

Financialization Review Panel

Online Portal Submission Outline for Organizational Submissions

Outline Credit: National Right to Housing Network ([NRHN](#))

What is this document?:

This document contains the text from the online portal for submitting written submissions for the review panel on financialization. In this document, you will find the questions that you will be asked when uploading your written submission. You can download a copy of this document to ensure you have all information needed before opening the online portal. Once you begin your submission on the online portal, your session will timeout after 15 minutes of inactivity, so it is important you have your answers saved elsewhere as a backup.

If you require assistance in completing your submission, or would like to request an offline form to fill out and submit, you can contact the National Housing Council Secretariat at nationalhousingcouncil@cmhc-schl.gc.ca.

You are also welcome to reach out to the team at the National Right to Housing Network for additional support in preparing a submission. You can email Alex at alex@housingrights.ca if you have questions.

Instructions on [submission portal main page](#):

This form will take about 20 minutes to complete.

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

You will be asked for your contact information. If you are an individual affected by the issue (the financialization of purpose-built rental housing), you will also be asked for some demographic information. Providing this information is optional, but it will help us understand how the issue affects certain groups in different ways.

Important: After 15 minutes of inactivity, your session will time out and any information entered will be lost.

To avoid losing data, we recommend writing your submission in another program (for example, Microsoft Word). Then, when you are ready, copy and paste the text into the box.

If you need to stop at any point during the submission process, you can use the “Save and continue later” button at the bottom of the page. You will need to provide an email address to retrieve your submission. A link to your draft application will be sent to your email.

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

Please note that the review panel does not provide assistance with individual housing issues. If you need help with a housing concern or dispute, [click here](#) for more information.

Submissions may also be sent by mail or email using an offline form. To request the form, please contact the National Housing Council Secretariat at nationalhousingcouncil@cmhc-schl.gc.ca.

The deadline for submissions is June 23, 2023. Submissions sent by mail that are postmarked by this date will still be received and reviewed. Organizations that may require additional time to make a written submission (for example, organizations wishing to undertake engagement to support their submission) may be granted an extension beyond June 23, 2023. Organizations seeking an extension are asked to contact the National Housing Council Secretariat (nationalhousingcouncil@cmhc-schl.gc.ca) as early as possible, in advance of the deadline.

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

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

Online Portal Submission Content for Organizational Submissions:

● Part 1: Privacy Notice

- When you make a written submission as part of this review panel, some of the information you provide is personal information. Please take a few moments to read our privacy notice before making your submission. It explains how the National Housing Council and Canada Mortgage and Housing Corporation (CMHC), which provides administrative support to the National Housing Council, will handle your information.
- **Why and how we collect your information**
 - The personal information you provide in your submission is protected by the *Privacy Act*.
 - The *National Housing Strategy Act (NHS Act)* requires that the National Housing Council establish a review panel on a systemic housing issue within the jurisdiction of the federal government if requested to do so by the Federal Housing Advocate.
 - We will only use information from your submission for the following purposes:
 - To collect information that will inform the review panel's analysis of the systemic issue under review.
 - To inform the development of the review panel's report to the Minister responsible for the *NHS Act*.
 - To contact you to identify your interest and availability to participate in an oral hearing.
 - To communicate with you about the review panel process and other activities of the National Housing Council.
 - For data analytics purposes (such as to assess response rates).
 - The personal information you submit to the National Housing Council and CMHC will be disclosed to review panel members, designated support staff of the National Housing Council Secretariat at CMHC, and applicable third-party service providers for the purposes identified herein. Your submission, which will form part of the review panel's hearing record, may also be made publicly available on the National Housing Council website if you consent to such disclosure in accordance with **Part 2: Consent to publish your submission**.
- **How to access and correct your personal information**
 - Under the *Privacy Act*, you have the right to access and request correction of your personal information that is under the control of the National Housing Council and CMHC and to file a complaint regarding the handling of your personal information to the Privacy Commissioner of Canada. Any questions, comments, concerns, requests for personal information or complaints may be directed to CMHC's Access to Information and Privacy Office at ATIP-AIPRP@cmhc-schl.gc.ca.
- **Where we store your information**
 - Personal information collected by the National Housing Council and CMHC for the purposes of this review panel can be found in CMHC's Info Source Publication on its website under the following NHS National Housing Council - Personal Information Bank: CMHC PPU 215.

