THE SHIFT

YOUR "IM FED UP WITH HOUSING IN CANADA BEING F#&%ED UP" HANDBOOK

A **matter-of-fact handbook** to help you understand the problem and how to move towards a solution.

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Why should you care about the housing crisis?

The housing crisis impacts ***everyone***. Whether you're a homeowner or a renter, you've seen housing prices increase alongside visible homelessness in your community.

Rising housing costs harm everyone. They strain public services, deepen social inequality, and impact every aspect of our lives. The more we spend on housing, the less we have for everything else: savings, childcare, groceries, unexpected costs, or other necessities.

Roughly 10% of people in Canada are in core housing need. Too many of us are an unexpected injury, layoff, or traumatic experience away from experiencing housing insecurity or homelessness.

Despite the prevailing public narrative that housing insecurity is an individual failure, the scale of homelessness across Canada is evidence that this is a systemic issue. Everyone is entitled to the dignity of home. Secure housing makes our communities stronger, safer, and more resilient.

> To understand what's lost when we don't have adequate housing, we have to understand what home provides. Home is so much more than a roof overhead. Home is where our very existence takes root, where the full expression of being human becomes possible.
>
> *- Leilani Farha, Housing Inc.*

Who is this handbook for?

This handbook is for anyone who is fed up with the housing crisis in Canada and wants to turn frustration into action.

"Never doubt that a small group of thoughtful, committed citizens can change the world, indeed, it's the only thing that ever has."
— Margaret Mead

The housing crisis requires institutional reform and systemic change. And a problem that big can feel hopeless and overwhelming. But trust us: change is possible. Consistent and collective actions made by people like you has always been what has moved the needle. When women organized, they won the vote. When employees formed unions, they won weekends. And as you will discover in this handbook, people are already creating change in small and big ways across Canada right now.

This handbook is not exhaustive.

There is a lot of subtlety and nuance that could not be adequately captured in this handbook. If you are looking for additional educational content, we recommend the **suggested reading list** at the end of the handbook. Oh, and in early 2027, *The Shift* will be releasing a documentary series exploring the housing crisis that we encourage you to engage with.

How is this handbook structured?

This handbook begins with a section called **Understanding the Problem**, providing a brief overview of the housing crisis across four major issues: financialization, affordability, displacement, and homelessness. As you will see, all four issues are deeply connected. Every section provides an example in Canada of how people are currently advocating for structural change.

These four issues are meant as a prepper for the **Taking Action** section at the end, which includes everything from 5-minute actions to longer-term commitments. The more actions you take, the more impact you will have.

DISCLAIMER:

Real change can start with the actions in this handbook, but it cannot end with them. To create systemic change, we need to take collective action.

HERE'S THE GOOD NEWS:

In early 2027, you can join people from across Canada participating in collective action.

If you downloaded this handbook, you will be notified of when the campaign launches! But if you want to make sure you don't miss anything, follow us on social media too.

@make_theshift linkedin.com/company/make-the-shift

Housing is the biggest asset class in Canada.

The primary purpose of housing is to house people, which is directly at odds with the legislative and regulatory framework in Canada that prioritizes returns to investors.

HOW DID WE GET HERE?

In the early to mid-1990s, Brian Mulroney, followed by Jean Chretien, dramatically reduced spending on non-market housing, leaving Canada with a 30-year deficit in deeply affordable housing.

In 1992, the Bank Act dismantled the 'four pillars' separating banks, trust companies, insurance companies, and securities dealers, allowing them to merge, own, and operate across each other's sectors. This allowed for an industry consolidation that helped cement the modern big-bank oligopoly in mortgage lending.

Real estate investment trusts, or REITs, were made legal in Canada in 1993. They own and operate real estate, with the sole purpose of maximizing profits. They do not pay corporate or income tax. They are widely criticized for enabling speculation on housing and reducing housing affordability without increasing finance for building.

In addtion to these market forces, governments at every level have cut regulations for the building industry, weakened protections for tenants, and chronically underfunded non-market and social housing.

HOUSING IN FOCUS

For renters in Yellowknife and Iqaluit, roughly **80% of the multi-unit private rental stock** is owned by a single company**:** Northview Apartment Real Estate Investment Trust. In November 2020, two of the biggest real estate investment firms in Toronto, Kingsett Capital and Starlight Investments, bought Northview for **$4.9 billion**. Now known as Northview Residential REIT, this rental monopoly allows private industry to set prices without any competition and weaken a tenants ability to raise issues with their landlord, which can lead to deteriorating conditions or poor behaviour.

