



# Housing beyond land rent?

## A critique of market housing solutionism

**Stefan Kipfer**

**Luisa Sotomayor**

Faculty of Environmental & Urban Change, York University

### **Abstract**

Toronto is in a housing crisis. Many residents lack access to adequate and affordable housing. In response, neoliberals and reformers have radicalized their advocacy for more market housing as the only possible alternative. Drawing attention to the role housing plays in the reproduction of labour power and the crisis-ridden dynamic of capital accumulation, we highlight the inability of market housing to meet a range of social needs. We tackle crucial weaknesses of the housing supply argument, including, first, its quantitative orientation; second, its impatience with those who defend existing housing options; third, its historical amnesia; fourth, its pop-economist (mis-)understanding of housing markets; fifth, its superficial critique of zoning, and sixth, its illusory embrace of seemingly alternative ways of organizing housing spatially: mixed-use and inclusionary zoning. Reflecting on the recent municipal by-election in Toronto, we also consider what it would take to shift course towards decommodified and decolonial housing futures.

### **Keywords**

Housing crisis, political economy of housing, social reproduction, zoning, urban planning.

**Stefan Kipfer** is a professor at the Faculty of Environmental & Urban Change, York University.

His research and teaching is focused on politics, space and urbanization as well as marxist and anti-colonial theoretical traditions.

**Luisa Sotomayor** is an associate professor of urban planning. Her research examines urban inequalities from a governance, socio-legal and spatial planning perspective, including the role of housing and housing policies in the production of uneven urbanisms and everyday exclusions.

**Contact:**

[kipfer@yorku.ca](mailto:kipfer@yorku.ca)

[sotomay@yorku.ca](mailto:sotomay@yorku.ca)

## **Introduction**

The housing crisis in Toronto has many faces, all of them looking at the city and seeing no place for themselves. (...) The hard truth is that most Torontonians – more than 90 per cent – live in privately owned homes, either as homeowners or as renters. And if the municipal government wants to improve their lives, it must alter the trajectory of the market. And this is where a powerful but controversial solution comes in: reform city planning and let more housing get built. (...) But the keywords need to be ‘ease’ and ‘simplicity.’ Zoning needs to be radically simplified. (...) Loosen up the rules, provide more housing, and all of this begins to reverse itself. (Bozikovic, 2023, n.p.)

Is there a housing crisis in Toronto/Toronto? Evidence suggests as much. No matter the measure used, the tip of the iceberg of housing problems –shelterlessness– has doubled in size several times since the 1980s, when it returned to be a chronic feature of life (Homeless Hub, n.d.). A second indicator of deepening housing needs are waiting lists for public and supportive housing; these, too have multiplied since the 1990s (when social housing production in Ontario was ended) and again during the 2010s (when austerity was entrenched further) (Wilson, 2020). Meanwhile, market housing is out of reach for an ever-growing number of people. In the Toronto area, the proportion of households paying between 30% and 50% (more than 50%) of their income on housing increased by 90% (138%) between 1991 and 2016 (Leon & Iveniuk, 2021). Tenants are particularly affected. Even though they fork over a growing proportion of their wages to landlords, they find themselves locked out of a shocking proportion of neighbourhoods here and across the country (Macdonald & Tranjan, 2023).

Crisis talk can confuse. When it obfuscates the beneficiaries and root causes of social problems, it can lend itself to dubious paths of action, from ‘shock doctrines’ advanced by rulers (Klein, 2007) and the proclamation of ‘new normals’ in the face of inaction (Azize, 2023) to the ‘solutionism’ sought by those who miss the housing forest for the policy trees (Tranjan, 2023). This last perspective, which talks of ‘ease,’ ‘simplicity,’ and ‘best practices’ in urban policy, has become pervasive in Toronto’s public discourse, whether this be the opinions of newspaper columnists like *The Globe & Mail’s* Alex Bozikovic, social media outcry by so-called YIMBYs and the real estate industry, or recent electoral municipal debates. Lately, the solutionism promised by proper ‘planning tools’ and international ‘best practices’ to ‘fix the housing crisis’ has also motivated student interest in urban studies and planning careers.

