're going to have a really exciting and interesting session today. We have some great participants. We have two parts to our hearing today. And I'm looking forward very much to getting started.

As we get started, I want to make sure that we acknowledge the land on which we sit. So because I'm in Montréal and because I spend most of my time speaking French, I'm going to do our Land Acknowledgment today in French.  
[Speaking in French]

**(Voice of Interpreter):** Where I'm located now in Mission Bon Accueil, we are gathering on the traditional territory of the Haudenosaunee, Huron-Wendat, and Anishinaabe. We are grateful to have the opportunity to meet, create, and collaborate on this land where world nations can get together today. I invite all of you to take a moment to think about this territory where we find ourselves and recognize its heritage. This is a moment to pause and reflect.

**SAM WATTS:** [continuing in English] -- the heritage and history of the land on which we're sitting.

[Pause]

**SAM WATTS:** [Speaking in French]

**(Voice of Interpreter):** Personally, I'm on the path to be conscious of the wisdom of the Elders and our obligation to protect these lands and waters and to appreciate this heritage that we have the privilege to be involved with.

This event today is a Review Panel and we have the chance to have the wisdom of one of the Elders, and she

underlined the importance of the food, the community, and housing, and all this for the well-being of the person, of the individual. I think we should be aware of these wise words and to take them to heart.

**SAM WATTS:** [continuing in English] We can all learn from the Elders and what our Elder shared with us on the onset of this Review Panel was the need for us to consider the reality that housing, or shelter, that food and that community are three fundamental building blocks to human health and to well-being. And so with that today we get started.

I want to thank all of us who are here as participants. I want to thank as well the observers who are watching this Review Panel and who are observing. Thank you for taking the time to be part of the process. I want to thank everybody who has made a submission to this Panel. We had more than 200 submissions to the Panel, and that shows that there's an interest. It also shows that there's a concern out there. And so our role is to make sure that we do everything that we can to listen, to learn, and ultimately to recommend. And as many of you know, this Review Panel is a function of the fact that the National Housing Strategy Act was put in place and it empowers Review Panels to receive a submission from the Federal Housing Advocate, which we've done, and then to hold a hearing, which we're doing, to make sure that we explore possible solutions and recommendations that can be made to the Minister of Housing and of course the Minister of Housing, when he or she receives the recommendations, has to table them in Parliament and in the Senate within a specified period of time. That's important.

As we get started, I think it's important that you meet the Panel and so you can see pinned on screen my two colleagues, Panel Members, and I'm going to invite them to introduce themselves now, starting with the person furthest to the West in this country, Ann.

**ANN McAFEE:** Thank you, Sam.

My name is Ann McAfee. I'm coming to you from Coquitlam, British Columbia, the ancestral lands of the Coast Salish people. I've spent over 60 years working in the housing sector, starting as housing planner for the City of Vancouver, and since working elsewhere in Canada and around the world.

What I've read from your submissions provides a wide range of experience and thoughts about how to improve housing for Canadians, and I'm looking forward to hearing more from each of you about what we can do to improve housing in Canada.

**SAM WATTS:** And a little further east, Maya.

**MAYA ROY:** Thank you. Thank you, Sam.

Hello and welcome. My name is Maya Roy. I have been part of the National Housing Council since its inception. I am Zooming in to you today from Treaty 13 territory. Prior to the pandemic, I was very privileged to be able to spend a lot of time in Calgary, Banff, Lethbridge, and also in Whitehorse, and really excited to have colleagues here on the call today really to do that deeper dive around the specific needs of those communities with respect to financialization of purpose-built housing. So thank you so much for your time, and very much looking forward to our conversation.

**SAM WATTS:** Thank you, Ann and Maya. I'm just going to make a few remarks to set the stage, set the table for the discussion that we're going to enjoy.

I first of all want to repeat my thanks to all of you for submitting what you submitted to us. We were very impressed. We did a lot of reading. I can tell you that the Panel spent days -- days -- literally reading everything that has come in. So you need to assume off the start that we have read what you submitted to us and that we really have appreciated it. So our opportunity today is to go a little more in depth and to understand a little bit more about what you mean.

In the written part of the hearing, we looked at the impact on tenants. We saw how that was different in different parts of the country. We also saw that many tenants were experiencing rising rents, evictions, reduced building services, maintenance issues, and many of these were tied directly to issues of financialization of purpose-built rental housing.

We also learned about the impact of this issue on the wider housing system, including concerns that the

financialization of purpose-built rental housing was reducing the supply of already limited low-end market rental housing, the stuff that's affordable. You know, the supply was diminishing in every part of the country. And this of course has implications for housing stability, housing choice, neighbourhood inclusion, and all of this particularly for individuals and for families who were already facing barriers to securing and maintaining housing that meets their needs.

The other thing that we found in the written submissions is evidence that the Federal Government had taken some actions or some inactions, were not taken, that were exacerbating the actual situation. So the oral part of our hearing today is not intended to duplicate what we have learned already. It's intended to put more light onto it. So we want to engage in meaningful dialogue. We're so glad that you're here today, and we want to create a really comfortable environment for you. I want you to picture us as being around a kitchen table. So it's all comfortable. Yeah, there are a bunch of observers. But we are not scary people. We are citizens of Canada, just like everybody else. We happen to get appointed to the National Housing Council because of the nature of the work that we do or have done over the years. But we're here to engage with you and to listen to you.

So I think this can be a tremendous conversation.

I have already said that our goal is to listen and then to recommend. So today you're not going to get any opinions from us really. We're just gathering evidence. Because what we submit to the Minister has to be based on the evidence that we collect. And our goal is to advance the human right to adequate housing. That's the goal that we have. It's a human right. We all know that it's a human right. Canada has legislated that housing is a human right. So we need to make sure that we advance that particular right.

One of the things that we're going to do is we're going to remind you once again that you need to be careful about your statements. Make sure that you avoid things that we shouldn't say. The Panel has always reserved the right to blank out things. As you know, every word that we say here is being collected on the screen, if you're watching the DSM feed, you can see everything that I'm saying is appearing on the screen. So we need to be careful about that.

I want to say this: Panel hearings -- a Review Panel is a unique mechanism. It's intended to be non-adversarial. So I think you're going to find that today. We want it to be open and inclusive.

The other thing that we are doing as a Panel, just to make sure that everybody is comfortable, is we may have a question today, you may have an answer for us that, after we are done, you say, "Well, I wish I had added this" or "I wish I had said that." You have 10 days from today to add in any of that, to complete your answer, if you will, because we don't want you to feel in any way pressured to get it all right just because you've got 15 minutes plus a dialogue session. So we want to make sure that that's a possibility. Now, we're not looking for additional data or for you to redo your submission or anything like that, but if there is an answer that you felt was incomplete, we want to make sure that we honour you by allowing you to complete it.

Today's hearing is divided into two parts. I think Chrissy has already explained that when we were in the waiting room. So you're going to have the first 15 minutes and we've got Anne and Dianne and we've got the Yukon Anti-Poverty Coalition here to present to us. So we're going to have 15 minutes with each of you. Then we're going to bring you all back and pin you on the screen again all together and we're going to have a chance to have that dialogue all the way around the table with everybody present. And then as we get towards the end of that, I may have a few closing remarks or you may, and so we're going to have that time together. So that's how I'm planning to proceed together with you and with our Panelists. We just want you to feel comfortable. We want you to feel confident in what you have to say to us. I was able to be off-screen watching as Chrissy presented. I'm just so glad that you're here today. I'm glad to see your smiling faces from all different parts of the country. Unlike Maya, I have never been to the Yukon. So that's something that I would like to do. It's on my list of things to do. I'm so glad that folks from the Yukon are here to share with us today.

We're starting with Anne. Anne is going to be our first person up and I believe Anne is already pinned on the screen and so, Anne, if you want to unmute yourself and begin your presentation, your 15 minutes with the three of us starts now.

**ANNE LANDRY:** Thank you. Hello and bonjour.

My name is Anne Landry. I thank the National Housing Council Review Panel regarding Financialization of Purpose-Built Rental Housing for the opportunity to speak today following my submission to the Review Panel.

Today I wish to address the harmful impact of financialization of purpose-built housing. It is now game over: The end of the era of financialization of housing in Calgary and across Canada.

A few points to start with. Financialization of housing is treating housing as a for-profit commodity and not as a home, as a basic human right. It is putting profits first, not people first. It creates harm to people and communities and is a failed affordable housing model. It did not always exist but was created by government policy that let the market take over and allowed rental protections to be stepped back from. Financialization of housing is at the heart of Canada's growing housing emergency. Policy created it and policy needs to end it right now.

We will not be able to build ourselves out of the harm. The City of Calgary, Calgary Housing Company, Boardwalk REIT, Main Street Equity Corp. and CAPREIT seem to be some of the largest financialized landlords in Calgary, some with operations across Canada. It is the wild, wild West in Alberta with lack of human rights protections at the federal, provincial, and municipal levels. It is more than time to stop the harm, to leave no one behind.

A little about my story. I'm a Calgarian for Housing as a Human Right, a movement of people for the right to adequate housing as per the National Housing Strategy Act 2019 and international law, including the United Nations' International Covenant on Economic, Social, and Cultural Rights and the United Nations' Universal Declaration of Human Rights. I am from Calgary, Alberta, the traditional territories of the Blackfoot Confederacy, the Tsuut'ina, the Métis Nation Region 3, and all people who make their homes in Treaty 7 region of Southern Alberta.

I have a disability, post-traumatic stress. I have a career backgrounds that includes strategic planning and data analytics. I have been unemployed in my career since the 2015 recession. I will soon be of retirement age and I wish to age in place.

For more than the past 25 years, I have rented the same apartment in Calgary from Boardwalk REIT, one of the largest financialized landlords in Canada with over 33,000 rental units. I've had to spend much time, effort, cost, and stress, often in the media, to ensure that my apartment is affordable, the terms of my lease are upheld, and my apartment is safe. I have paid more than \$300,000 in rent to Boardwalk. I want my investment to be protected.

Included in my submission to the National Housing Council is my submission to the House of Commons HUMA Committee Review regarding financialization and rent gouging. In it I mentioned that I was again being rent gouged by Boardwalk REIT in two installments. I lost my \$65 per month rental incentive on January 1, 2023, and my rent was increased by Boardwalk REIT by \$120 per month effective May 1st, 2023. This is despite that the Alberta Residential Tenancies Act clearly allows landlords to increase rental payments to tenants only one time per year by as much as they would like. Boardwalk REIT's customer ledger for my account reveals that Boardwalk REIT is taking the second rental increase of \$120 per month from my credit, my surplus account. This is without my permission.

In 2023, I have also been harassed by Boardwalk REIT to the point of threats by Boardwalk REIT to take action to terminate my lease. I have written to Sam Kolias, Boardwalk REIT CEO and Chairman of the Board for Boardwalk REIT, to stop its harassment of me and to address these issues before the House of Commons HUMA Committee and I provided the HUMA Committee with the information, as I mentioned to Sam Kolias. More than 126,000 households in Calgary, 22 percent, cannot afford shelter, Census 2021. This includes approximately 42 percent of households earning \$99,999 or less.

On Friday, October 20th, 2023, I presented regarding the harm of financialization of housing and the growing housing emergency in Calgary and across Canada at the financialization session of the Pan-Canadian Voice of Women's Housing Symposium in Ottawa at which Julieta Perucca, Deputy Director of The Shift, also presented regarding financialization of housing.

My PowerPoint presentation revealed that our

housing emergency is Boardwalk REIT's positive outlook, and I find this inhumane and predatory. I rely on the insights of financialization of housing and housing human rights experts such as Marie-Josée Houle, Federal Housing Advocate, Martine August, Leilani Farha, Julieta Perucca, Steve Pomeroy, Jackie Brown, and others. My recommendations include: Stop the harm. All governments must immediately declare a housing emergency in Calgary and across Canada, implement an immediate rent freeze, eviction freeze, lower rent gouge rents, provide immediate rent supplements. Send the bill to the rent-gouging landlords. Protect the existing affordable, adequate, accessible, secure tenure housing. Implement a multi-pronged housing human rights-based strategy, incent desired outcomes. Stop the loss. Protect the vulnerable. Build the right non-market non-profit housing with universal design. Immediately end financialization of housing. Have a heart housing assessment resource tool to plan and build for priority populations. Standardize a human rights-based definition of affordable housing. Tax the REITs. Legislate and publicly track key metrics. Build and maintain climate-friendly, implement landlord licensing with ESG tracking with fines and fees, and implements a living income and living wage.

The Federal Government must immediately summons the landlord CEOs with their data such as I present today to lower rent-gouge rents, similar to the summoning of the grocery store CEOs. See my change.org petition and require landlords to appear at the House of Commons review of financialization and rent gouging that echos the request of the Federal Housing Advocate at the House of Commons HUMA Committee call industry witnesses and their data to account for their practices that undermine housing affordability, security of tenure, and habitability. Thank you.

**SAM WATTS:** Thank you very much for that presentation and thank you for your courage in being very direct in your presentation. That is very, very helpful. I can't tell you how helpful it is.

The team might have a few questions for you. Again, take your time in answering them. There's no need to rush or anything. We'll get more time when we get to the dialogue session.

Maya, I'm going to move to you first and you have the first question.

**MAYA ROY:** Thank you so much, Anne, for such a comprehensive written submission. I love your passion and commitment to solutions.

In your written submission you highlight the need to declare a housing emergency, a housing emergency to get all levels of government to take action. If you could create five goals of this emergency housing response, what would they be?