- o For further information on the National Housing Council's privacy practices, please consult the Council's [Privacy Policy](#).
- o **By making a written submission, you agree to have read and understood this notice and the National Housing Council's [Privacy Policy](#) and consent to the National Housing Council and CMHC's collection, use and disclosure of your personal information.**

● **Part 2: Consent to publish your submission**

- o Your submission will form part of the review panel's hearing record. After the hearing, and at the discretion of the panel, a hearing record may be published that includes submissions received by the review panel. It is important that the hearing process be transparent and that the information gathered be publicly accessible. You are therefore asked to choose below whether you would like your submission to be published as part of the review panel's publicly available hearing record.
- o Note: In no case will your contact information or any demographic information provided in Part 5 of the submission be published.
- o Please select one of the following options (multiple choice):
 - **Publish my submission.** I would like my submission and my name (or organization's name) to be published as part of the review panel's hearing record. Please note that in selecting this option, your written submission may be published as submitted. It is your responsibility to ensure that any information you do not want publicly available is withheld from your submission.
 - **Do not publish my submission.** I would not like my submission or my name (or organization's name) to be published. By selecting this option, your written submission will form part of the review panel's hearing record; however, it will not be made publicly available.
- o Please note that all written submissions provided to the review panel, including written submissions that are partially or fully excluded from being published due to failure to comply with the **Terms of Engagement for Written Submissions** in Part 6, are subject to information requests under the *Access to Information Act* and may be released in accordance with applicable legislation. Submissions released as part of such requests will not include your personal information.

● **Part 3: Type of submission**

- o Are you making this submission as (multiple choice)
 - Individual
 - Organization

● **Part 4: Organization contact information**

- o Please enter your organization's name and contact information (fillable boxes)
 - Organization name
 - Contact title

- Contact first name
 - Contact last name
 - City/town
 - Province/territory
 - Country
- o You must provide an email address or phone number in order to be considered for participation in an oral hearing (fillable boxes)
- Email address
 - Phone Number

● **Part 5: Organization information**

- o What type of organization do you represent? Select all that apply (multiple choice)
- Academic or research institution
 - Bank, financial institution or investment company
 - Builder or property developer
 - Community-based organization
 - Government or other public-sector organization
 - Housing association
 - Housing provider
 - Indigenous organization (including First Nations, Inuit and Métis)
 - Landlord association
 - Landlord or property manager
 - Organization serving people with experience of homelessness and/or inadequate housing
 - Tenant association
 - Other (please specify)
- o Some groups face systemic barriers to adequate housing. Does your organization represent or serve any of the following? Select all that apply (multiple choice)
- Black communities (for example, Continental African, Afro-Caribbean, African Canadian)
 - Racialized group(s)
 - Women
 - Survivors of violence
 - Single parents
 - Members of 2SLGBTQIA+ communities
 - People with disabilities
 - People with mental health or addiction issues
 - Newcomers (including recent immigrants and refugees)
 - Young adults (aged 15–29)
 - Older adults (65 years or over)
 - Veterans

- People living on low income and/or receiving social assistance
 - People who have experienced or are experiencing homelessness
 - People who have served time in a detention centre and/or prison
- o Does your organization have expertise in any of the following? Select all that apply (multiple choice)
- Architecture or design
 - Community development or community services
 - Economics
 - Engineering
 - Finance
 - Health
 - Housing
 - Human rights
 - Law
 - Lived expertise/experience
 - Public policy
 - Urban or regional planning
 - Other (please specify)