But crisis there is. The above housing problems point to one contradiction in capitalism: the tendency of capital to undermine one of its conditions, people’s capacity to reconstitute themselves as workers, from one day to the next, over lifetimes and across generations (Fraser, 2017). This contradiction of *social reproduction* has intensified with neoliberalization and the re-privatization of social services, housing included (Cayuela & Garcia-Lamarca, 2023). On the street, people face the harshest social reproduction crisis: impaired health and premature death (Cook & Crowe, 2022). In 2021 and 2022, at least 410 people died while unhoused in Toronto (City of Toronto, 2023). Those with access to housing, meanwhile, are forced to hand over an ever-larger proportion of their wages to landlords and banks (in the

form of rent or interest); their capacity to hold onto stable housing falters while their difficulties of meeting basic needs multiply, whether it is eating, moving around, staying healthy, raising children, or caring for older generations.

Housing is tied not only to social reproduction but to all aspects of capitalist development (Berry, 2023), where a second, interrelated crisis can appear. A strategic linchpin between the construction sector, land markets and finance, housing plays multiple roles within capital accumulation and its crisis tendencies (Rolnik, 2019). David Harvey (2012) has long suggested that housing—and the production of the built environment more generally—is tied to the circulation of surplus capital. In some situations, housing and real estate booms are fuelled by capital looking for a profitable outlet when other outlets dry up elsewhere (for example in manufacturing). In turn, bursting housing bubbles may kickstart global economic crises, as they did following the 2008 subprime crisis in the US. A crisis in one circuit of capital accumulation, in other words, can produce a crisis in another. From this vantage point, Toronto's staggering rates of housing unaffordability are also the result of post-crisis 'success,' the credit-based real estate boom of the 2010s. Today, the return of high interest rates reminds us of the degree to which massive debt expansion is a source of instability in Canadian capitalism (Gordon & McCormack, 2022), and, perhaps, of another crisis on the horizon.

In crisis situations, some win and some lose. Today's housing problems are experienced very differently across the social landscape. Countless studies have measured the statistically disproportionate social distribution of this or that housing problem. Here are elements of the conundrum. First, the threat gentrification and eviction pose to Indigenous inhabitants and organizations reminds us that today's housing crisis renews a key feature of settler colonialism: the dispossession of Indigenous people from the land (Coulthard, 2014). Second, the crisis of social reproduction reveals the deeply gendered character of housing. Patriarchal and gendered relations not only limit women's access to safe and affordable housing (due to domestic violence, the gender pay gap, or the prevalence of sexist urbanism) (Hayden 1980; Soto Villagrán, 2011). They also reproduce unequal household burdens in informal economies of care (Power & Mee, 2019) and conceal women's (Bullen, 2023; Watson, 1984) and LGBTQ+ people's hidden homelessness (Matthews et al., 2019). Third, housing unaffordability affects the working class above all, but unevenly so. It hits working-class tenants, a larger proportion of whom are also racialized as non-White (CMHC, 2021). Beyond the City of Toronto, in the Toronto region (and in Canada as a whole), however, most workers own their housing. They experience the violence of land-rent not through their struggles with landlords but in their relationships with banks, developers, and other components of finance capital. In other words, through housing, the working class faces capital in a range of ways (Wyly et al., 2006).

In this article, we confront the argument that the housing problems we have sketched in this introduction can be tackled by increasing the supply of market housing—the dominant policy 'solution' on offer in Toronto (and elsewhere in urban Canada) today. In offering critical analysis in an accessible way, we also heed Lancione's (2020, p. 274) call to those who hold professorial and institutional positions to go beyond academic or

professional discourse in order to contribute to contestation and solidarity among those struggling for housing justice and organizing the political infrastructures necessary to build a different, decommodified and sustainable world. In critiquing the ‘supply solution,’ we also want to enlarge the public debate and suggest alternative entry points to truly improve housing conditions for the working class and for others for whom the solutionism of the market may be positively harmful.