**ANNE LANDRY:** Five goals of the emergency response is you have to right now freeze rents, as I mentioned. I'm hearing really desperate comments from people who are commenting on my change.org petition. We need to -- this is stop the bleed. This is immediate. This is get the landlord CEOs right before the House of Commons.

Maybe I'll answer that. I had a prepared kind of thought to follow from my last thought and maybe I'll address that by addressing this. If I could identify indeed how purpose-built rental affects tenants, especially on low-end people living with disabilities, such as myself, these are who we're targeting the emergency to. We want to go right to the very vulnerable, to the people in most need.

So financialization of purpose-built housing seems to disproportionately affect people with low and fixed income. Rents are increasing faster than the increases in the income needed to afford the increases and is increasing food insecurity. Rental inflation in Calgary, for example, in September '23, was 8.8 percent and exceeded the all-items inflation of 4.4 percent.

Consider the compounding negative impacts of financialization on housing on vulnerable populations as well due to intersectionality. For example, Calgary ranks consistently amongst the worst cities in Canada for women to live and work, largely as a consequence of their poor economic security as per Kimberly A. Williams, an Associate Professor in Women and Gender Studies at Mount Royal University in the Calgary Herald in May 2022, referring to the research by the Canadian Centre for Policy Alternatives.

I wish to speak on six points: Number one, regarding homelessness. Tim Richter, President and CEO of the Canadian Alliance To End Homelessness, stated at the HUMA Committee on June 6th, 2023: Canada right now is under a wave

of new homelessness on the same scale as Canada's largest natural disasters. People are being pushed out of their housing by huge increases in cost of rent.

I met a few people here in Calgary that were pushed out -- that could not afford the rent increases by Main Street Equity Corp., one in the oil and gas industry that was living on the street and had had heart surgery. A second person that was injured on the job in construction and could not afford the rent increase by Boardwalk. Comments that I'm getting in my change.org petition require landlords to appear at House of Commons review of financialization and rent gouging. "Very desperate. After living in my apartment for 18 years, I have suddenly been given two rent increases in one year." That's KR in Calgary, Alberta. "I need to survive." PK in Calgary, Alberta. "My rent has gone from \$1,100 to \$1,800 in the last two years with CAPREIT Management." And on and on and on and all across Canada.

Let's talk a little bit about unaffordable rents and rent gouging. I provided to the National Housing Council some slides from Boardwalk REIT's Q1 2023 conference call presentation May 10th, including slide 7 entitled, "Positive Outlook On Value and Multi-Family Fundamentals." Slide 7 reveals the role financialized landlords are playing to foster Canada's housing emergency. We can think of emergencies. The Calgary flood in 2013. The Fort McMurray fire in 2016. The Yellowknife fire this year. I think a lot of us wear our hearts on our sleeve and rush out to help.

Slide 7 in the financial reporting of Boardwalk REIT reveals that in the midst of Canada's housing emergency that when there is very little housing, not only are the landlords raising rent but rent gouging, increasing rents far before inflationary cost increases. Boardwalk has increased rent at Boardwalk REIT's Skygate Tower in Calgary by up to \$560 per month for a one bedroom and den apartment over the past 17 months. So that's over the past 17 months. Boardwalk REIT and Main Street Equity reported inflationary operating increases of approximately \$18 to \$20 per month per rental unit for 2022 but are increasing rental payments to tenants by approximately ten times that.

It is critical to understand that rents do not have to increase every year. So this is part of the emergency you need to understand. Because operating costs -- this is critical to understand -- operating costs in the multi-family

residential industry in Canada are static -- static -- regardless of cyclicalities of the economy. If you opened up CAPREIT's annual report since 1997 when it was created, you would see that it's averaging operating costs per rental unit per month has flatlined at approximately \$500 or less per year, each year. Similarly, Boardwalk REIT's average operating cost per rental unit per month for its properties is approximately \$521 or less since 2000 and approximately \$319 in 2007 and \$226 in 2000. Main Street Equity reported average operating costs of \$410 per rental unit per month in Alberta. So this is why we immediately need to lower rent gouge rents.

A little about lack of supply of affordable housing. My submission reveals, as per Boardwalk's annual report and financial reporting, Boardwalk has bought and not built the majority of its buildings and reports fewer rental units in 2022 than it did in 2008. Also, its buildings are old, including mine, built in the 1960s, '70s, '80s. The media reports the reluctance of Boardwalk REIT to build new.

Research, as we likely know by housing expert Steve Pomeroy, has revealed that 15 affordable housing units are lost for every one we build, primarily due to financialization of housing. Stop the loss.

A little about repairs and capital improvements. Do not think that Boardwalk REIT's high net operating income and profits mean that enough money is being spent on repairs for expired assets or to address climate change or to ensure universal design. For example, in my building at Boardwalk REIT's Skygate Tower in Calgary, it seems that the elevators have never been replaced and one elevator in particular seems to repeatedly break down. Also, you can see the cracks on the building's bricks outside and while waiting for the elevator. My apartment received a modest renovation, quote/unquote, in 2017, approximately 20 years after I moved in at the end of 1997. I consider it overdue maintenance. Boardwalk REIT's Skygate Tower was, quote/unquote, renovated in 2018. Seemed to be overdue maintenance and marketing repositioning.

Let's talk about the unsustainable high turnover. Boardwalk REIT has reported high tenant turnover approximately 30 to 40 to 50 percent per year in Calgary. This is apparent literal destruction of communities. This high turnover is not compatible with aging in place nor with

community stability nor with the adequate right to housing.

A little about long-term care deaths. The research by Jackie Brown reveals there is a well-documented pattern of inferior care at for-profit long-term care homes compared to public and non-profit homes, including fewer hours of direct care, lower staffing levels, higher mortality and (unclear) rates.

If there's one thing I could conclude with it's to state that the federal housing budget 2022 stated at page 47: Housing for Canadians, not for big corporations. Housing should be for Canadians to use as homes. Get it done. Do it now. No excuses. End financialization of housing right now. There is more than enough data and research to do so.

**SAM WATTS:** Anne, you did a great job because you brought this in right on time. Thank you.

**ANNE LANDRY:** Thank you.

**SAM WATTS:** One thing for our other presenters. The folks who are doing simultaneous translation are asking us to speak just a little bit slower. When we get into the dialogue session, let's all try to keep that in mind. I'm pretty conscious of it just because of where I live and a lot of what I say, whether it's in English or French, often gets stopped and people tell me to speak slower. It's not easy, but I'm just going to make that suggestion.

Anne, thank you very much for being here today. Thank you for presenting with passion and with data. We really appreciate that.

We're going to put you back into the other part and we're going to bring Dianne forward and Dianne is going to be able to get her 15 minutes. So as soon as the technical team makes that switch, Dianne, you will be on screen and there you are in front of us.

If you are unmuted, I heard before that you couldn't see yourself but I can tell you that we can see you. We see you just fine and you're nice and centered in the screen. Please take your 15 minutes and do take your time and share with us what you have to share today.

**DIANNE VARGA:** In fact, I can now see myself

and it's helpful in certain ways. So thank you very much.

Thank you for inviting me to this hearing. In my Opening Statement, I want to pick up where I left off in my written submission. There I said that the full range of landlords, from mom-and-pop operations through to financial firms and institutional investors, who are involved with the full range of rental types, from basement suites to purpose-built rental towers, take advantage of inadequate provincial rent controls or they're non-existence to raise rents beyond the capacity of renters to comfortably pay them if they can pay them at all.

I said that while Canadians need a quick build-out of non-market housing, we also need regulation of the housing markets in which so many of us are trapped. I said the only way we're going to get the regulation that we need is if the Federal Government intervenes.

I base that conclusion on my experience in B.C. Since the election of an NDP government in 2017, renters, tenant unions, senior groups, policy think-tanks, antipoverty activists, labour unions and the legal community have continuously called for implementation of vacancy control. If we were going to get vacancy control, we'd have it by now.

Despite double-digit rent increases year over year, despite B.C. being the leading province in no-fault evictions, despite record rates of homelessness, the government refuses to deliver, instead citing unsubstantiated talking points from landlords and developers, members of what I called the property class in my written submission.

In analysing all the evidence of unaffordable rental rates, no-fault evictions, additional or above guideline rent increases, and market monopolization that has come and will come before this Panel, I hope the Panel will challenge narrow conceptions of jurisdiction when formulating its opinion and recommendations for the Minister. I'm wary that a limiting phrase about the jurisdiction of Parliament appears in both the National Housing Strategy Act and the participant guide for this hearing. We are told that this Panel must only be concerned with matters over which Parliament has jurisdiction.

In 2003, urban planning scholar David Hulchanski wrote a book chapter that examined the role

that governments play in shaping Canadian housing policy. He observed that in 1992, Ottawa and the provinces agreed that provinces should have exclusive jurisdiction over housing and urban affairs, and they agreed to change the Constitution to get there. But voters turned that down in a referendum.

In 1996, Ottawa transferred the administration of social housing to provinces and territories, but this was a unilateral policy decision, not the settlement of a legal or a constitutional dispute over jurisdiction. There is, Dr. Hulchanski said, no legal or constitutional impediment to federal or provincial governments engaging in any variety of housing policies and programs, and he concluded the jurisdictional issue only appears to be significant because politicians raise it when they do not want their level of government to be responsible for addressing a particular housing problem.

The National Housing Strategy Act, with its limiting phrase, was legislated in 2019. The next year, Leilani Farha, in her role as UN Special Rapporteur, asserted that all levels and branches of government, from the local to the national, are bound by their nation's endorsement of the right to adequate housing. She went further, saying that the obligations of local and regional governments to implement the right to housing must be established in legislation and that housing policies and programs at all levels of government should be coordinated through national-level leadership and oversight. Human rights, she said, should never be compromised by jurisdictional issues -- sorry, jurisdictional disputes.

What I'm saying in this Opening Statement is that I hope the Panel will not end up restricting their opinions and recommendations for the Minister to fit some narrow and contestable definition of matters over which Parliament has jurisdiction which could allow the Federal Government to evade, first, their own responsibility to implement the right to adequate housing and, second, their responsibility to lead all levels of government in implementing the same. The Federal Government cannot be allowed to shrug and say, "Well, market regulation and renters' protections are up to those guys over there, not us."

Provincial governments have for many years shown their own laissez-faire attitude towards the vicious onslaught of the property class. This evasion on the part of

governments must also be seen as a systemic issue in need of a solution.

Both governments are, according to the Special Rapporteur primary duty-bearers under international human rights law. Renters need them to act accordingly and to act cooperatively, resolutely, and with haste to implement our right to adequate housing.

With that I am happy to turn to my direct experience of for-profit rental housing, which of course is the experience of many renters everywhere. I hope I will be able to discuss five areas of concern and then provide recommendations for market regulation. Given the dire state of the housing market from the perspective of renters, I believe it would be intellectually incoherent and morally a mess to limit regulation to financialized property owners only. My recommendations will therefore apply to the housing market as a whole. All of this will take me another five minutes if I'm permitted to proceed in this way.

**SAM WATTS:** Please go ahead.

**DIANNE VARGA:** Okay. So these are going to be the five areas that I want to discuss, starting with rental rates and rent subsidies.

My landlord is a family-run corporation that owns 45 multi-unit rental buildings across Canada. He's as profit-driven as any financialized landlord. Across the last four years in B.C. there was a rent increase moratorium for two years due to COVID and an allowable annual rent increase of 1.5 percent and 2.0 percent for the other two years, reflecting inflation. That doesn't translate to affordability, however. My current rent works out to 64 percent of my pension income, making me severely cost-burdened. B.C. has a rent subsidy for low income seniors that's called safer. When safer is counted towards my income, my rent works out to 57 percent of the total -- still leaving me severely cost-burdened.

Vacancy control. Although rents went up in my building by only 1.5 and 2.0 percent over the last four years, rents for vacant one-bedroom apartments increased 32 percent as a result of the government refusing to implement vacancy control. I'm currently ...

Sorry. I didn't think this was going to happen. I need a minute.

**SAM WATTS:** Take your time. We're not rushing you. I want to make sure that you have the time that you need to be able to tell us what you're in the middle of telling us, which I sense is really important.

**DIANNE VARGA:** I'm currently on notice of eviction, which I'll mention again further along. Due to the absence of vacancy control, if I end up evicted, it will be into much deeper unaffordability than what I now experience. Anyone moving from one rental unit to another faces the same problem.

Additional rent increases. Although general rent increases in B.C. are limited to one per year based on inflation, in 2021 the B.C. government legislated additional rent increases. Tenants are now expected to pay for big-ticket items like foundations, roofs, doors and windows, parking lots, heating systems, plumbing systems, electrical systems, and so on.

ARIs can be as steep as 9 percent of the rental rate, phased in at 3 percent per year for each of three years. When the amortized capital expenditures are paid off after 10 years, the rent increase stays in place, meaning that ARIs effectively become a general rent increase, one that contradicts the legislation limiting general rent increases to one per year based on inflation. Our own building received notice of an ARI to cover a \$70,000 elevator upgrade, and one aspect of this new regime that we challenged at arbitration concerned the landlord being able to claim these capital expenditures on his tax return. We said we wanted to have the tax benefit that he gets that's based on the expenditures that we pay for, but the arbitrator decided against us. The arbitrator's decision encapsulated the truth. In every respect ARIs and AGIs unfairly benefit landlords.

No-fault evictions. The absence of vacancy control incentivizes landlords to create vacancies through evictions and these evictions are most often attributed to renovations or landlord use of property. I myself was evicted for landlord use back in 2016. As frequently happens, the landlord didn't use the property as he said he would. Instead, he increased the rent 60 percent and when profits were still not enough, he turned the place into a short-term rental.