Read a Northview REIT tenant story.

WHERE WE ARE NOW

Roughly 30% of Canada's **rental accommodation** is now owned by financial firms.

Canada's six largest banks **control 80% of the mortgage market** and earned close to 60 billion in profits last year.

In Manitoba, Nova Scotia, and Ontario, more than **50% of the total value** of multi-unit residential properties is held by for-profit businesses.

CASE STUDY

Upper Hammonds Plains Community Land Trust in Nova Scotia is Canada's largest Black-led housing co-operative.

UHPCLT disrupts financialization. Incorporated in 2022, the UHP Community Land Trust is centered around providing affordable housing and preserving the African Nova Scotian culture and heritage through collective land ownership and responsible stewardship. Through their community organizing, the group secured funding for 136 permanently non-market homes.

Community Land Trusts are a perfect example of a form of housing that exists for the explicit benefit of the people living in a community, remaining permanently secure and affordable.

Read more about their story.

Housing has never been more expensive.

It is now common for households to spend more than 50% of income on rent, far above the widely accepted 30% of income affordability benchmark used by CMHC.

HOW DID WE GET HERE?

Canada has the most expensive housing in the G7. Speculative investing has turned residential real estate into a high-yield financial asset that prioritizes investor returns over meeting the actual housing needs of low to middle income households. There is not a housing shortage, but a housing mismatch. We are producing high-rise condos and single-family homes rather than the deeply affordable units people need. Additionally, our banking practices, including mortgage lending policies that inflate housing prices and commercial financing which incentivizes tenant displacement, have actively driven housing unaffordability and insecurity. **There are, of course, many other factors at play, which you can read about in: Housing Inc.**

The rising cost of housing influences a households ability to buy food, save money, and pay for necessities; it also disrupts the life trajectory of young people.

HOUSING IN FOCUS

James Morrison and his family rent an apartment in New Westminster, B.C. Both he and his wife are employed as full-time public servants for the federal and provincial governments respectively. **But they can't afford a home**.

"I'm 36 and I have a good job. I'm also happily married with a 1-year-old and I still live within my means. Financially, my wife and I are doing OK since we don't have any debts and a decent amount of money in the bank.

It would take every last penny of money that we possess to afford a down payment comparable to the apartment we rent, let alone a townhouse or detached home that we feel could support a growing family. If we do that, we would be living paycheque to paycheque on our two full-time public sector salaries."

Read James' story here.

It is common to hear that building more is going to solve the affordability crisis, but:

What if scarcity itself is the wrong diagnosis? What if there are enough units, but they're simply priced out of reach for those in need, underutilized, or sitting empty in the hands of speculators?

In Canada, where the supply-shortage argument has dominated policy, researcher Niko Block analyzed fifty years of housing data and found that housing stock per capita had increased by almost 40% and that since 1971 until today, there have consistently been more homes than households. Over that same period, real prices more than doubled. Real mortgage debt more than tripled.

- Leilani Farha, Housing Inc.

WHERE WE ARE NOW

A lack of affordable housing is directly correalated with a rise in homelessness. In Hamilton between 2018-2024, rental prices increased by **47%** while homelessness spiked by **224%.**

Canada's social housing stock makes is only 3.5-4% of our total housing stock, the other **96%** is privately owned.

Roughly 1 in 19 units in Toronto are vacant, 25,000 units are vacant in Montreal, and 1 in 15 in Ottawa are empty.

Eviction is lucrative for investors but destructive for communities.

Displacement is on the rise across Canada. Driven by rising costs, weakening tenant protections, and revenue-generation strategies, displacement leads to a rise in housing insecurity and homelessness.

HOW DID WE GET HERE?

Stable housing is vital to our health and well-being. But institutional landlords, including REITs, pension funds, private equity, and asset managers, benefit financially from high tenant turn over.

They use multiple strategies to maximize the value of their properties, including buying undervalued sites for their 'upside potential', and using tactics like renovictions, deteriorating conditions, above-guideline rent increases, and cash for keys to turn over tenants and list higher rents.

Stable, secure housing is directly at odds with these priorities. And our legislation and policy landscape adds fuel to the fire by weakening tenant protections, cutting regulations for developers and landlords, and financially supporting private companies.