We begin with a brief outline of the political weight of the market supply argument and its promoters in Toronto. A distillation of neo-classical economic orthodoxy, this argument assumes that housing problems are due to restrictions on individual market actors, not structural tensions between housing needs and land-rent seeking housing markets. Housing solutions must remove these restrictions to encourage firms and individuals to invest for profit, thus increasing the supply of market housing and reducing or stabilizing housing prices. In a spatial equivalent to trickle-down economics, this reduction is expected to filter through all housing sectors to reach everyone on the assumption that everyone participates in an open and accessible housing market. We tackle the weaknesses of this argument in sequence, highlighting first, its quantitative orientation, second, its impatience with those who defend existing housing options, third, its historical amnesia, fourth, its pop-economist mis- understanding of use and exchange value in housing, fifth, its superficial critique of zoning, and sixth, its illusory embrace of seemingly alternative ways of organizing housing spatially: mixed-use and inclusionary zoning. We conclude by reflecting on a recent Toronto by-election to consider what it would take to make a lasting dent in the armour of market housing gladiators.

The original idea for this paper<sup>1</sup> emerged in our classrooms, in our responses to students who are tempted to translate their own housing challenges and future professional aspirations into an often ill-digested libertarian political position. This motivation also explains our stubborn focus on Toronto. Toronto (*Tkaronto* in Mohawk) is situated in particular ways in the uneven development of the Canadian political space economy. Settled on Haudenosaunee, Huron/Wendat, Anishnabeg, Métis and Mississauga land briefly by the French and then by the English, Toronto has remained a point of convergence for Indigenous peoples, the brutality of historic and ongoing colonial land dispossession notwithstanding (Sanderson, 1997). As far as the historical geography of Canadian capitalism is concerned, Toronto developed into a commercial, industrial and financial centre servicing expanding agrarian and mining hinterlands from the mid-19<sup>th</sup> century to the interwar years. Once integrated into the production networks of North American Fordism, Toronto grew to rival Montreal as Canada’s preeminent corporate city during the postwar years and surpassed the latter at the end of this era (Kipfer & Keil, 2002). Long one of the continent’s fastest-growing agglomerations, Toronto today is a sprawling, economically diversified urban region that houses the bulk of Canada’s global city functions, about a fifth of the national population, and a large plurality of immigrants – a sizeable number of them with excessively large mortgages to access homeownership (Simone & Walks, 2019). Only comparable to

---

<sup>1</sup> This paper is much modified and extended version of ‘Did Someone Say Housing Supply?’, *The Bullet*, November 27, 2022.

Vancouver's, Toronto's housing affordability problems are not unique but especially acute. From the perspective of capital, including landed capital, these problems are a result of successful accumulation, not stagnation or decline.

### **Which housing supply?**

Over the last generation and a half, a succession of typically moderate and occasionally far-reaching demands have been made to mitigate or confront housing problems: reinstate full rent control, build emergency shelters, return to social housing production, regulate for-profit housing production, set up land trusts, complement any housing initiatives with good jobs, living wages, free transit, or, indeed decolonial strategies for land back (Pasternak & King, 2019). Many of these demands ask for more housing units. One can thus say that 'increasing the housing supply' is *part* of the proposed solution to meet many distinct (if complexly related) social needs for shelter that go unmet today. Some of these demands might serve as ways of linking calls for the decommodification of housing to projects of decolonizing land and housing (Craig & Hamilton, 2015; Vasudevan, 2017; Toews, 2018).<sup>2</sup>