There is another kind of eviction that renters describe as no fault, and this is retaliatory eviction. Renters who organize to protect their interests or those who fight at the level of tribunals or courts, that is to say, renters who do the work instead of governments to instill justice in the housing system are vulnerable to retaliatory eviction. My own eviction notice is clearly related to my housing advocacy. It was served the day that I and another tenant won a case against the landlord that we took to the Supreme Court.

Market monopolization. If I fail in my challenge of the eviction notice and have to move, not only will it be into much deeper unaffordability, it will be into a marketplace that's characterized by monopolization. My own corporate landlord owns 10 percent of all purpose-built rentals in my city. I found that one REIT alone owns another 25 percent of the local rental market. In such an environment, renters who are at odds with their landlords can have a hard time finding another place to live.

Turning to my recommendations. Non-market housing would solve many of the problems faced by tenants like me, but until non-market housing materializes to any great extent, renters need regulation of the existing rental market. What's needed nation-wide and throughout the whole marketplace includes: Reasonable limits on annual rent increases, vacancy control policy and provincial rental registries to support it, elimination of additional rent increases and above-guideline rent increases, an increase in housing subsidies to align with an affordability standard that's based on actual household income. Sorry ...

**MAYA ROY:** You're doing great, Dianne. It's a lot.

**SAM WATTS:** Dianne, if you want to pause --

**DIANNE VARGA:** Three more bullets.

**SAM WATTS:** We've come to the end of our time. I'm going to give you your three more bullets if you can put them in rapidly, if you don't mind.

**DIANNE VARGA:** Sure. An end to no-fault evictions, a prohibition of eviction into homelessness, and

an end to the monopolization of local housing markets.

**SAM WATTS:** Thank you. Thank you for that -- first of all, for telling your story but also for sharing some recommendations with us in terms of the things that you think need to be done based on your experience. There's nothing quite like some lived experience to inform a Panel like this, so we do appreciate it. We'll get to questions for you and give you a chance to have some more comments when we get into the roundtable section, but we're going to unpin you for now, give you a break, a little bit of a pause, and we're going to go to our next group of presenters, who may or may not be with us right now. I understand just from listening to the Secretariat who were talking to me that they may have dropped off the call. So if they've dropped off the call, then we will probably do something -- we'll figure it out but ...

**ANN McAFEE:** They mentioned in the startup that they were having problems with bandwidth, so that might be an issue for them.

**SAM WATTS:** This is what we're going to do just for the technical team and we're going to bring Anne and Dianne into the dialogue room and we're going to have a dialogue with you, and when we can pick up our presenters from the Yukon, then we'll move back, give them their 15 minutes, and come back and complete the dialogue time, if that occurs.

This is the first time in four different sessions of hearings that we've had even the slightest little glitch on the bandwidth and internet side. But that's part and parcel of three years of a pandemic where we've learned to live with Zoom and with Teams and with Google Meets and everything else that's been part of our life.

So now the two of you are back into a dialogue session. So this is our opportunity to, as I said earlier in my remarks, to think about us as around a kitchen table and we're going to have a chance to chat. Just a reminder to speak as slowly as you can so that our translators can follow us.

What I'll do this time, Maya, with your permission, is I'll give Ann the chance to set the dialogue up and tee up our first topic or question. So, Ann, please go ahead.

**ANN McAFEE:** Thank you. And thank you both for your heartfelt presentations. I'm sure, whether they're on the line or not, there's many tenants from across the country who have listened to what you've said and your experiences and feel the same challenges. So thank you for speaking for so many people from across the country.

I appreciate, Dianne, that you mentioned that there should be an all-of-government approach, and I totally agree. That said, at the moment landlord-tenant legislation tends to be provincial, so there's differences, as you've noted, across the country.

What would you say could be the main action the Federal Government could take to bring some kind of better justice across the country around landlord-tenant issues?

**DIANNE VARGA:** My answer would be to listen to Marc Miller. Marc Miller is the Minister of Immigration and just yesterday he was talking about the education sector. The education sector is defined through the Constitution as being the jurisdiction of the provinces, but Marc Miller says there's a problem within the educational sector that he wants the provinces to take care of. He has said if they don't take care of it, the Federal Government will. And how the Federal Government will do that is that they will wield the tool that they have, and that is, they are the ones who are responsible for issuing student permits.

What he pointed to, perhaps inadvertently, is that the Federal Government is capable of doing practically anything that it wants. Another MP told me that a tool that could be wielded in the area of housing has to do with housing transfer monies. They could attach conditions to housing transfers if they want to, for instance, institute tenant protections.

So my advice is listen to Marc Miller. Things can be done.

**SAM WATTS:** Thank you for that response. Just a little anecdote. Marc Miller is the Member of Parliament for the area where I'm sitting right now.

**DIANNE VARGA:** Nice.

**SAM WATTS:** I know Marc quite well.

Maya, question or comment?

**MAYA ROY:** Yes. Thank you so much, Anne and Dianne, for speaking. And also for sharing your story. I would really very much like to echo my colleague Ann's comments around thank you for speaking truth to power and very much bringing that lived experience.

I had a question for Dianne. Thank you so much for your written submission. You had shared a little bit about an economist's research from Next Door Manitoba, a very easy name to remember, Hugh Grant. I was wondering if you could share a little bit more about that research because I thought it was interesting that there were some policy solutions but it also showed that rental supply stayed the same. So I was curious to hear more.

**DIANNE VARGA:** Okay, yeah. He is an economist and he was commissioned by the Province to research the impacts of their rent control package, they have a wide package, and what he found -- I mean, the big risks or threats that the development community always insist on is they say -- and governments echo the same thing now because they work together -- the threats are perceived that everybody, all property owners, will convert their properties to anything other than long-term rentals or the development community will say, "Well, we're just not going to stick around. We are leaving the province. You will never see another rental property built again." What Hugh Grant found is that neither of those things happened in Manitoba. He wrote his report in 2011 and it was after -- I believe it was 13 years after their rent control package, including vacancy control, had been in place, and neither of those things happened. They still have, you know, rental properties being built and so on.

Does that answer your question?

**MAYA ROY:** Really appreciate it. I did look up the paper.

**DIANNE VARGA:** Okay.

**MAYA ROY:** We love our homework here at the Panel. Ann is a professor as well. But really appreciate it, because I think as Sam shared, we are looking at the evidence from across the country, so really appreciate bringing this

study to our attention.

**DIANNE VARGA:** Right.

**SAM WATTS:** We're going to put this dialogue session on pause right now, and we're going to bring you back again. But I understand our friends from the Yukon have rejoined us, so I'm going to ask the technical team to bring them in. We'll pick up this discussion in -- we're going to have a two-part dialogue I guess this time around is the way it will work. So Anne and Dianne, you'll get to come back. And if I could ask the tech team to pin our presenters from the Yukon. There they are.

I hope that we're able to keep you here and that your bandwidth is going to be sufficient because we really, really want to hear from you.

Welcome to the Panel. Your 15 minutes, however we choose to make it work for you, begins now.

**CHARLOTTE WRENCHUK:** Thank you. First of all, I'd like to say thank you for the invitation to appear and also acknowledge that we are on the traditional territory of the Kwanlin Dün First Nation and the Ta'an Council.

The way we're going to work this is I'll be giving a few opening remarks. Then we'll switch over to Kate, and then I have a few closing remarks. So if that works, I'll get started.

So, imagine having the stability and security of a 34-year tenancy. Now, imagine receiving a no-cause eviction notice. Imagine being a senior having to search for another home in a continually escalating and tight rental market. This is one example of the financialization of the rental housing market in the Yukon where the supply cannot keep up with the demand.

The Yukon is a small relatively geographically isolated territory, largely reliant on transfer payments from the Federal Government. Policies and programs here have an immediate and very huge effect on people's lives. We have the fastest growing population in the country. As the housing crisis deepens, we are seeing a wider array of people needing supports and an increase in the severity and complexity of people's problems and issues. So

far, we are at the front end of the financialization of rental housing issue. We are seeing an increase in foreign and out-of-territory investment in the real estate market. New property management companies are springing up -- four or five in the last year. We are also seeing the impacts of financialization with an increasing number of evictions, a rise in homelessness, a decrease in social housing stock, and the inability of non-profit organizations to get into the game. Development incentives are not geared for small landlords or non-profits but towards the for-profit sector.

The Yukon Anti-Poverty Coalition has been working on housing issues for a very long time. If anything, issues have become more entrenched. Recently, as in the last couple of weeks, the Yukon Government announced a one-time million-dollar subsidy to landlords, except in the Yukon Housing Corporation and Transitional Housing, to make up the gap between the rent cap of 5 percent and our inflation rate of 6.8 percent.

Since the majority of rental housing stock is corporately owned, this is, in effect, a corporate subsidy. This is clearly demonstrating that the Yukon Government is principally accountable to investors, not rights-holders. Coupled with the desire for a robust rental market, it seems the Territory is buying into the concept of housing as a commodity. When governments are providing public funds or subsidies to the private sector for affordable housing units, there must be conditions and mechanisms to monitor, maintain, and enforce the conditions attached. However, there is no monitoring or enforcement or accountability to the people. Our community is becoming more polarized as the housing crisis deepens. Kate?

**KATE MECHAN:** Thanks, Charlotte.

I didn't make notes. I'm more of a speak from the heart.

So I'm Kate Mechan. I've been a member of the Yukon Anti-Poverty Coalition since I arrived in the Yukon in 2009, and I am now the Executive Director of Safe At Home Society which is a non-profit organization with a mandate to prevent homelessness and we hived off from the Yukon Anti-Poverty Coalition. But I'm here for another reason too, and Charlotte hit on it a bit, the face of who is affected by the financialization of housing is really shifting, and I am

one of those people.

So in July, my family had to move out of our rental, and we're a bit of a quirky family. We like to do things differently. But we were given more notice than most families are afforded. We had eight months' notice to find a new place. But we couldn't find a place within our income bracket. So I have two school-age kids. So we decided to move back out onto the land. So the four of us -- my partner, my 12-year-old and my 7-year-old -- are living in a 314 square foot yurt completely off grid, which is not an uncommon story for families or people in the Yukon. There is very much this part of getting back to the land -- if you have the ability. So I don't want to imply that I have the same challenges or complex barriers to housing that some other individuals experience, but it is indicative that -- you know, I could not bring myself, our family, to pay \$3,000 or \$3500 plus utilities to live downtown, which is the going cost of rent now.

So that's sort of my own personal story and connection to all of this. I guess I also wanted to highlight -- in all of our recommendations coming forth, I hope that the Panel considers the intersectionality of housing and experiences. You know, my area of passion really is in and around homelessness and the most marginalized in around Whitehorse, and we have a disproportionate number of Indigenous community members across our homelessness population who continue to be put by the wayside on our social housing wait lists and in the private rental market.

We have one of the highest opioid overdose rates in the country. The opioid crisis and alcoholism, substance use in general, is extremely high here. And so we can't parcel out the experiences of people not being able to gain access to the private rental market and what other barriers they might be experiencing or traumas in their own lives.

The other piece that I wanted to bring up, although I haven't had an opportunity to observe some of the other panelists speak, is that there's a lot of suggestion or recommendation that the non-profit housing providers be given the tools to take over housing stock, older buildings, et cetera, et cetera. Safe Home Society was awarded rapid housing initiative funds in early 2022 to purchase and renovate a former hotel. The process of getting awarded that funding is now over two years in the making, and we still don't have

the funds that we need to renovate because we purchased a building that is too old, that is not code-compliant, and so our cost overruns are completely insurmountable. And so I think it's pretty irresponsible for us to make a suggestion that non-profit housing organizations, who aren't developers, who don't necessarily have this expertise, are expected to pick up the pieces of really aged housing stock without the necessary advice, without the necessary resources and supports to get us to our end goal, which is ultimately to provide deeply affordable housing.

Two-plus years into our project, we're now at 13 funding streams to get our project built and we still have a shortfall. We have no additional resources for financial management. It's me and my bookkeeper. So it's a bit of a cautionary tale. I think it's a fantastic recommendation. I think it's really, really important that we're leaning into our non-profit housing providers because we have this expertise to be able to support all of these other intersectionalities, but that needs to be matched with the appropriate resources.

That was a bit all over the map, but kind of my two cents picking up off of Charlotte's presentation.

**SAM WATTS:** If it was all over the map, it was very coherent for us.

**KATE MECHAN:** Okay. Phew!

**SAM WATTS:** Thank you. It landed well. We have about three minutes left or four minutes until we need to go into dialogue. So we're going to bring you into the dialogue box and get you with our other presenters, but Maya, you might have a question first that we can --

**MAYA ROY:** Thank you so much, Charlotte and Kate. I would agree with Sam. What you shared, especially as a non-profit housing provider, we've heard yesterday as well.

I was wondering, Charlotte and Kate, if you could share a little bit more about the polarization that you talked about in your written submission. That made me very sad. As a Torontonians, I can feel the community when I walk through Whitehorse. So I was wondering if you could share about the polarization and how it's connected back to

financialization.

**CHARLOTTE WRENCHUK:** I think polarization in general. The gap between those who have and those who have not is widening substantially. It's not just, you know, people on very low incomes or people who are marginalized that are suffering. It's also people of modest incomes and moderate incomes. It's starting to look like tenants versus landholders, which is not a very good state of affairs. And that's further exacerbated when you can see by this latest move with the Yukon Government that the government is very much listening to the landholders rather than the people who desperately need housing. Our social housing stock has diminished significantly. The last piece of property that was social housing was sold to a private developer. So, you know, the financialization is rampant, and it's just creating a lot of bitterness in the community.