HOUSING IN FOCUS

Peter Rodriguez, located in Toronto, Ontario, has been handed 3 eviction notices in the span of just 2 years. One for alleged unpaid rent, one for a renovation, and one for having an air conditioning unit. But it turns out that he wasn't the only one in his building the landlord was trying to evict. Since buying their 53-unit apartment building in 2023, the landlord has applied to evict residents 56 times. **Read Peter's story here**.

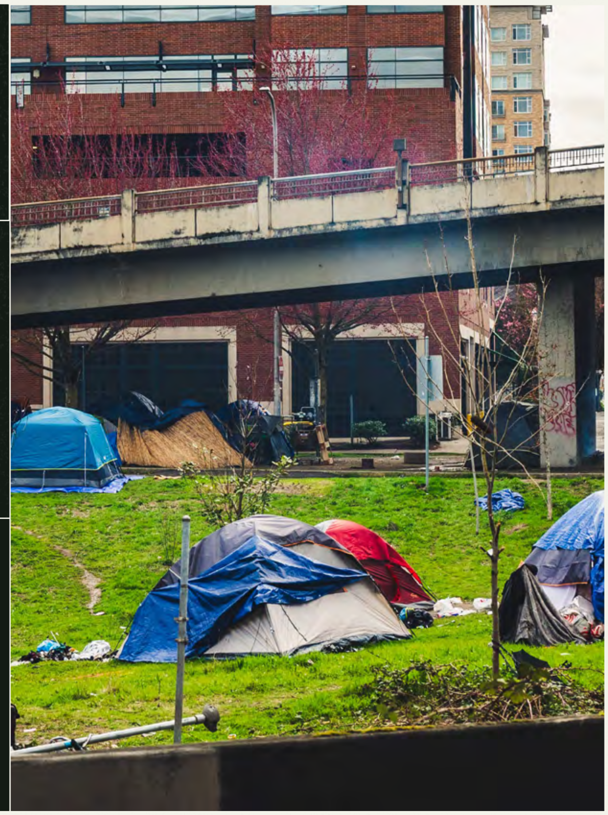
80 Guestville is owned by Michael Klein, commonly referred to as the 'king of renovictions'. He owns 21 properties across Ontario experiencing mass renovictions like Toronto, Hamilton, Kitchener, Guelph, and London.

WHERE WE ARE NOW

Almost half of the country's provinces and territories lack any form of rent control.

B.C. has the highest rate of eviction in Canada, with **10.5%** of renters being evicted in the last 5 years, compared to the national average of **5.9%.**

In a report by the Canadian Centre for Housing Rights, **67%** of tenants in major markets had been threatened with eviction.



CASE STUDY

Lake Promenade tenants in Etobicoke, Ontario won a major victory in protecting their rent-controlled homes from demolition, highlighting what tenants can accomplish when they work together.

Tenants at 230 and 240 Lake Promenade and 21 and 31 Park Boulevard were facing a re-development application that would have demolished their homes, 548 units, replacing them with seven new buildings. They would have been displaced for up to 15 years if it was approved.

But the tenants and their neighbourhood got organized and fought for better protections, and eventually won their case at the OLT.

Read their story here.

There has been a sharp increase in visible homelessness in Canada.

Roughly 235,000 people in Canada experience homelessness every year, representing **5%** of the population. At this scale, homelessness is a **systemic** problem, not an individual one.

HOW DID WE GET HERE?

A rise in homelessness is the outcome of a housing system functioning as it was intended. Yes, that's right. Our housing system is, ironically, producing homelessness. There has been a massive underinvestment in permanent, supportive, and non-market housing over the past three decades that has coincided with rising costs, stagnant wages, and inadequate social safety nets.

Of the roughly 60,000 people experiencing homelessness on any given night in Canada, **20-28%** of them are living in encampments. Rather than providing permanent housing, municipal responses have defaulted to policing and forced removals (actions that are violations of human rights according to courts in Canada and the United Nations). But basing policies on a dehumanized view of unhoused people foments anger and resentment against people rather than the system failing them.

Encampments cannot satisfy the human right to housing and should never be treated as a long-term "solution" to homelessness.

HOUSING IN FOCUS

Robert Mah is a 68-year-old former B.C. teacher who is experiencing homelessness because he was renovicted. When Robert's landlord tried charging him 3,600 a month, he could no longer afford to live there on his pension. **Read his story here**.