In practice, however, proposals to increase housing supply can take many forms and are likely to benefit very different groups of people. Adding beds to the emergency shelter system, building supportive housing units, repairing public housing estates for existing tenants, or putting a housing coop on public land are qualitatively different from, say, building condominium towers or turning green fields into low-density subdivisions. They do not benefit the same social groups. To put it bluntly: while building robust supportive housing can keep many from dying young on the street, building a high-end condo tower helps suppliers (developers and their financiers) expand their rent-based business while allowing buyers (investors, rich owners) to park their money, and politicians to play a political calculus of pleasing propertied electors, quite possibly at the expense of those desperate to find a roof over their head or pay the rent to avoid eviction: supply for some at the cost of scarcity for others. Minimally, then, we need clarify the form and likely beneficiaries of the housing supply.

In the dominant discourse today, 'increasing the housing supply' is a code word for increasing the supply of *market* housing, the production of condos, townhouses and market rentals. While that demand has long been central to housing policy in these lands, it has become more audible with the ascendancy of neoliberalism and the destruction of the welfare state. The deep real estate crash in the first half of the 1990s was a crisis for real estate and financial capital, leading these sectors to expand their neoliberal attacks ('the state has no role in the housing business') and campaign around the market-centred solutionism of

---

<sup>2</sup> We don't have space to discuss the obstacles that stand in the way of such linkages (see Mackay, 2016; Porter & Kelly, 2022). One big obstacle is the commodification of Indigenous relations to land and housing. Here are just two manifestations of this problem. The first is the ongoing federal project of assimilating Indigenous people by private property on (reserve) land, which is now part of the creeping transformation of Indigenous nations into quasi-municipalities (Diabo, n.d.; Schmidt, 2022). The second is the First Nations Market Housing Fund through which mortgage-financed market housing has been advanced on Indigenous reserves since 2007 (Dirks, 2022).

housing reformers. As a result, the demand for *affordable housing* was recrafted. In the dominant discourse, it was no longer a call to build social housing, but to create an adequate mix of incentives to convince developers to accelerate construction and lower the price of the product to a slightly wider circle of clients (e.g., City of Toronto, 2021a). Another crisis, the 2008 financial crisis, intensified these demands for market housing. They defined Conservative Rob Ford's mayoral term from 2010 to 2014 and saturated the 2018 and 2022 municipal elections, which firmed up Conservative power in the city under Mayor John Tory. The provincial government, also under Conservative control, made similar moves. While shying away from the big bang of zoning deregulation proposed by some members of its *Affordability Task Force*, the Ontario government under Doug Ford has moved aggressively to turn market housing expansion into a veritable *raison d'état*, most notably with Bills 23, 3 and 39 passed in the fall of 2022.

The prominence of market supply arguments is not surprising, for three reasons. First, they are most forcefully made by the organizations representing the major players shaping housing markets (developers, builders, investors, banks, and other financial firms) and the business lobbies within which these players represent a powerful force. In Ontario, the Building Industry and Land Development Association, the Toronto Region Board of Trade, and the Ontario Chamber of Commerce have all called to eliminate restrictions on their members' capacity to build, sell and operate ownership and market rental housing (BILD 2002; BOT, 2023; OCC, 2022). Second, few politicians, journalists, professionals, and housing reformers object to the primacy of the private housing industry. They often articulate their support of 'the market' through a critique of municipal planning (mainly zoning) and a call for inclusionary zoning. Third, there are many people in Canada—and urban areas like Toronto—for whom non-market housing is barely imaginable because it is absent from their daily lives. This third fact weighs heavily also on social movements, whose members are unlikely to act as a spontaneous force for social (non-market) housing unless movement organizers make it a political priority.