**KATE MECHAN:** I can say, Maya, from the individuals that we support at Safe At Home, there's a real sense of lack of hope and I think that that fuels division -- no, I don't -- I know it fuels division. It fuels -- you know, there's this leaning towards wanting to hear from individuals with lived experience, which is absolutely where we should be leaning, except if there's not a meaningful desire to actually implement solutions from the voices of those with lived experience, it's really neither here nor there. It's like when you create policy but you already know what you want the outcome to be, so what's the point of ticking the box? And I think people are really feeling that less inclination to share stories, less inclination to come to tables, more anger, and that anger actually ends up directed towards staff of non-profit organizations as opposed to where it should be directed. That's one example.

And in the Yukon, very traditionally, we're just very resourceful as a community, and that also diminishes when division increases. Like our ability to lean on each other as it becomes more and more polarized.

**CHARLOTTE WRENCHUK:** I just want to suggest that Yukon offers the ideal place to try out mitigating approaches and solutions to arrest the financialization of housing here before it becomes completely entrenched. Our size, isolation, multiple levels of government -- including self-governing First Nations -- and a number of well-connected players involved in the housing ecosystem, make the Yukon an

ideal place for pilot projects.

And I've got a list of recommendations that I don't know if we have time to hear those now. So that is an offer --

[Speaking simultaneously]

**SAM WATTS:** I can promise you we'll have time. I want to put you on pause for now because I want to come back to your recommendations. Please don't lose that sheet with recommendations.

What we're going to do is open up the dialogue to everybody here. You can see everybody is now pinned on the screen. So we do have Anne and Dianne back with us again, and we're going to recommence our dialogue session, and I'm going to give Ann the opportunity to ask the first question here for the dialogue session. If you want, Ann, it could be to our friends from the Yukon. So it's entirely up to you.

**ANN McAFEE:** I think you've all come up with not only stories about what's wrong but also you're bringing forward ideas as to what action should be taken next. While there are many actions we've heard, I would be interested in each of you giving the Panel one message as to what the most important thing we could do now when we give our recommendations.

**SAM WATTS:** Anne, go ahead.

**ANNE LANDRY:** Thank you. We have to clearly identify that we have a housing emergency in Calgary and across Canada. In Alberta, as you know, we don't have any rent protections. We have very little. Landlords can raise rents as much as they want one time per year. People are just falling off the cliff. So we have to have a national housing emergency. We have to think immediate and long term. And the immediate is right now declare a housing emergency across Canada and rent protections clear across Canada. I think I have a presentation that I provided at the Pan-Canadian Voice for Women's Housing, as I mentioned, and there I mentioned I referred to Steve Pomeroy's research at HUMA, mentioning that in the 1970s, at the time of the inflation, the Federal Government asked all provinces to have rent caps in all provinces. This is what we need right now because we can certainly agree that it's going to take four to five years to

get any impact from new supply.

So that's the immediate. And we need to get the landlord CEOs, as the Federal Housing Advocate requested, Marie-Josée Houle at the HUMA Committee, we need them immediately. Make that statement out today. And I think civil society can amplify that.

We need them to talk about: Why are you raising rents at all at this time when your operating costs are \$500 per month or less? Why do we have rents that are \$1,000, \$1,500, \$2,000, and more? I think we need that discussion. That is the immediate.

And then we have to think multi-pronged. the Federal Housing Advocate talked about a multi-pronged solution. So it's not just one thing. It's multi, multi things. And we have to think that protections are a standard, should be a standard component, because you're always protecting the vulnerable. You don't expect a disabled person or a senior to have a negotiation with a \$7 billion capitalized landlord that has lobby groups. Just like we have stop signs and speed bumps and speed limits, we have rent protections. That's standard. And vacant for existing and new tenants across the board.

We have to remember that financialization of housing did not always exist. Okay? It was created. So now we make the conditions that, if you get any funding, you will do so in a non-market, non-profit manner that elevates housing human rights. We make the transition.

Here in Alberta, in Calgary, Boardwalk changed from an equity company to a REIT in 2004, so now we're changing. We're changing. And it affects, as we talked about, the intersectionality, it affects a lot of things.

What I will start with to eliminate REITs right now is Boardwalk has paid \$1.6 billion in cumulative distributions. So, snap, get rid of the distributions. In the residential industry. We have to think about build versus operating. Okay? If we need to build new, yes, we need to make a return, but then we're in operating state, and the \$1.6 billion could be used for new build. So keep the distribution. We have to always think of funds and everything goes back to help the tenant in that building. Okay? Housing is a home. Housing is a human right.

**ANN McAFEE:** Thank you very much, Anne, Dianne, and our Yukon colleagues. One thing we should be really focusing on?

**DIANNE VARGA:** I can step in here. I would echo Anne Landry, that rental rates, they have to be attacked, and I would suggest that there either be a rent freeze or preferably rent rollbacks, if that could be accomplished, and then there must be market-wide vacancy control. That is non-negotiable. If you want to make a difference, market-wide vacancy control.

**ANN McAFEE:** Thank you. And you were starting to give us some recommendations from the Yukon. Carry on.

**CHARLOTTE WRENCHUK:** Thank you. Our first recommendation is a basic annual income. I think that would go far in solving a lot of problems of rights-holders, not necessarily financialization, but it would do a lot for rights-holders.

Accountability mechanisms for federal funds, ways to monitor and enforce any kinds of conditions that are placed on federal housing funds. Create a non-profit acquisition strategy and fund in the National Housing Strategy's co-investment fund for non-profits, land interests and co-ops, but with additional supports to enable those entities to have success. Data collection on evictions in social and private housing.

**KATE MECHAN:** With transparency.

**CHARLOTTE WRENCHUK:** Yes, transparency. Investments in increasing the supply affordable housing. Mitigating impacts of financialization by funding local rent eviction prevention programs, programs to protect the right to housing such as robust rent relief funds targeting rights-holders who have been evicted or are at risk of eviction. Vacancy control. The Federal Government could also mandate or incentivize rent control in the Territory and monitor the effects if we're going to use the Yukon as a Guinea pig. Ensure all federal policies and funding decisions use a rights-based framework. And as I said before, we would be happy to help.

Kate, do you have anything?

**KATE MECHAN:** I have a gazillion things, but then I would take up the whole time.

**SAM WATTS:** I would like you to, if you wouldn't mind, I took a note of something that you said which resonated with me because of what I do day in and day out in my real job. You mentioned lack of hope. I'd like to pursue that a little bit because I think it's a theme that we've heard at this Review Panel, particularly if you talk about promises that have been made or attempts that have been made around resolving issues and almost the systemic lack of movement in some of the things that have been mentioned. I'm curious, if you can just expand a little bit on that lack of hope. Here in Montréal, my organization where I serve is responsible for a lot of emergency services in the city, for rehousing people, and one of the things that we definitely see when people get to the end of their rope is this lack of hope, this lack of the sense that something could even be better.

So tell me a little bit about lack of hope in Yukon.

**KATE MECHAN:** I mean, you can see how lack of hope translates into how people engage with the world around them. Increased substance use. Increased violence. Increased -- you know, forcing people to have to engage in other survival mechanisms like drug trade, sex trade, you know, families are giving up their children or splitting apart their families so that they don't lose their kids altogether. There's all kinds of ways it manifests.

One of the things that I am witnessing I think is also the ways in which our levels of government prevent their own employees from being activists within their own roles, and I wonder somehow if we just hear different voices and different faces or understand each other's pressure points, we may have a better way of bridging that gap and increasing hope because I think as staff, if we lose hope, if we feel unheard, I would imagine it would be the same thing for anybody working for a level of government, that it's trying to say: Hey, for example, this landlord subsidy seems like a really bad idea, especially announced during Poverty and Homelessness Action Week. But they're told, "No, don't speak up. It's status quo. This is what we're doing." That has a ripple effect and we all become robots and kind of contribute to that -- like,

having no agency in our lives or in our communities to speak out about what we know is wrong or in this case what we know might be right or a solution.

**CHARLOTTE WRENCHUK:** I think it's not just the people, the rights-holders, it's the people who are trying to help them that are really becoming quite hopeless. I know I've been at this a very long time, Anti-Poverty Coalition has been at this a very long time, and it becomes increasingly difficult to maintain any kind of optimism or a sense that things are going to change for the better because it seems, despite all our best efforts and research and advocacy and whatever, the government may mouth the words "right to housing," but they don't stand behind it. It's just empty words. So it's really difficult to keep going. Yeah. So I think there's just a general lessening of hope in the whole community or people who are involved in the housing ecosystem.

**KATE MECHAN:** As we all know, none of us are that far away generally by being impacted by the financialization of housing, and so it's -- you know, I think we're constantly trying to remind people of that when they're implementing policies that seem backwards or, you know, trying to build that sense of empathy and call for transparency in who is making the decisions and for what reasons.

**CHARLOTTE WRENCHUK:** I'm quite concerned, we have an organization called Voices Influencing Change which are people with lived experience of a number of different areas, poverty, homelessness, blah, blah, blah. They've received training on how best to use their stories, on advocacy in general, and it's become kind of the buzzword to have people from Voices giving their opinion. But if they're going to be facing the same non-action, then they're really going to be hit hard because it's taken them a very long time to be able to have the wherewithal and the ability and the strength to --

**KATE MECHAN:** And the hope.

**CHARLOTTE WRENCHUK:** Yeah. To bring their stories forward. If they are continually being hit over the same things we've been fighting against for the past 25, 30 years, then they're really going to be -- they're going to stop having any hope whatsoever and they're going to stop participating.

**SAM WATTS:** Thank you. Anne, you've had your

hand up so I want to give you a chance to jump in here. We have a few minutes still left for this dialogue session. Anne, please go ahead.

**ANNE LANDRY:** Thank you. Wonderful being at this kitchen table here. Lots of great thoughts coming from Dianne and Charlotte and Kate. Thank you so much.

The thought that -- hope is a real important thing to have. In terms of financialization destroys hope because it takes away your power, where you have -- and it takes away your sense of community with your building as well. It makes you take so much time out of your life. I've had to spend so much time just trying to stand up for my rights. And I'm hearing the thought that we don't need more of the same old same old coming at us. We need change right now. Okay?

At the Alberta Government level, we're not getting any thoughts of rent protection coming out. Even yesterday on the news, after the start of the Alberta legislative assembly, also at the City of Calgary council here, it looks like we have financialized administration. Council might be trying to take baby steps forward, but what we need is, at the federal level, to say you're not getting any money if you're not doing this and this and it has to be housing as a human right. So the Housing Accelerator Fund, to the point spoken, it is in camera, these discussions are in camera. We don't know what their model was or what definition they used for affordable housing or what funding. It all needs to be open. It needs to have quarterly -- we need to have legislated quarterly data-tracking on a dashboard, I'd say. All these types of things.

I am actually holding Housing Hope community meetings here, trying to help people understand their rights. But as I'm hearing here, if we don't have action to uphold them, what's the point, right? So we need action. That's why we need emergency action taken right now. A state of emergency.

**SAM WATTS:** Thanks, Anne. Anybody else want to jump in on this topic? Dianne? No? Okay.

Here's what we're going to do. We have a few minutes left. This is the way I always like to end our kitchen table discussions, is to go around the circle with all of us and Ann and Maya will get a chance to comment as well. But I'll start with -- perhaps I'll start with you, Dianne, because

you haven't talked recently at this table, so I want to know if there's any one thing that you would like to say that you haven't had a chance to say yet, and also here's the other question for you, is I'd like to know if today's session with us, if you felt heard. So those are the two things for you, Dianne. I'm going to come around and it's going to be the same question for everybody.

**DIANNE VARGA:** Yeah. I've had ample opportunity to say everything that I wanted to say. I think I felt both listened to and heard even before this hearing opened. You guys are so welcoming and supporting and reassuring to the people who are going to be attending these sessions. You're doing everything right to enable us to do our thing and I've had that chance, so thank you.

**SAM WATTS:** That's very kind of you, and I've got to say that we're surrounded by a group of people who are supporting us here, some of whom you've met, but many are behind the scenes. So it's my opportunity as well to say thank you to them because your compliment of us is really a compliment to a much larger group of people who have been supporting this process.

We first started down this road almost a year ago for these hearings that we're holding now. So the Panel has been working on this for quite some time. And we've had to carve out new territory because this simply has not been done in Canada before. We're going to do some things wrong but we hope we're going to get most of it right.

Let's go out to the Yukon now. I'm glad your bandwidth has stuck with us. That's good. Same two questions. Any one thing -- any burning issue you haven't talked about yet and then how have you felt about your experience with us today?

**CHARLOTTE WRENCHUK:** I guess the one thing I'd like to say is -- thank you very much for including the Yukon. We are often left out of many national processes. And I want to emphasize that the housing issues in the North -- and I'm speaking pan-territorially now -- are much more -- oh, what's the word? They're worse. That's the only word I can think of. Than in the South. There are so few options here. If somebody can't find a place to live in Whitehorse, there really is not any place else for them to go.

So we are stuck here with what we've got, and it's the same across the Territories. It gets worse the further east you go. But we really need some support up here. I guess that's what I would like to say. We really need perhaps a specialized program under the National Housing Strategy for the North because our issues here are so severe, and in the Yukon at any rate, financialization is just taking hold. So you have an opportunity to stop it here.

**KATE MECHAN:** We're resource-rich. We have beautiful wide-open spaces to play, which means people are starting to move here as other places become gentrified. So we're really witnessing a real shift in our population here, and so, yeah, Charlotte's exactly right. We have an opportunity to stop things before they get too entrenched and to resource those who have the expertise, "expertise," we all have expertise, but to implement solutions collectively. It's not up to one particular level of government, to one panel. We all have a role to play in this and I really believe that to my core. And I felt really safe and comfortable here, so thank you for that.