● Part 6: Written submission

- o In this part, you will be able to share your views on the issue (the financialization of purpose-built rental housing). You may use the text box provided to type a submission of up to 5,000 characters (about 1,000 words). If you are making a longer submission, you may choose to upload a document of up to 5,000 words.
- o There is no standard format for submissions. However, the panel is especially interested in submissions that address one or more of the following questions:
- How does the financialization of purpose-built rental housing interfere with the right to adequate housing? This may include, for example, impacts on the affordability of rental housing in your community, security of tenure (including protection from unlawful eviction, harassment or threats) and the physical condition and accessibility of housing.
 - What impacts does the financialization of purpose-built rental housing have on the housing system?
 - How have actions or inactions by the Government of Canada contributed to the financialization of purpose-built rental housing?
 - What could the Government of Canada do to address the impacts of the financialization of purpose-built rental housing and advance the progressive realization of the right to adequate housing? What would successful solutions to this issue look like?
- o Submission options (multiple choice):
- Write your submission in the text box provided on the next page (maximum 5,000 characters, or about 1,000 words)

- Upload your submission as a document (maximum 5,000 words)

● **Part 6.2: Terms of engagement for written submissions**

○ **Terms of engagement for written submissions**

- The purpose of a review panel hearing is to gather evidence about the systemic housing issue under review. It is not a mechanism to address individual complaints or disputes. Review panel members reserve the right, at their sole discretion, to partially or fully exclude written submissions from the review panel's published hearing record if they:
 - contain unnecessary personal information about yourself (for example, your home address, employment details, financial information, etc.) other than your name;
 - contain information that could be used to identify a third party (that is, a person or organization other than yourself);
 - contain protected or classified information of the Government of Canada;
 - express or incite discrimination on the basis of race, sex, religion or sexual orientation or against any other group protected under the *Canadian Human Rights Act* or the *Canadian Charter of Rights and Freedoms*;
 - contain potentially defamatory language;
 - contain hateful or obscene language;
 - contain threatening, violent, intimidating or harassing language;
 - contain language contrary to any federal, provincial or territorial laws of Canada;
 - constitute impersonation, advertising or spam;
 - encourage or incite illegal activity;
 - are repetitive, unintelligible or irrelevant to the issue under review;
 - contain a language other than English or French; or
 - do not, in the review panel's opinion, contribute to the spirit and intent of the hearing process.

- Please note that any third-party reports or materials you share as part of your written submission may be subject to certain use or intellectual property (IP) restrictions. It is your responsibility to ensure that you have permission to share such materials. In submitting any third-party materials, you represent that you have the right to share such third-party materials as part of this review panel.
- By making a written submission, you agree that the National Housing Council is not responsible for statements or views that are not their own, including those contained within written submissions. Written submissions will be published "as is" and the National Housing Council does not verify or confirm the accuracy of the information contained therein.

- **If choosing to write submission in text box:**

- 5000 character fillable text box
- **If uploading a document:**
 - Please choose a file to upload. The following file types are accepted: DOC, DOCX, PDF, PPT, TXT. The maximum file size is 16MB. If your file uploads successfully, the filename will appear below.
 - Please note that content beyond the word limit may not be reviewed.
 - If you wish to refer to supplementary materials in your submission (such as reports, data or images), we recommend doing so using links to sources that are publicly available on the internet. The next part of the form will allow you to upload a maximum of 3 files as supplementary materials.

● **Part 7: Supplementary materials**

- This part allows you to upload supplementary materials, such as reports, data or images, that are relevant to your submission. These materials are optional.
- While the review panel will take supplementary materials into consideration, we cannot ensure that all materials will be reviewed in full. Please ensure that any longer documents include a summary or abstract of 500 words or less. For longer documents that do not already include a summary or abstract, please attach one as a separate file.
- Please note that any third-party reports or materials you share as part of your written submission may be subject to certain use or intellectual property (IP) restrictions. It is your responsibility to ensure that you have permission to share such materials. In submitting any third-party materials, you represent that you have the right to share such third-party materials as part of this review panel.
- **You can upload a maximum of 3 files. The following file types are accepted: BMP, CSV, DOC, DOCX, JPEG, JPG, PDF, PNG, PPT, TXT, XLS, XLSX. The maximum size of each file is 16MB. If your file uploads successfully, the filename will appear below.**

● **Part 8: Review and submit**

- Option to navigate to previous page or submit