Homelessness is often politically framed as the result of individual failure, laziness, or moral bankruptcy. But for Robert, and the hundreds of thousands of people experiencing homelessness in Canada, it is a systemic failure that disproportionately impacts vulnerable people.

WHERE WE ARE NOW

Cities spend millions in taxpayer dollars across Canada on clearing encampments.

Average life expectancy of a person experiencing homelessness is 30 years less than the national average.

Roughly 10% of Canadians are in core housing need.

If you are living in housing that is unaffordable, doesn't have enough bedrooms or needs major repairs, and you can't afford to live somewhere else in your community, you are living in core housing need.

CASE STUDY

The Toronto Underhoused and Homeless Union builds unity, support, and community for homeless and housing insecure people.

TUHU is a union in Toronto with over 300 members, created and led by people who have experienced homelessness and insecure housing, and their allies in solidarity. TUHU is not a social service organization, but support an array of activities like: working towards collective power building through strikes, expanding community education and capacity building, rapid housing direct action, and transformation of the shelter system.

Read more about and support TUHU.

> People just don't understand where we're coming from, we don't have anywhere to go, we don't have any sort of resources, really. We're doing this for survival, not just because we want to.
>
> *- David Ernst, Kitchener encampment resident*

It is time to take action.

Every single action matters, but the more actions you take, no matter how small, the more likely we are to create systemic change.

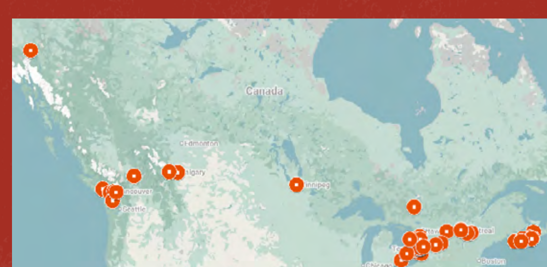
1: Find out if your pension fund is invested in REITs.

Are you unknowingly invested in REITs? Send an e-mail to your pension fund and find out. If they do, use our **email outline** to let them know that you support divestment from residential real estate.

2: Invest in a community land trust (CLT) instead.

CLTs acquire, develop, and steward permanently affordable housing and land that contribute to a thriving community. Now that's a good investment!

There are CLTs that exist across Canada, respresented by 41 organizations, 9,995 CLT-owned homes, and 2,546 CLT members.



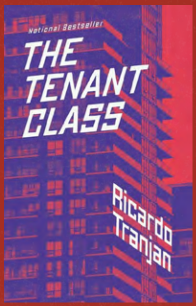
Find a community land trust near you:
www.communityland.ca

3: Read a book about housing.

The more you know, the better equipped you are to take meaningful action. We encourage you to use your local library or local bookseller to access or buy these books.

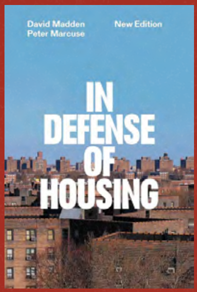
HOUSING INC.

Of course this list wouldn't be complete without Housing Inc. Writing from the centre of global housing debates, The Shift Co-Founder Leilani Farha reckons with a crisis four decades in the making, engineered by dictators, presidents, and prime ministers, and perfected by the financial firms that turn homes into sites of extraction.



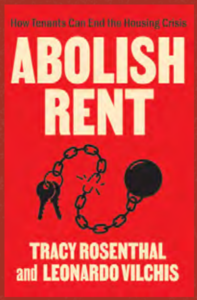
THE TENANT CLASS

Ricardo Tranjan, a political economist and senior researcher at the Canadian Centre for Policy Alternatives, asks "who benefits" from the current housing crisis. **His answer is that the housing market is working exactly as intended for maximum landlord profit.**



IN DEFENSE OF HOUSING

Everyone needs and deserves housing, but our homes are being transformed into commodities, making the inequalities of the city ever more acute. Leading urban planner Peter Marcuse and sociologist David Madden look at the causes and consequences of the housing problem and the need for progressive solutions.



ABOLISH RENT

Authors Tracy Rosenthal and Leonardo Vilchi dissect our housing system from the perspective of those it immiserates through their striking stories of resistance (and as the co-founders of one of the largest tenant unions in America).