**CHARLOTTE WRENCHUK:** Yes. Me also.

**SAM WATTS:** Thank you. We really appreciate that. Just a comment about the submission that you gave. We were glad to get one from the Yukon because we know already -- we knew from our research -- that the North is heavily impacted in different ways than what we might see in the South. So thank you for taking the time to make sure that you sent something to us.

Anne, last comment to you. We have a few seconds left. How do you feel about today?

**ANNE LANDRY:** Thanks so much. It was really -- I feel heard and listened to. So thank you so much, and all the prep work beforehand as well. That was very helpful and understanding as well.

If I can leave with one message, perhaps this is one from the presentation that I made at the Pan-Canadian Voice for Women's Housing. Of course, rent caps. Of course. Like, there are so many people on the cliff right now with financialization. Right? They're falling off the cliff. We need to help them. We need to leave no one behind. Right? It's time to leave no one behind. Yeah. A multi-pronged

strategy. Stop the bus. Roll back rent gouge rents. Thanks so much.

**SAM WATTS:** Thanks so much to all of you for being part of this today. We're going to release you to all of your other activities, the important things that you have to do, but I just want to make sure that I say a big thank you to you for investing the time with us. I said this to other groups of presenters: We invited you, but an invitation without somebody accepting it isn't really a whole lot of fun. So we're glad that you accepted our invitation to come here today and we thank you for your courage, for your candour, for your honesty. This process will continue because here at the Panel we are committed to fulfilling the obligations of the National Housing Strategy Act, which is to work on the progressive realization of the human right to adequate housing. So thank you very much, and have a good afternoon.

(ALL): Thank you.

(Short break)

**SAM WATTS:** Thank you very much and welcome back to everyone. Welcome if you're here for the first time; welcome back if you're rejoining us. This is Canada's first Review Panel as part of the National Housing Strategy Act, responding to a submission that came to us from the Federal Housing Advocate. Our topic is the financialization of purpose-built rental housing, and this is the second part of our fourth session, which is an Oral Hearing part of the overall hearing that we are holding into this topic.

We are very pleased to welcome all of you here today, particularly our participants. We're very glad to have each of you here. And as well I'd like to welcome the observers who are observing and who are part of this process and are an important part of this entire process that we are embarking on here at the National Housing Council.

I am going to start off just with a Land Acknowledgment, which I'm going to do in French because my name is Sam Watts. I am serving as your Chair here today and I'm sitting in Montréal at an organization that I'm privileged to serve at and lead called Mission Bon Accueil or Welcome Home Mission. [Speaking in French]

**(Voice of Interpreter):** Welcome Home

Mission is on unceded territory that has long been a place of meeting and exchange between First Nations people, the Haudenosaunee, Huron-Wendat, and Anishinaabe peoples. We recognize and thank the different First Nations peoples whose presence is characteristic of this territory and where peoples of the world assemble today.

I would like to invite each of you to take a moment to think about the lands that you are on and recognize their history.

**SAM WATTS:** [continuing in English] Think about where you are in this country and the land that you are sitting on and think of its heritage and what that means to you just for a moment.

[Pause]

**SAM WATTS:** [Speaking in French]

**(Voice of Interpreter):** Personally, I undertook a process of learning that allows me to progressively learn about the knowledge of the First Nations, traditional knowledge, our collective obligation to be stewards of these lands and water and appreciate the history and the heritage that we participate in.

At the beginning of this Commission, we received some wisdom. We received wisdom from a keeper of traditional First Nations knowledge. She talked about the importance of housing, of food, and community for the well-being and health of people, and we should really take her words to heart.

**SAM WATTS:** [continuing in English] We were able to hear from an Elder who shared with us the reality that for human health, for human beings to thrive, the need for housing, a roof over our heads, the need for food, healthy food to eat, the need for community -- those are three essential building blocks to who we are and what we need to be. And so it's very important that we receive that wisdom and that we reflect upon it, because as we're doing this hearing, that's part and parcel of what we're here for.

I want to at this point in time ask my colleagues on the Panel to introduce themselves so that you know who they are. I'm going to start out in the far west with

Ann.

**ANN McAFEE:** Thank you, Sam.

My name is Ann McAfee. I'm coming to you from Coquitlam, British Columbia, on the ancestral lands of the Coast Salish people.

I've been in the housing sector for about 60 years, and one would think one would see more progress over that period of time but realizing the stories that we've read and the submissions we've read, there's still a lot to be done. So I look forward to hearing more from each of you about your ideas for improving housing for tenants in Canada.

**SAM WATTS:** And Maya?

**MAYA ROY:** Hello, everybody. My name is Maya Roy. I am Zooming in to you from Treaty 13 territory. As Sam was doing the Land Acknowledgment, I was just reflecting on what it means to be both a settler and a guest on this land, particularly my responsibilities as a Treaty person.

As Ann shared, we are now in our third round of sitting down with colleagues such as yourselves and I think the more I'm hearing from community members right across Canada, really reflecting on the urgency of solutions, and also what those solutions look like short term, medium term, and long term. So very much appreciated everybody's submissions, particularly the emphasis around how financialization and what it means to be a survivor of gender-based violence with lived experience but also some of the very specific barriers for community members and neighbours living with disabilities, neighbours who identify as two-spirit or LGBTQIA+, very much looking forward to our conversations and hearing from you this afternoon or this morning. Thank you.

**SAM WATTS:** Just before we get started, thank you, Maya. Thank you, Ann.

A few introductory remarks for us just to set the table for us. We received nearly 200 submissions in writing, and that speaks to the seriousness of financialization of purpose-built rental housing as a systemic issue, also its implications for the right to adequate housing in Canada.

Throughout the written part of this hearing, we learned a great deal. I can tell you that I and my colleagues spent an enormous amount of time reading, reading what you sent and what all the other submitters sent as well. We learned about the impact of this issue on tenants in different parts of the country, different things in different parts, but there were impacts in every part of the country. Many of these tenants are experiencing rising rents, evictions, reduced building services, maintenance issues, and a lot of that is tied to the consequences of financialization of purpose-built rental housing.

And we learned about the impact of the issue on the wider housing system, including concerns that it's reducing supply of the already limited affordable rentals that are out there in the market. This of course has implications for housing stability, housing choice, neighbourhood inclusion, particularly for individuals and families who are already facing barriers and to securing and maintaining housing that meets their needs inside the context of the place where they live.

The other thing that we discovered in the submissions that we received is evidence that the Federal Government's actions or inactions were in some cases exacerbating this issue, and we also read some proposed solutions that were submitted, and I thought those were really important. The oral part of this hearing is not intended to duplicate that. So we're not asking you today to repeat to us what you sent to us in writing. In fact, we've read it. Please assume that we have read what you've written, and we're so glad that you're here today to engage in meaningful dialogue with us, because that's what we're aiming for. We want to ask you some questions. We want to further clarify what it is that you are suggesting.

The way this works too is with the National Housing Strategy Act, a Review Panel is empowered by the National Housing Council, so we're an independent body. Our role is to receive evidence, to listen, to ask questions, and then eventually to propose recommendations to the Minister, and the Minister is obligated by legislation to present those recommendations and the entire report that we submit to him in Parliament. So this is not something that's going to simply disappear. But it's important that we highlight that anything that we present is going to be based solely on evidence that we receive, and we've received plenty of evidence.

So our role today is to listen attentively. We're not going to be expressing a lot of opinions. We're going to be wanting to hear your opinions. We're going to be wanting to hear your solutions. Review Panels are a unique creation. As I said earlier, this is Canada's first Review Panel, but it's intended to be participatory. It's not intended to be adversarial, like some other legal entities might be.

You've already been reminded by the Secretariat of our obligation -- all of us, by the way, not just those who are presenting, but Panel Members too -- our obligation to the code of conduct that we have here at our Review Panels.

The other thing I want to mention to you too just so you're at ease. If you are answering a question today that we offer to you and we are looking for an answer and then when we're done you say, well, I wish I had added this or I wish I thought of that. You do have 10 days after the end of the hearing to supply that to us. We do that because we don't want you to feel like you're under pressure to get every single point in. This is intended to be a dialogue, and so we're not looking for additional data or evidence or another study or anything like that, no, just the answer that you'd like to add to if something comes up and you feel like your answer was incomplete.

We're very happy to have all of the participants here today with us and it's already been explained to you how we're going to proceed so we've got three 15-minute blocks. It's going to start with my friends from the Mouvement pour mettre fin à l'itinérance à Montréal and for Michèle and for Julie to come on screen. The way it will work is you're probably watching the DSM screen and you'll be pinned up on the screen with us so that you'll be able to present -- in fact, there you are right now. And so we're all ready for you. When you're done after 15 minutes, we'll go to the next presenter and then the next presenter, so Lindsay and Brittany, you'll get your turn as well. Then we're all going to come back together and we're going to have a dialogue around the kitchen table, and that's where it's going to be necessary for you to raise your hand and let us know that you want to participate so that we can do that in a fashion that gives everybody the opportunity to speak.

With that said, welcome to Michèle and to Julie. [Speaking in French]

**(Voice of Interpreter):** It's a pleasure to have you with us today. I know you're in Montréal.

**SAM WATTS:** [continuing in English] Michèle, you're going to do your Opening Statement in English, but, Julie ...

[Speaking in French]

**(Voice of Interpreter):** Julie, you should be comfortable speaking in French if you wish to do so.

**MICHÈLE CHAPPAZ:** Thank you, Sam. Thank you for inviting the Movement to End Homelessness in Montréal to participate this afternoon. I'm actually in the Laurentians on traditional unceded Algonquin territory. I wanted to honour that.

I have lots of things prepared to say. Hopefully I'll keep it to five minutes but maybe not if I go slow.

I'd like to start by saying that we submitted to the Committee on the Financialization of Housing because we're extremely worried about the homelessness crisis in Canada and in Québec in particular.

On a personal note, I've been working in the non-profit sector for over 30 years and I have never seen such a terrifying housing and homelessness crisis. This is a growing emergency, and I don't use that word lightly, and it requires immediate action from all of our governments.

In our opinion, lack of affordable housing and homelessness are related. The more market logic is used to increase profits from rental housing, the more vulnerable people will lose access to affordable units, as prices soar to create profit, thus bringing them closer and closer to homelessness.

Since the submission, our submission, we've had the results from the October 2022 Québec Point in Time count, and I'd like to take a moment to highlight some of these results today. The count report shows a 44 percent increase

in visible homelessness in the four years between 2018 and 2022 in the province. We're at an all-time high of 10,000 people in the province.

In Montréal, we've seen a 33 percent increase. Some regions have seen an increase as high as 268 percent. This is particularly impactful for First Nations members who disproportionately represent 13 percent of the people in visible homelessness in '22 when they represent less than 5 percent of the population of Québec. And although we don't have data to prove it, we also know that invisible homelessness has increased as well. As only one example, organizations are reporting more people sleeping in their cars. More people are also at risk of homelessness. Food banks are being called on more than ever while people turn to free food to be able to pay for their rent. A higher percentage of people using food banks also currently work, which was not the case 10 years ago when I worked at a food bank.

To illustrate this, the Hunger Count Canada 2023 report just came out. We saw a 79 percent increase in food bank use in the country since 2019. 79 percent increase. One in 10 people in Québec now use a food bank regularly. Last spring, the United Way of Montréal published a report showing that one in five Montréalers had a negative net residual income after paying for the basics. This residual income idea is really interesting because right now it's like saying that one in five Montréalers is getting into debt simply to live. So I assume that's similar in other parts of the country.

More people are being at risk, at imminent risk of losing their apartment as well. One of our members -- we're a membership group -- Maison du Père has set up a help line for those people, and in the first two weeks of September alone, 68 people called to say they were going to lose their apartment in the following month. This is only one organization in a two-week period. So you can only imagine.

It is of utmost importance to note that the single-most identified cause of homelessness in the Point in Time Count was loss of apartment at close to a quarter of the respondents. This was even higher in rural communities. This could be because of rent increases, inability to pay, renovations, renovictions, or an inability simply to find an alternative rental unit.

So we do have the tribunal here, we have good rent controls, and nonetheless, we are still seeing this.

We've seen countless encampments set up across the country in the past two years in rural and urban areas alike and we're increasing the number of emergency beds but not increasing affordable housing to get people out of homelessness. When we are creating housing, it is often done by community groups who may be putting themselves at risk to do so, as we heard earlier from the group from the Yukon.

This is unacceptable in our country. I want to stress this, and I cannot stress it enough: Housing is a human right. We know this. Homelessness is a human rights violation, and it's completely inexplicable that we have such high rates of homelessness and housing insecurity.

We do understand that high occupancy rates, inflation, uncontrolled short-term rentals -- they're all part of the problem. We like to note that the market logic that is specifically used to increase investments in rental housing especially contributes to the current homelessness crisis in Québec and the rest of the country, and so when we see profits going up, we know that homelessness is also going up. Profits from rental housing and the right to housing are diametrically opposed.

Before I wrap up, I would like to address this one question: Why is housing a priority when we discuss homelessness? Because housing is a social determinant of health. When we say this, we refer to a whole host of conditions, but also we're sometimes talking about life and death. I was at a conference on diabetes last week where they explained that 20 percent of homelessness people using shelters have one form of diabetes and they are five to seven times more at risk of dying from their diabetes in shelter, while they're in shelter. But they're also five to seven times more likely to die years after they leave the shelter system and reintegrate housing. That's just one example of it as a social determinant of health.