### **Will 'adding housing units' do it?**

Mainstream discourse in Canada (CMHC, 2022; also Mulheirn, 2019) has claimed that the housing crisis is a quantitative one. In Ontario, it has been argued that the crisis can only be solved by adding 1.5 million housing units over the next decade (Moffat et al., 2022). The technique to set these targets is to match projected population growth with a corresponding projection of housing units. While these census-based forecasts (which are also standard in planning offices) may vary their assumptions about household formation, they typically proceed by holding constant qualitative social relations. This method of proceeding makes these relations both invisible and eternal, which is to say unchanging and inevitable. As we will see, it is deeply problematic to assume that 'the market,' a social form built on propertied relations of (dis-)possession, constitutes a socially neutral and economically effective mechanism to supply housing units. As we will also see, this assumption has also been widespread among mainstream environmentalists and regional planners for whom the market is a mere instrument to redistribute housing units from sprawling subdivisions at the



edge of urban areas to denser housing units located within existing urban centres, a process called ‘intensification.’

Quantitative arguments for increasing the housing supply also abstract from the various qualitative relations between housing and other parts of the capitalist space economy. Based on Marxist and feminist critiques of political economy, we have already mentioned the role housing plays in the social reproduction of labour power and the crisis-ridden dynamic of capital accumulation. Isolating housing from the web of social relations within which it exists is to engage in an exercise of false concreteness. The problem of housing affordability, for example, is relational. It is incomprehensible without considering labour markets (employment, income, i.e., people’s ability to pay), forms of state intervention (including the (non-)provision of public services), mobility and transportation, relations to nature (energy, climate change), gender relations (in and beyond households), and dynamics of racialization. In turn, effective strategies to tackle housing affordability cannot help but exceed the realm of housing itself.

A complementary version of this point—that housing be embedded in a web of social relations—has also been made forcefully by students of architecture and the built environment who have stressed that housing is not only a noun (shelter: an object and physical form) but also a verb (a practice of using space). Housing understood as an activity describes how people use and adapt buildings, how they give meaning to shelter and how they organize their lives by appropriating landscapes (McLeod, 1997). Therefore, we must assess housing (the noun, shelter) not only in light of its quantitative availability. The argument here is that we must also understand it with respect to the capacity of inhabitants to shape and change its purposes and meanings. The physical housing forms offered by ‘the market’ in Toronto (townhouses and high-rise condos) are highly prescriptive boxes predicated on land-extensive or energy-intensive relations to nature. Bounded by property lines, they facilitate privatized individual or familial living arrangements while obstructing communal, sustainable, and self-determined social relations at the scale of buildings and neighbourhoods.

The case of supportive housing helps us illustrate why we must embed housing in wider social relations. Supportive housing is of fundamental importance for people with disabilities, shelter-less people, and many other groups. From these contexts, we know that supportive housing is only supportive to the extent that, first, the medical, social and psychological supports provided are well-rounded, reliable and enduring and that, second, people’s daily routines can move easily between the housing unit, the neighbourhood and beyond. When people with disabilities are herded into segregated or isolated living arrangements, they cannot build support networks or live autonomously. Being placed in confined living situations like institutions or group homes makes it difficult to earn a living and reproduces precarity. As a result, dependency and carceral surveillance reassert themselves.

## **Who is defending existing forms of housing?**

In its emphasis on the production of new units, those pushing the market supply argument are quick to forget that many housing problems stem from the loss of *existing* housing. When the police clear tent encampments (see Figure 1), those evicted are forced to find another campsite and remain permanently at risk of being displaced because shelters are full or because social housing is not available (Rady & Sotomayor, 2024). When tenants in the private rental market get ‘renovicted’ because landlords can get away with it, they find themselves on the street, on someone’s couch, in a different town, or, if they are lucky, in a much more expensive apartment. When public housing tenants are evacuated from a crumbling building (Gibson, 2022), they may not be able to move back to their neighbourhood because renovations take too long or because their housing estate is destroyed (‘revitalized’) to make way for new inhabitants that can afford the new condos that are built to swamp the rebuilt subsidized housing units (Manucdoc, 2022).