OTHER BOOKS:

The Asset Class, *Hettie O'Brien*
Our Crumbling Foundation: How We Solve Canada's Housing Crisis, *George Craigie*
House Divided, *Alex Bozikovic*
Big Capital, *Anna Minton*
Davos Man, How the Billionaires Devoured the World, *Peter S. Goodman*
Homewreckers, How a Gang of Wall Street Kingpins, Hedge Fund Magnates, Crooked Banks, *Aaron Glantz*
Why You Can't Afford a Home, *Joshua Ryan Collins*
Our Lives in Their Portfolios, *Brett Christophers*

Take it a step further: Start a book club, do a teach-in, or do a book swap with friends to expand your knowledge. Have a book to recommend? **Email us: info@maketheshift.org**

4: Find out if your mortgage is securitized.

Who owns your mortgage? Did you know that thousands of mortgages in Canada are sold to investors every year as mortgage-backed securities?

A securitized mortgage is a home loan that has been grouped together with other mortgages and sold to investors as a tradable financial asset. By the end of 2023, CMHC reported that about $503 billion of mortgage debt was securitized, representing nearly 25% of all outstanding mortgages (an 8% increase from the year prior). Use our **email outline** to contact your bank, credit union, or mkortgage broker.

5. Contact your city councillor, MPP, or MP about your concerns.

Was new legislation or policy proposed that you oppose? Are you just fed up with how unaffordable housing is in your community? Do something about it.

Be informed, take action:

1. Sign up for your local municipal newsletter to be notified of upcoming policy changes before they happen.

2. Register for local independant news outlet newsletters. Make it as easy as possible to stay informed! The greatest change happens in our local circle of influence.

3. Get to know your local representatives at a municipal, provincial, and federal level.

4. Use our outline below to write an email or structure a phone call to addess the issues you care about.

Use our letter or phone call outline to contact your representative today.

6. Sign our petition.

Housing is a human right. That means governments have an obligation to ensure that public money serves the public good and prioritizes those most at risk. Sign our petition and **demand that public money is used for public good**.

Tax exemptions, low-cost federal financing, and rebates supposedly intended to fix the housing crisis are flowing straight to some of the country's largest corporate landlords and investors, like REITs and pension funds, who use public money to buy up existing rental buildings, raise the rent, and push people out. Public dollars are subsidizing the very forces that are driving housing unaffordability for tenants and pushing people into homelessness.

Sign the petition.

7. Connect with community.

Connecting with local housing advocacy and support groups in your area is the single most impactful thing you can do to create systemic change. Follow them online, sign up for their newsletter, donate, and get involved!

ONTARIO*

Advocacy Centre for Tenants Ontario (ACTO)
acto.ca

Federation of Metro Tenants' Associations, FMTA
torontotenants.org

Toronto Tenant Union
tenantunion.ca

Toronto Underhoused and Homeless Union
rpcmtoronto.ca/tuhunion

NEW BRUNSWICK*

New Brunswick Coalition for Housing Rights (CBRM)
nbtenants.ca

SASKATCHEWAN

Saskatchewan Tenants Association
sasktenants.ca

QUEBEC*

FRAPRU
frapru.qc.ca

RCLALQ
rclalq.qc.ca

BRITISH COLUMBIA*

Vancouver Tenants Union
vancouvertenantsunion.ca

DTES SRO Collaborative
srocollaborative.org

ALBERTA*

ACORN Alberta
acorncanada.org

PRINCE EDWARD ISLAND

PEI Fight for Affordable Housing
peifah.ca

NORTHWEST TERRITORIES

Tenants Association NWT
facebook.com/TenantsAssociationNWT

MANITOBA

West Broadway Tenants Committee (WBTC)
facebook.com/wbtenants

NOVA SCOTIA*

Cape Breton Regional Municipality
cbrmtenants.ca

YUKON

Yukon Anti-poverty COALITION
yapc.ca

CANADA-WIDE*

ACORN Canada
acorncanada.org

Social Housing and Human Rights
moresocialhousing.ca

*Every Province or Territory with a star next to it has an ACORN chapter

PUSH FILM SCREENING

Bring community together to host a film screening of **PUSH**, a film that follows Leilani Farha, the former UN Special Rapporteur on Adequate Housing, as she travels the globe trying to understand who's being pushed out of cities and why. PUSH sheds light on a new kind of faceless landlord, increasingly unliveable cities, and an escalating housing crisis.

This list is not comprehensive and over indexes in major cities. Are we missing an important resource or community group? Email us: info@maketheshift.org.