So housing becomes essential to save lives. So my final conclusion is just to stress to you the importance of your being bold in your recommendations to the Federal Government. Of course you walk a fine line. You can't be too far out there. But we have to stop the hemorrhage of

affordable rental units in our country and protect our most vulnerable people.

In our opinion, stabilizing markets with a much higher proportion of social and community housing is a primary way to prevent further loss of affordable housing units. We should aim for at least 20 percent -- I said it in my submission. I strengthen -- I stand by that. We don't have enough. In Montréal we have 5 percent of affordable -- not affordable -- social housing and we should be aiming for much, much more to protect the most vulnerable. And all manner of incentives to do this would be useful.

I would add that rental protections are also needed along with a housing benefit to protect people at risk of losing their homes. Of course all week you've heard brilliant suggestions from other groups, so we'll have a chance I'm sure in the discussion period to go through them, but I hope that this talking about homelessness can add to your body of work.

Thank you for your time.

**SAM WATTS:** Thanks, Michèle. I just want to make sure that I touch base with Julie. [Speaking in French]

**(Voice of Interpreter):** Is there something you want to add before I hand it over to Maya?

**JULIE GRENIER:** That's fine. I'll participate in the discussion later on. Michèle was the one giving the presentation.

**MAYA ROY:** [Speaking in French]

**(Voice of Interpreter):** Thank you for that, for such a detailed presentation, and really focused on solutions, specifically the City of Vienna. Is there a question we haven't asked yet and that you would like to add?

**MICHÈLE CHAPPAZ:** Yes, there are many things I could say. I was thinking about the Point in Time Count, the Canadian one, that showed only a 12 percent increase in homelessness. And I'm going to say I'm guessing because it was done while the Canadian benefit, the pandemic benefit, was still in place, it's lower than it will be at the next Point in Time Count. So I assess we will probably see similar

numbers in the rest of Canada in the coming years in terms of homelessness.

Okay, I'll add that the median cost of a one-bedroom in Québec right now -- one bedroom -- is \$1780. It's up 10 percent from the previous year, in June. Ten percent in one year. And the overall median cost for a rental right now is \$2,300. So this is far from affordable for low income earners, for people who might be on social assistance or pensions, fixed incomes. So this puts everyone at risk of homelessness as well.

**SAM WATTS:** Ann, did you have a question?

**ANN McAFEE:** Thank you. Focusing on homelessness. I remember back in the '70s seeing a very well-researched article on the costs of providing services to somebody who is on the streets compared to the cost of actually housing them, and I've seen many similar studies over the years. Why is nobody listening and what do you suggest could be done to better allocate the resources that are now going in to people who are homelessness?

**MICHÈLE CHAPPAZ:** Okay. Well, the first thing, why isn't anyone listening? I think the homelessness population has a bad reputation and then we have lots of prejudice about why people are homelessness when we now know that it can happen to anyone.

The second part of your question, what could we do to better allocate resources when we know that it actually costs less to house someone and give the wrap-around services that that person needs than to let them be in homelessness.

We've got to go for housing. We just have to develop more social and community and affordable housing. We cannot take the risk of continuing to build high rent luxury buildings.

Does that answer your question?

**ANN McAFEE:** Thank you.

**SAM WATTS:** Michèle, one of the things that you mentioned among the solutions that you are proposing was better collaboration between the various orders of government. I found that curious coming from a Québec-based submission,

because in Québec we are famous for not wanting to collaborate with the Federal Government.

So I'm just wondering -- you put it in there, so you've given me the opening. How would that work? What would that need to look like? What would need to happen for better collaboration to occur? Because, as you know, any time the Federal Government announces a policy related to housing or education or any area that minimally touches on provincial jurisdiction, there's an immediate wall that goes up in our home province.

Again, back to you. You put it in there. What would you suggest and what should the Panel be recommending to our Federal Minister?

**MICHÈLE CHAPPAZ:** When I wrote that, I was thinking of a task force to address the emergency. That's what I was thinking. You know, it is true that every time you announce even money, the Québec government will put up -- will have arguments for not accepting the money because of the conditions that the Federal Government is putting on the money.

We saw it with all kinds of funds that we wait a year or two before we get the funds, right? That's just ridiculous. Everybody -- you know, grow up. Sit down at the same table -- municipal, provincial -- it's very complicated in Québec because we have municipal, provincial, federal. But sit down at the table and address the issue.

Some of the things Québec does with the tribunal are great and, you know, maybe some of that could be transferred over to the rest of the country and vice versa.

So the idea was really to have a task force to think together on what we can do in this emergency.

**SAM WATTS:** A task force is a good idea. And if there's an emergency, which we keep hearing about, and certainly personally that's not something I question. In the past governments have used task forces that were given the power as well to do something, not just merely study the problem. So that could be an interesting solution.

Maya, back over to you for another question, if you have one.

**MAYA ROY:** I appreciated all of the details around how non-profit organizations who are part of the Mouvement Federation were mobilizing.

I was wondering, we've heard a lot over the last few days around how we shouldn't just leave it to non-profits to pick up the pieces, essentially. I was wondering if Mouvement could share a little bit from your federated standpoint. What are one or two promising practices we should be thinking about as a Panel based on your lessons learned, one or two promising practices you would like to share with us. Merci.

**MICHÈLE CHAPPAZ:** So there are two parts to the question. The first is that we don't want to put the onus on non-profits because non-profits lack some of the capacity and the funding oftentimes to put their solutions out there. But when they do have solutions, they're usually very creative. So if they could fund those solutions, that would probably be a good first step.

The second part of your question is, what are some of the lessons learned from our groups? And I'd say that working together -- you know, coming together and working together, proposing solutions -- this was one of the things we saw in the pandemic was a vision that was developed by some of our members called Three More Steps and this vision called for 24/7 care if you're in the emergency shelter service so that people wouldn't be rotating out every morning. So that was one of their requests and suggestions.

The second was that we really focus on the wrap-around services in housing first in that approach, so you help people access an apartment but then you must do all the wrap-around services around it to make sure that they can maintain their apartment and their housing.

The third thing was we needed to develop coordinated access. So this was more, it's an emergency, we've seen people on the street, what can we do? And that's a lot of the focus of our groups. We're now adding in groups from other sectors, from the business sector, and a lot of what they're saying is we want to help, we just don't know how. So that's where we're going to be going in the next bit is, you know, getting all the stakeholders to participate in solutions.

**MAYA ROY:** Thank you. Thank you so much.

Julie?

**JULIE GRENIER:** Maybe I could add something. Because when we talk about the different levels of government and coordinating the funding, it talks a lot about the second step that Michèle just mentioned with the wrap-around services because it's there that we have the most difficulty to have those wrap-around services connected to the financing of all the -- not only the shelters but the different projects to have some housing. So the second step, which is crucial to address the crisis, talks in itself about that lack of coordination or that [speaking in French] that we have between all the different levels of government. It's the most obvious proof of what we're talking about.

**MICHÈLE CHAPPAZ:** When we say that we're talking often -- we see homelessness as a health issue but it's also a housing issue and these are always separate departments in all levels of government, and the fact that they're separated and not often in communication with each other creates all kinds of issues, as Julie just said.

**SAM WATTS:** Michèle, you just stole a line out of one of my speeches. But thank you for this. Our 15 minutes is up. So we're going to put you back over into the other side and we're going to pin Lindsay now who is going to come and talk to us. But we're going to invite you back. You're not done.

Lindsay, if you're ready and willing, we would love to hear from you and have a chance to have 15 minutes. So if you want to unmute yourself, your 15 minutes starts now.

**LINDSAY BLACKWELL:** Perfect. Thank you so much. Can you hear me?

**SAM WATTS:** Yes.

**LINDSAY BLACKWELL:** I feel like there's a bit of a lag. It doesn't matter.

Thanks so much for having me today. My name is Lindsay Blackwell. I've been a tenant for over 20 years, more than 10 of which has been in Toronto, which as folks know it's a high cost of living area, volatile market, low vacancy rate.

I've lived exclusively in purpose-built rentals owned by REITs and other financialized landlords. I'm currently facing what's called demoviction, which is when you have a large corporate landlord or developer buy your property and put it in a development application to the City and then you become evicted, and so there's quite a few of us in the City of Toronto facing this right now. I'll get to that in a minute.

As further background, I just want to situate myself here. I have a Master's degree in public policy and economics. For over a decade I have been a public servant for the provincial government with lots of experience in strategic policy, engagement, consultation, and relationship-building with stakeholders. I've become an accidental housing activist, I think. It wasn't until the demoviction I mentioned before, through the City, that I became involved in advocating against demovictions through this group that I'm part of called No Demovictions. We go beyond demovictions. Also I have -- sorry. There's going to be a scream.

We advocate for things like rent control, vacancy control, and ensuring that tenants' voices are included in housing and development planning and that we're developing responsibly. We know there's a need for more housing, but we need to do this responsibly.

Finally, just to situate myself, I'm the mother of two under two. I had my children less than a year apart, so if anyone's -- I think it was Sam who made the comment, if I'm afraid of anyone, I think you should be afraid of me because anyone who can have two pregnancies in less than a year I think is pretty scary. But it does guide my action because I need to ensure I can put a roof over my kids' heads and ensure that they won't be living, you know, in a city, in a country, in a province with increasing economic disparity.

Based on the fact that you've already read my ridiculously long submission -- and thank you for doing that, I appreciate it -- I have some additional thoughts I just kind of want to add and they're in no particular order.

So I would, as an economist and a public policy professional, I would characterize our current rental housing situation as one that is based on commoditization and greedy profiteering by corporate landlords who have zero interest in

providing affordable homes for people, families, and communities.

We have all the data in the world to confirm that REITs, Real Estate Investment Trusts, and corporate investors are maximizing profits and dividends to shareholders through increasing financialization of our housing market.

The tactics they use are many and they have whole teams of people whose job it is to come up with other ideas and other tactics to make them more money. So unit turns, renovictions, demovictions, above guideline increases, lobbying government against tenant protections such as rent control and vacancy control, and benefiting and advocating for lack of transparency in the rental market.

In addition to collecting rents, REITs and other corporate landlords have started trading properties, is what we're starting to see on the ground. So this creates a kind of speculative ridiculousness where the properties actually become completely detached from the actual value of the asset. And REITs and other corporate landlords also buy up the majority of newly built condo units, so we're talking about purpose-built rentals but we need to talk about substitute markets, right? Just to further increase profits. I think there's a report that came out last week that in Canada or Toronto -- I can't remember -- 60 percent of new condo builds since 2016 were bought up by investors.

So because the new condos are not subjected to rent control, tenants are very, very much at the mercy of the landlords who can decide to charge whatever they want, you know, for however long and it can go up, it never goes down. Basically the financialized landlords, they do everything possible to make it difficult for tenants to organize and to speak out. I've organized tenants associations before, and I've been met with, you know, quite a lot of resistance and interference from landlords.

We also have to look at the fact that we have a system where tenants' voices are not included in policymaking around this either, right? And one thing I want to make sure is that tenants' voices really need to be included in this. Political representatives are almost never renters, but many have their wealth tied up in real estate, REITs, and other landlord activities, knowingly or not. Same goes for large public pension funds such as my own. Either way, there's very

little incentive to drastically shift the system when policymakers have an interest in the continued profiteering here.

To take a step back. Everything is commoditized to some degree, right? But the deeper the financialization, the less connected the asset becomes to its use. Then we see market speculation. Then we see rents that are not connected to incomes, which is kind of what they should be connected to, which then enhances the social and economic disparities. When housing gets increasingly commodified and disconnected from its need, it's prone to much more violent market corrections -- sorry, my child is very loud right now and I hope it's not interfering too much. Okay.

**SAM WATTS:** Not at all. It's actually very refreshing.

**LINDSAY BLACKWELL:** She has got a lot of opinions (laughing).

So to continue ...

In addition to REITs as actors, we also have a complex housing system where legislation, policies, funding, et cetera, at the municipal, provincial, and federal levels can be completely disconnected as the folks before me mentioned and it creates challenges -- okay. Hold on.

**MAYA ROY:** That's okay. She is participating. She should participate in the democratic process. We're here for that.

**LINDSAY BLACKWELL:** She is going to do that.

So anyways, just to kind of continue here. You know, it creates challenges for tenants to understand what's happening to their homes, and when they want to advocate for change, who they need to be lobbying, who they need to help. They can be organizing in that. As part of No Demovictions, we're all very new to activism. We don't know what we're doing necessarily, but we seem to be doing it pretty well. And we've kind of been turned into activists in this way.

I guess my caution beyond the impending harsh economic correction that I think every sensible economist sees is on the horizon is that we really need to think about housing

as fundamental to the broader concept of human security.

When a society can't afford the basics of housing, food, those kinds of things, and is disenfranchised from meaningful processes and political participation, that society is ripe for conflict, upheaval, and economic collapse. This goes beyond just housing. I think many of us with lived experience and housing advocacy organizations are all just normal, reasonable people who want nothing more than a place to call home and a good life. I understand you'll be hearing from REITs as well, and I'm sure you'll hear that it's not financially viable to do things differently. I have heard that line before as a public servant engaging with stakeholders. What they mean is that it is not financially lucrative to do things differently. So please don't let them obfuscate the truth. The truth is that they spend a lot of time and money in their lobbying efforts and spreading the narrative that it simply isn't financially viable. They're posting record-high profits and their only imperative is to make profit. So they're not really doing anything wrong. They're doing what they're supposed to do in this system. And we have to look at it from that perspective.