Finally, when long-term rentals are converted into full-time short-term rentals for tourists, housing availability for others is reduced (Combs et al., 2020; Barron et al., 2021). A loosely regulated short-term rental market encourages landlords of long-term units to bid up tenants’ rental prices to make up for the opportunity cost of not listing their units on platforms such as Airbnb for higher profits (see: City of Toronto, 2021b). Indeed, most of Toronto’s deeply affordable housing units are also low rent market units at risk of being lost to reinvestment and ‘higher uses’—such as short-term rentals—if not protected through rent and vacancy controls (Goldstein, 2020).

**Figure 1**

Encampments at Allan Gardens,  
Toronto, December 2022.  
Photo by Stefan Kipfer.





New market units seldom benefit those who have lost housing. This is contrary to the trickle-down assumptions in the housing market supply argument, which were advanced prominently by William Alonso (1964) and Homer Hoyt (1939). Their micro-economic argument was that housing markets (which are assumed to be perfectly competitive, transparent and open) trend towards equilibrium, matching the individual preferences of those demanding housing with those offering housing for rent. More specifically, Hoyt suggested that housing investments for higher-class groups will benefit everyone even in the absence of investments for lower-income residents. Why? The price-deflating effects of these investments are assumed to filter across all housing sectors as higher-income individuals move to new housing units and free up the old ones. Today, this argument endures in its general form even though during the last half century, researchers have shown its validity to be either context-specific or faulty.

As we described previously, renovation and replacement via gentrification have characterized Toronto's housing markets over the past five decades. Furthermore, price filtering as a long-term market solution for the production of affordable housing is not only undesirable from a welfare perspective (as deflated cost reflects poor quality and dereliction), but also unrealistic in meeting housing needs at any given time. Even in specific cases where filtering occurred (e.g. before central city reinvestment facilitated gentrification) the process took decades (Suttor, 2016). In fact, gentrification researchers have demonstrated how the very forces generating housing supply by maximizing land rent (developers, banks, other investors) and making use of their powerful position in land markets are also driving the process of displacing inhabitants from lower-rent districts. As a result, these districts cease to function as filtering devices. They thus attest not only to the segmented and exclusionary character of housing markets but also to the inevitably uneven dynamics of capitalist urban development in general (Smith, 1996; Lees, Slater, Wyly, 2008).

To bring these debates to the point, we can say that when housing is commodified someone's housing gain is frequently another's (housing) loss. Here are a few additional examples. The 'ratepayers' (a term that reminds us of a time when only property owners were citizens), who call their councillor or write to their neighbourhood paper to complain about tents in a park, consider encampments incompatible with their quality of (housing) life (Graziani et al., 2021). Those who can afford the higher rent in the refurbished rental building can only move in because their renovicted predecessors were forced out. When public housing authorities are starved of the capital budgets with which to renovate buildings for existing tenants, governments can maintain or expand budgets for services such as policing or roads that have no redistributive function. In all these cases, defending existing (and genuinely affordable) housing, tenants' rights and shelter options are vital to push back against housing unaffordability. In addition, defending existing housing stock is essential if we are to do what is often the ecologically sensible thing to do: rehabilitate the housing stock instead of reproducing the carbon-intensive and otherwise wasteful cycle of demolition and rebuilding.

## **Old hat: the call for market and ownership housing**

Listening to the frequently shrill calls to increase the market housing supply, one could be forgiven for thinking that they are novel or innovative. One might not know it from formal economic knowledge (which systematically abstracts from history and geography, i.e., the condition that make ‘markets’ possible), but current demands for market housing are anything but new; they emerge from the long histories through which modern capitalism formed. In Canada, the transformation of common land (and housing) into privately owned and marketable quasi-commodities predates Confederation. Turning land, farms, and housing into privately owned ‘real estate’ for speculative housing or cash crop production has been a key foundation of Canadian state and society. It propelled colonial settlement. It helped build labour markets by undermining people’s capacity to sustain themselves independently, without selling their capacity to work to others for a wage. It laid a crucial foundation of power of the Canadian ruling class, notably its key segments centred on finance, infrastructure and primary commodity extraction.