I think in terms of solutions, there's lots I can put forward, but I think there needs to be greater transparency in the housing market, like requirements to publicly list the sale of rental units rather than being traded and sold kind of behind closed doors. I think there needs to be transparency in landlord activities like require -- like a landlord registry. I think ACORN has been advocating for that. Requirements to have greater -- tenants to have greater transparency in terms of what the unit costs are. They have been for different people at different points in time.

There is a movement underway to do that, but it's completely voluntary and the data is not particularly great at this point or robust or reliable.

I think that we need to ensure there's no conflicts of interest on the part of decision-makers with regards to housing policy. Like I mentioned before around where folks are invested in certain interests around housing and REITs. That needs to be stopped. I think also dimming the influence of REITs and other corporate lobbyists in policymaking while amplifying the voice of tenants. I'm very grateful to be able to participate in this process and to have a voice as a tenant and to speak to my personal experience,

but the truth is we are very easily shut out of these kinds of policy and civic discussions.

I think that there's lots you can do to look at policies. Elsewhere, European cities like Vienna, Berlin has done cool things as well, as inspiration for livable cities. And then I would say -- and this is kind of an aside and it's my side request, I guess -- is around CMHC data. I first discovered some of the issues around rental pricing last year when I was doing research into demovictions and how we will be impacted by prices and all of that, and there's almost a thousand dollars a month difference between what the CMHC data is saying is the average rent and what it is on a given day.

I know that people like to use CMHC data, but I'm not fully clear on the methodology. I understand that landlords get a survey every year in October, but it's not clear what's on that survey and I have requested this from the CMHC, and it's not clear how that is verified either. I don't know if that's verified through tax returns or whatever.

Again, like the folks before we, I would encourage you in your recommendations to be bold. Government -- I can say this as a public servant, a bureaucrat, whatever you will -- governments love incremental policy approaches, but we actually need transformative change, and we need to do things a lot differently than right now.

Thank you.

**SAM WATTS:** Well, thank you for that very helpful presentation and also very candid and courageous presentation. Lindsay, what is your daughter's name?

**LINDSAY BLACKWELL:** My youngest daughter's name is Alex.

**SAM WATTS:** Well, it was nice to meet her too.

**LINDSAY BLACKWELL:** She is in the jolly jumper so she will be okay for now.

**SAM WATTS:** It was very helpful to hear from both of you, so thank you for that and thank you for both your written presentation, which was not too long. There are people who submitted longer ones. And also for being candid

with us.

We're sort of out of time for our 15 minutes but we're going to come back to you when we get to the dialogue section because I am convinced that my colleagues have questions for you. I could see Maya leaning in as a Torontonians. So we'll come back to that.

So I'm going to move on to Brittany and we'll unpin you for the moment and pin Brittany up here and give her a chance to share with us for the next 15 minutes or so and then we'll come back to the dialogue session for all of us where there are still some questions that are hanging out in the air for this session.

Brittany, if you can unmute yourself, then your 15 minutes will begin and we welcome you and are glad you're here.

**BRITTANY THOMSON:** Thank you very much, Sam. Yes, like was stated, my name is Brittany. Am I audible? We're good? Perfect. Okay.

I've been a tenant in some capacity or another since 2016, and I have kind of lived across the spread. I started out as a student in what was informally regarded as a student rental in North York, and then I moved to Brantford, Ontario, into what is technically -- I use technically somewhat loosely -- a subsidized rental apartment owned by a non-profit private religious organization and then managed by a market property management company that is pretty prominent throughout Brantford. It's GK York for those in the know. So I've kind of seen the thing -- but one thing that has consistently run through for all of my experiences as a tenant and in hearing from other folks' experiences is this just complete acceptance, this complete entrenched cultural notion that there's rights for you on paper. You will not be able to access them, and if you try to access them, you will become homelessness.

When I lived in Pinedale Properties' building, they're closely associated with Starlight Investments, our favourite corporate REIT, it was just kind of a commonly accepted notion that if we talked about the mould in the bathroom or if we talked about the unsealed windows or the fact that it was freezing in the winter and sweltering in the summer, that not only would the issues go unaddressed, we

could probably expect an M-5 at our door. Or if all of these issues were to get addressed top to bottom, we could expect a significant increase in rent, that we wouldn't actually be able to afford.

Similarly, with my current apartment in Brantford, there is this additional layer of, there is no other cheap rent or rent that is physically possible for a low-wage earner to pay in the city, so if you complain and you're out: Congratulations. Go to the military surplus and you can purchase a tent. Basically we don't raise issues to management. We don't move from where we currently live because the only units that are affordable in basically any city in Ontario right now are units that are currently occupied and either benefit from rent geared to income controls or are rent-controlled. I personally have a partner with a complex disability, and there is so much about accessing health care and accessing home care needs that requires a fixed mailing address. So the vital importance of a fixed mailing address in accessing health care, maintaining employment and community connection cannot be overstated. And frankly without housing stability, without feeling that I have control over my housing stability, I'm not able to contribute to my community effectively, I'm not able to maintain peak performance in my place of employment and I am strained in my connection to my community because I am looking over my shoulder, waiting, waiting, waiting.

With regard to the financialization of housing, the impact of government inaction at all levels is to allow the profit motive to set the tone for not only housing supply and the housing type, but for the value. Not only the value placed on preserving the existing housing stock and creating affordable housing but also the significant diminishment in confidence in public institutions' interest in our well-being. Here on the ground as tenants, the message is being received, it's loud and clear: If we want housing stability, we have to figure it out ourselves.

I know here in Ontario, we've watched over time the Federal Government and Provincial Government walk away from their obligation to housing in some capacity or another, and municipalities are flailing to fill the gaps in tenant protections and social housing. Here in Brantford, the primary body providing social housing is the Salvation Army, which is a private organization, and, you know, while it is excellent that non-profits are willing to step in and fulfill

that gap. We all pay taxes. It seems more efficient to simply funnel that taxpayer money back through the historical infrastructure as laid out by the CMHC and the National Housing Board to just start doing social housing again and implement universal housing, rent control and vacancy control, and to in general be bold and take that step to say Canadian culture says we want people to be housed. We want people to be secure and safe in this country. We are a G-7 nation, and we want to stand behind our obligations as a leader in a lot of global relations and as our general reputation as a friendly country, we want to be able to stand behind that and set the tone again for right beginning at housing, and as we all know, housing has so many wrap-around implications in terms of access to health care, access to employment, access to community, as I said. If we can start quite literally at home, then a lot of good things will spring from it and a lot of good economic development will spring from it.

**SAM WATTS:** Brittany, thank you. Thank you for that. Thank you for being so courageous and so forthcoming in what you had to say, extremely articulate too. So thank you. It was very helpful.

Ann, first question goes to you.

**ANN McAFEE:** Thank you. Thank you for your presentation, Brittany, and I could say this to the previous presenters as well: I recall 60 years ago writing a report to Vancouver council about the challenges facing renters, and I now teach, of course, and I gave that article to my students and they thought it was written yesterday, today. In other words, there's been very little improvement even from the 1930s, let alone in the last 40, 50 years.

So my question to you is, if we could recommend one thing to the Federal Government from this Panel, what would it be?

**BRITTANY THOMSON:** If there was one thing, it would probably be to, due to the upstream nature of the Federal Government, I think that approaching the issue from an upstream approach would be ideal. Obviously the top of the stream issue really is that right now there's this stopgap of what we enjoyed in previous decades is the natural flow of housing from your starter apartment to your starter home to your investment home to retirement home. There's so many barriers that are basically insurmountable. And so if we can stop the bleed up

top, I think that, yeah, universal rent control and universal vacancy control -- since the two are very much linked -- to begin setting that tone of eliminating or, at the very least, subverting the profit motive from being the primary driving force behind housing in Canada would definitely be an excellent first start.

**ANN McAFEE:** Thank you.

**SAM WATTS:** Maya?

**MAYA ROY:** Thank you. Thank you so much to all of our speakers and thank you, Brittany.

My question I actually wanted to direct to Lindsay and, Sam, when you were saying, I was sort of leaning in as a Torontonion, Lindsay and I, we've never actually met, but I'm also Zooming to you as a neighbour. I live over on Charles, just up the street from you. Unfortunately, we're very big on privacy regulations, otherwise I would run down the street and just give you some just-in-time child care, thinking that as you were managing both the jolly jumper, your activism, and all of these constraints.

Your submission wasn't too long at all. In fact, I really appreciated it, and I know personally, I need to be better informed around what's happening in my neighbourhood. I was wondering if you could share a little bit more about the City of Toronto consultation process. The reason I ask is we're hearing a lot, as part of these Review Panels, around what does meaningful engagement look like in the context of human rights? So I was wondering if you could tell us a little bit more about the City of Toronto consultation process that you mentioned, you reference in your submission.

**SAM WATTS:** Maybe, just before you answer, Lindsay, I'll ask our technical team to just pin back up everybody so that we can have everybody on the screen and we'll all start into this dialogue process. I'm going to add another three minutes to it because I don't want to steal any time from Lindsay or Brittany.

**LINDSAY BLACKWELL:** Sure. It is actually a very timely question. Sorry, Baby No. 1 is up now. This is a very timely question. I recently gave a testimonial to North York Community Council about what the consultation process is when you're going through demoviction or you're doing any kind

of city planning, it's very perfunctory. As someone who is an expert in government-led consultations, it doesn't cut it. It doesn't meet the baseline for what I would call consultation. It is information sharing.

Basically the process is you receive a notice, there's a big board in front of your building put up and that's usually how you find out that your building has been sold. And then what happens is, you know, somewhere down the line, there will be an online community consultation, and again it's just information-sharing about what the tenant relocation assistance package looks like through the City of Toronto and the Ontario Residential Tenancies Act, and then what happens is sometimes there will be a tenant consultation. Usually it's not done -- it's done in legalese. It's very inaccessible. When I advocated last week or the week before regarding a demoviction at 48 Grenoble. You know, the majority of people in Flemington Park where 48 Grenoble is, they speak Gujarati, they speak Urdu. They do not speak English. One of the cases we made, we went door to door knocking to find out what language people are comfortable understanding what's going to happen to them and almost none of them actually understood the gravity of what was going to happen and the fact that they were not going to get relocation assistance to the degree that they had been led to believe by believe the City and the developer.

Then what happens after that consultation, sarcastic air quotes, is you go to Community Council for whatever community you're in. In Toronto, there's four of them. And if the councillor votes for the proposal, then all the other councillors typically vote for the proposal. You know, there can be heart wrenching deputations, which there usually are. We had somebody say I'm going to need medical assistance in dying because I can't leave this place, I can't afford anywhere. She was advocating basically to euthanize herself over being homelessness. And that's just not a state we should be living in.

And then what happens is it goes city council and city council tends to vote yes as well. We did receive one victory at the North York Community Council meeting a couple weeks back, as we did have some councillors who actually decided to vote against the proposal. That doesn't ever happen. So small victory, but that's what I would give you as -- that's the consultation. It's not co-designed. Communities don't actually have a say in what the physical

layout of the building is, the amenities -- any of that kind of thing. It is clear that it is something being done to you.

**MAYA ROY:** Thank you. Thank you for that. Really appreciate it, Lindsay.

**SAM WATTS:** Thanks. I want to go back over to Brittany because you mentioned your current housing situation, and this is a combination of ownership and operation that we seldom hear about and I'm curious to know if that has caused any particular problems or any particular complexities with the number of people who appear to be involved in your own situation. I'm just curious, and I think it would be beneficial to the Panel, for us to understand that. Sometimes ownership of a property and the management of it is very clear-cut, and you seem to have one that's not quite as clear-cut as that, although you clearly have a grasp on it. But I'm interested in any thoughts you have around that.

**BRITTANY THOMSON:** Oh, yeah, sure.

Essentially there is this religious organization in Brantford, Ontario, they're called Freedom House, they're like a non-denominational Christian church. So that organization owns the property and their whole premise is providing within a charitable context subsidized housing and then they have turned over management of the property to an organization -- to a management company called GK York.

Where the complexity lies is that ultimately I think with a lot of tenant organizing there is a lot of value in going directly to ownership in order to present demands on an issue, whereas the tenuousness that has been kind of created with the ownership of this non-profit religious organization is such that it's all entirely dependent on the goodwill of a congregation that doesn't live anywhere near us, and so the stigma sort of makes it so that we are essentially only ever dealing with the property management company, and the property management company ultimately -- they have a bit of a not-so-great reputation here in town, but the property manager we work with by and large every single time we go to them with repair issues, for example like the floor joists in a lot of the units are rapidly approaching the end of their lives, which is a fun thing to think about, the purse strings are closed tight because the congregation only has this much money to devote to this non-profit charitable project, and so organizing to go up against a church doesn't really -- it

doesn't really -- it doesn't bring about the same kind of feel-good public perception as say if we were to go up against CAPREIT or Starlight or InterRent REIT, it's just kind of like, "Oh, why do you" -- so essentially any kind of connection or attempt to seek resolution has to go to the property management company. Like the buck always ends up stopping with them but they don't have the ultimate say on the budget for maintenance on the property or pretty much anything aside from just, we're collecting your rent, and if you're interacting with the landlord-tenant board in any context, it's our name on the paperwork. So essentially this religious organization can take on the social prestige of maintaining such an important project with none of the social consequences of providing these low income disabled senior tenants with a building that is crumbling and with services that are insufficient and with nonexistent amenities. There's very little recourse.

**SAM WATTS:** That's very helpful. How many units are in your building out of curiosity?

**BRITTANY THOMSON:** The unit count is 13 or 14. So not very many.

**SAM WATTS:** Thanks, no. Very helpful.

Ann, next question to you.

**ANN McAFEE:** Thank you. You've all mentioned concerns about the loss of existing affordable rental housing. What suggestions do you have for us to give to the Federal Government about ways to maintain the stock of existing rental housing?