Key for our purposes, the enclosure and commodification of land blocked the possibility of ‘planning without property,’ which is also a crucial condition to reconstruct Indigenous relations to land (Dorries, 2022). Since the mid-19<sup>th</sup> century, many towns were built from the onset by landowners, speculators, railways, and resource companies, most starkly in the West. How? By forcing Indigenous nations off the land by means of genocidal violence (Daschuk, 2013), fraudulent treaties and an apartheid system of reserves and pass controls; with techniques (surveys, land registries, courts, police powers) through which Crown and private property claims could be established and enforced (Harris, 2002); and with policies that tried to ensure, with considerable if not complete success, that colonial land settlement would not be communal and subsistence-oriented but privately appropriated by a hierarchy of male-controlled settler households under white-British supremacy (Carter 2008, 2016).

For much of the history of settler-state Canada, propertied housing—and all its class-based, gendered, and racialized dimensions—was the only item on the menu, limited only by those interventions (fire and building codes, infrastructure such as roads, water/sewage, hydro, transit) designed to put competition among owners and typically small-scale builders on sturdier and more predictable foundations. Non-profit rental housing (social housing) was only built at a significant scale for a short period starting in the 1940s, particularly with the hard-fought implementation of provincial-federal public housing policies in the 1960s and the cooperative housing programmes that have complemented public housing since the 1970s (Suttor, 2016).

Even in this postwar period, when it was mainstream to say that market housing could not provide housing for everyone, social housing remained ‘residual’—reserved for a part of the population not exceeding a few percentage points. Like its US counterpart, Canada’s housing policy continued to treat real estate as the normal conduit of housing provision (Harris, 2000). It subsidized market and ownership housing with infrastructure, tax incentives and mortgage insurance. With the end of large-scale public housing provision in the 1970s, the devolution of social housing from the federal to the provincial and, in Ontario,

the municipal level in the 1980s and 1990s, non-market housing has become even less significant in the lives of Canadians, the (insufficient) proliferation of emergency shelters notwithstanding. In Ontario, the provincial decision to download social housing in the late 1990s has had particularly harsh effects on Toronto, where the bulk of social housing is located. Downloading threatens to condemn public housing to a slow death and has left co-ops fighting to maintain buildings and support low-income members. In this context, the current terminology ('affordable housing') is a euphemism for a lack of non-profit housing (Stabrowski, 2015; Acorn Canada, 2018).

### **Will the 'the market' build it?**

Market housing dominates housing in Canada. Most (two-thirds of households) live in ownership housing, a proportional decline during the last decade notwithstanding. Major urban regions—Toronto and Vancouver in particular—have undergone an incredible series of housing booms since the 1980s. In central cities, a big proportion of it is in the form of multi-residential buildings built for individual owners and a growing share of investors. In Toronto, 56.7 percent of condominium units built between 2016 and 2021 (37,580 units) were investor-owned compared to condos built before 2016, which were predominantly owned by non-investors (Takagi, 2023). Toronto's 'condo boom' (Lehrer et al., 2010) has left a deep mark on urban landscapes (Kern, 2011) and has been selectively supported by state-led and racialized processes to reconquer, redevelop and gentrify large public housing estates (Kipfer & Petrunia, 2009). The boom has survived the 2008 financial crisis and the COVID-19 pandemic. To wit: due to a record \$19 billion investment in real estate, Toronto had far more cranes on the ground in late 2022 than any comparable urban region in North America (Alghoul, 2022).

Together with Vancouver, Toronto is now the most striking case of 'rise and sprawl' urbanism on the continent (Ibelings, 2016). Here, central city housing booms are just one side of a coin that also includes 'sprawling' development at the edges of the urban region. There, land-extensive development comes in vertical and horizontal forms that are dynamically interdependent, not antithetical (as pro-market environmentalist advocates of housing intensification suggest) (Keil & Üçoğlu, 2021). While in the postwar period, sprawling urbanism included significant doses of private and public rental buildings, today, the vertical component of residential sprawl takes mostly the form of condominiums (some are also rented out by investor owners as especially expensive and weakly regulated forms of rental housing) (see Figure 2).