**SAM WATTS:** Show of hands for anybody who wants to participate. I think I see Brittany, and then we'll move over to Lindsay.

**BRITTANY THOMSON:** With regards to preservation of existing affordable units, you could take kind of a two-pronged approach. You can either like very, very aggressively pursue the creation of new social housing stock -- that is an option. However, I know even with the most recent Housing Accelerator Fund, it's going to produce new social housing units in the hundreds of thousands rather than in the felt-need gap of millions. Conversely, we could go the market route, policy route, and require that all market Real Estate Investment Trusts commit to converting 20 percent or

30 percent of their portfolio to rent geared to income housing as soon as possible, essentially, which would create functionally, given that it's something like 96 percent of Canada's current housing stock is something in the -- is in the market rental range. Automatically that number jumps then to 24 percent, 34 percent, which I think we go a long way towards filling the gap of just creating housing that people can feasibly afford.

**SAM WATTS:** Lindsay?

**LINDSAY BLACKWELL:** I think in terms of preservation, one thing we've been advocating for through No Demovictions is a moratorium until there's adequate data and transparency and processes set up to formally engage tenants across the city. So that's one possible avenue.

And then of course there are a suite of policy and legislative tools that any government can use. It could be made -- there could be fines, there could be this, for destroying affordable housing. But I don't know that that's necessarily within the parameters of the Federal Government versus the Provincial Government. So, you know, that remains to be seen.

**SAM WATTS:** Michèle?

**MICHÈLE CHAPPAZ:** So, as you know, we're homelessness experts, not housing experts. But we've heard a lot in the past week some of the options and it seems to me that we don't -- in Montréal, we have a 20 percent [speaking in French] requirement for people who want to build. What has happened is that promoters have decided to get the fine rather than include 20 percent. So if we made it a law or something more regulatory that they had to do 20 percent, include 20 percent, that would maybe go a long way towards including some affordable units. But I don't really have that much faith in the private sector to help solve this problem, and I think that when we give funds, we have to have severe requirements that go with them, and I think we've let the market off the hook by not taxing them if they're making huge dividends from flips or from vacancies, they should be paying tax. There should not be breaks for them. We're paying lots of tax. You know, a Canadian study showed that Canadians are willing to pay even more tax to help the homeless. But let's start with the big corporations who are making profits on our rentals. I think that would be one way.

I think I'll leave it there for now.

**ANN McAFEE:** Thank you.

**SAM WATTS:** Thanks very much.

Maya, a follow-up question or comment?

**MAYA ROY:** I was curious about a little bit of a different track. All of the submissions talked about the various challenges for people living with disabilities or, for example, living with different sexual orientations. Brittany, you talked about the importance of a fixed address to access home care services. A question for any colleague on the call: Is there anything else as a Review Panel we should be thinking about around intersectionality, specifically for equity-deserving communities?

**SAM WATTS:** Michèle?

**MICHÈLE CHAPPAZ:** I think you absolutely have to think about seniors and fixed income and increasing disabilities over time, that's for sure.

I think youth is also at a great disadvantage, especially in rental units, as it's their first experience in rental so they may not have lots of experience or credit, so they may not be able to access units and they may not be able to afford the units that are out there when they get on the market. So I think age definitely is a factor. I think there's discrimination also. You know, someone with an accent could call for a rental and be told, "Oh, no, sorry, we've already rented." So I think those are for sure two areas. First Nations might have more trouble renting. Disability -- of course, there are very few accessible units, rental units. So maybe when we build, we should include 10 percent or 15 percent units that could welcome people with disabilities and we know that there's at least a third of people with varying types of disabilities certainly in Montréal, possibly in the rest of the country as well.

Those are just to start. I'm sure there's more.

**SAM WATTS:** A very good point.

Lindsay?

**LINDSAY BLACKWELL:** Speaking from -- I live in the Church-Wellesley neighbourhood. As many of you will know, it's the home of a very large LGBTQ2S+ population from all walks of life. You have folks across the income divide and there's a large homeless population as well. So we are a community of traditionally marginalized people, from I think that the developments that are happening, the housing developments -- they're condo developments, okay, by these large corporate landlords. They're destroying the character of this community, and this community is about resistance, like many communities are, and this community is about connection, like many communities are. And so it's creating, as Brittany had mentioned earlier, kind of this disconnect from our community as we see these kinds of condo developments go up, we see the community be disintegrating, and I think that in order -- I think we should be looking at proper engagement principles, like Nothing About Us Without Us. So the marginalized communities need to be part of these processes. It needs to be more about co-design than it is about information-sharing and so on and so forth, because you can't have a corporation expect to know or expect to be able to accommodate the unique needs and character of a given community and what will work for them and what will not without actually talking to them.

**SAM WATTS:** Thanks. Over to Brittany.

**BRITTANY THOMSON:** Yes, thank you.

There is absolutely a lot of room for how we can create housing infrastructure that actually represents the lived experience of communities across Canada, and to echo Lindsay's point, Nothing About Us Without Us, and where the Federal Government could probably lean in in this regard would -- maybe it looks like an equity task force, maybe it looks like seeking community consultations. I know that disabled scholars are always happy across the board are always happy to have conversations about how to create infrastructure that actually fosters accessibility and what that could look like and I know that typically speaking zoning tends to be more provincially regulated, but what that could look like is reimagining how we zone urban spaces and reimagining how we zone community spaces in order to give any, particularly accessibility legislation, a little bit more, shall we say, teeth. I know that here in Ontario the AODA does not really

give tenants the room they need to make their own apartments accessible or to create the kind of co-living and co-housing structures that would actually make it a lot more feasible for disabled individuals to live independently. There may be room for federal policy or federal money being handed down to do new builds, to do retrofits, et cetera, having accessibility, affordability, and non-displacement covenants attached to that money. Basically conditions on the sort of funding that is issued with regards to housing by the Feds.

**SAM WATTS:** There we go. I'm back on. Thank you. Thank you for that.

I'm going to switch gears a little bit here because I think my two colleagues on the Panel will indulge me one Montréal question because we didn't get that many submissions from Québec and there's probably a variety of reasons for that. Part of it is that in my view for years Montréal was a housing success. A large percentage of the population of Montréal are renters. There's a large rental stock in Montréal.

So my question for Julie and for Michèle is: What happened? What went wrong? Why do we see homelessness rise at the levels you told in your presentation and what can be done quickly? We know what needs to be done long term. What can be done quickly?

**MICHÈLE CHAPPAZ:** Thanks for the question, Sam. Part of the problem in Québec has been -- we've had a boom also in construction, but the boom has been luxury -- luxury condos and some rentals. So I think that's part of the problem. But we've also seen a huge influx of short-term rentals. Before the law passed recently, about 15,000 units in Montréal were destined to short-term rentals. We've heard recently stories of whole areas of Old Montréal have been turned into these unofficial hotels that are really short-term rentals. So I think that's part of the problem because you can get a better profit.

I do have, just on a personal note, friends who visit and they do sometimes rent an Airbnb, and in a very popular part of town, Verdun in Montréal, there was a short-term rental that was a four-bedroom, so four different people could rent there per night, you know, instead of a family. So that kind of transformation has occurred and sort of gone really fast in the past few years, I would say. So

that's part of the reason.

We have a rental board. It's very strong. We have rent controls. However, some tenants feel fear. We've heard stories more about intimidation to get people out so that they can raise the rents because you can't just willy-nilly raise rents that much in Québec. So that part can -- except there's this discrepancy. Because when someone leaves, you can increase more, and there isn't really a control. So we often ask for a rent registry, a transparent rent registry in Québec so that the new tenants can see what the old tenants paid and contest the increase.

Yes. Those are just parts of the answer. Does that answer your question, Sam?

**SAM WATTS:** I think so. I suspect that it's much more complex than that and I see Julie pondering the question too.

We're going to begin the process of wrapping up, and this is the way that we do that. I'm going to go to each of you and ask you if there's one sort of burning thing that you'd like to add. The other thing that I want you to respond to me on is, how did you enjoy this process? Did you feel like you were listened to and heard? Because that's really important to us. This is a process that gives voice to people in the public policy arena who may not normally get a voice. We know there are special interests. We know that there are a variety of policy experts. There are people who normally get heard in this process, but a Review Panel allows for us to be able to engage with people who would not normally be part of that process.

I will start maybe with you, Lindsay, and ask you if there's any burning thing that you'd like to say in conclusion? Maybe something you haven't said to this point. And then just comment on your experience here this afternoon with us.

**LINDSAY BLACKWELL:** Sure. Happy to go first. Actually, I'm going to go back to the beginning. It was you, Sam, who mentioned that you guys had spoken to a First Nations Elder about how housing is essential. Where that comes from and kind of the context behind that and please feel free to look into this and include it in your report, is the First Nations' mental wellness continuum framework. At the

heart of it is hope, purpose, meaning, and belonging, which is foundation for individual wellness, well-being.

Housing is a critical component about it. It's not just about medicalized model, it's not about counselling, it's not about all of that. It's about all the things we can put into our lives -- or all the components that make a good life, and housing is one of those, and affordable housing is one of those. And so I would encourage all of the Members of the Panel to look at the First Nations' mental wellness continuum framework as a basis for how you can further elaborate on housing as a human right model but also housing as human security and human wellness model.

In terms of my impressions of the Panel, I think this is very important work. I think that as a tenant this is the first time my views have ever been sought out, and I'm just pleased to be able to participate in a process that has so often been inaccessible to tenants like me. So thank you.

**SAM WATTS:** Thanks very much and thanks for the feedback.

Brittany, why don't you -- what's the one burning thing that you want to communicate to us, if you haven't already, and how did you feel about our afternoon together?

**BRITTANY THOMSON:** Thank you. Yes. The only thing I think I really want to emphasize is well and truly there's a reason that housing has been regarded as a human right and it's because basically everything stems from being able to shelter in place safely. With that understanding, economic development, food stability, health care -- everything stems from every single person having somewhere to live. That should be regarded as paramount to any kind of policy decision making or any kind of legislative processes that come out of this, is that people need housing no matter what.

With regards to the Panel itself, yeah, this is incredibly valuable to be able to just crack open behind the curtain a process that actually includes members of the public rather than admittedly kind of the same sort of echo chamber of folks who are already involved and who have been circling the same circles for a long time, and so it is valuable to be able to feel heard in a process like this.

**SAM WATTS:** Thanks very much for that.  
[Speaking in French]

**(Voice of Interpreter):** I'm going to give the mic to Julie. You never speak in English. So now I'm giving you the mic in French.

**JULIE GRENIER:** You don't want me to speak in English? I'm pleased to do so.

**SAM WATTS:** You can speak in any language you wish.

**JULIE GRENIER:** I would say this gives us an extra opportunity to discuss all those challenges because we have the opportunity to do it in Québec lately. We had the opportunity to do it with the City. And as we mentioned before, we have that challenge to get things moving together. So I think the fact that we can have this discussion is [Speaking in French]. Hopefully we are going to get things fixed soon.

**SAM WATTS:** Thank you. Michèle, last word to you. Any burning issues, and how did you feel about this process and your invitation here to talk with the Panel?

**MICHÈLE CHAPPAZ:** I appreciated the invitation and I very much appreciated you all listening and I felt listened to.

I was a bit stressed for sure, but you guys put us at ease and it's really, really good to be able to talk about this. As I told my colleague Julie before we started the call, this is the thing that has been burning me for over 15 years and a huge worry, and so I'm happy to be able to bring it here and just to say, you know, some of the things we're observing and the worry that we carry. So I have hope in the future of the process with you guys as well. Thank you.

**SAM WATTS:** Well, thank you. Just final comments to my colleagues, Ann first and Maya second.

**ANN McAFEE:** I'd like to echo -- you said thank you. But we say thank you to all of you for sharing your experiences and sharing what it's like to live as a tenant in Canada, and I think from all of you raising the challenge that we're a country which is starting to be divided by those who

have a secure home to live in and those who don't, and when you hear stories about people who basically -- I think it was you, Lindsay, who said you feel as if you're earning too much to be getting assistance through affordable housing, but you're earning too little to afford to live in the city where you work. And so there are people who are homeless, but the needs are much broader than that. And thank you all for sharing that range of experience with us.

**SAM WATTS:** Thank you, Ann.

Maya?

**MAYA ROY:** Merci tout le monde. Really appreciate and we know there's a cost to telling our stories over and over again, so that's also why we just really appreciate your time.

Just know that we will be sitting with your stories, especially as we write the report. I think all of the discussion that was raised here today is just so important, especially as we start to move towards solutions, but I just really want to thank everybody for your time and your contributions. Thank you.

**SAM WATTS:** So with those comments, thank you, Ann. Thank you, Maya. Thank you to all of our presenters today. We are very, very grateful that you took the time to accept our invitation and to come and chat with us. Kind of around this circular table that we've invented by Zoom here. We appreciate that.

The hearings will continue. This is the fourth -- the total fourth session of eight that we're going to hold between now and the end of the year. So I certainly invite you to continue to observe. The dates of the hearings are up on the National Housing Council's website, and so I think this concludes it for today. It is Halloween. Hopefully it was not that scary for anybody who participated today. I do want to wish all of you a wonderful 31st of October. Thank you for all of the efforts. Special thanks and a call-out to all of the support that we've received here, technical support, administrative support. There are a lot of people behind the scenes who make this Review Panel process happen.

To our observers, thank you for sticking with us through the afternoon and observing this process. I might

say this historic process here in Canada, as we work towards the progressive realization of the human right to adequate housing.

Thank you all and good afternoon.