The state has been part and parcel of market housing. It has made it possible in various ways. First, market supply depends on conditions of profitability: the possibility of generating a return on investment in various forms of land rent. This possibility itself depends on state policy and enabling legal frameworks (Harris, 2004). Next to guaranteeing private property claims to land, states finance infrastructure and engage in provincial-municipal land-use planning and federal mortgage insurance, without which the postwar expansion of ownership

**Figure 2**

New condominiums encroaching on postwar rental housing, Summer 2022, St. Jamestown, Toronto. Photo by Stefan Kipfer.



housing to a segment of the working class would not have happened, and without which ‘the developers’ as a social force would not exist at all (Lorimer, 1978). Such enabling conditions for market supply are often naturalized and taken for granted by market fundamentalists for whom the state only gets in the way of housing production.

The state has always been central to ‘market housing’ and it continues to be, in a new way, in the neoliberal era (Madden & Marcuse, 2016), for instance by shrinking or ending support for non-market housing, eroding rent and zoning controls, gentrifying public housing estates, encouraging the privatization of formerly semi-public housing such as student housing (Pillai et al., 2021; Revington & August, 2020) and allowing circuits of housing finance to be more directly integrated into the operations of global finance. States (central banks and finance ministries in particular) have also underwritten the debt-based property boom of the last generation (Walks, 2013). How? By following low-interest monetary policies and bailing out banks and other companies that can no longer cover bad debts (as happened during the 2008, housing-induced global financial crisis).

States have thus been active players in the ‘financialization’ of housing (Aalbers, 2016). Building upon the postwar mortgage finance model that was pioneered in Anglo-America but became an inspiration for World Bank development policy, financialization is a new stage in the commodification of housing that, first, reduces a growing proportion of market and ownership housing (and, in some jurisdictions, even social housing) to mere assets for pension funds, hedge funds and private equity firms and, second, pushes up expectations of profitability in the housing sector, thus intensifying pressures to raise rents, evict tenants or redevelop less profitable buildings (Rolnik, 2019). This has also happened in Canada and

Toronto, notably since Real Estate Investment Trusts entered the rental market to profit from the deregulation of rent control (August, 2020). All in all, the financialization of housing has helped reorganize the contours of finance capital and its position in the capitalist class (Maher & Aquanno, 2022).

Needless to say, tying housing policy to conditions of profitability remains a risky, crisis-prone proposition. This approach has allowed housing to be both a vital source of land rent (and thus the social power of landowners (Manning, 2023) and a crucial receptacle of surplus capital in search of profitable investment opportunities (Harvey, 2012). It has also contributed to the long-term if uneven process of turning the economic sectors tied to real estate (housing, land development, construction, architecture, urban planning) into a gradually more decisive component—and source of crisis—of capitalist development at large (Lefebvre, 2003). Many of today's housing problems are thus the result of a boom built on wobbly foundations.

The return of monetary discipline and the end of extra-low interest rate policies are eroding the possibility of market housing expansion by ratcheting up corporate and consumer debt (Younglai, 2022a). Housing bubbles—the hyper-speculative, unsustainably debt-laden component of the housing boom that is prominent in Canada (Holzhey et al., 2022)—may deflate or burst, thus dashing dreams for market housing, again. In 2023, a sizeable number of pre-construction buyers for low-rise housing in suburban Toronto were reported to abandon their deals and walk away from their 2021 deposits (typically, at least 20 percent of the total cost of the property). Having bought when prices were high and interest rates were low, many buyers have been denied mortgages or realized they cannot afford monthly payments under current interest rates (Feinstein, 2023). While booms exclude growing numbers from the good times because of spiralling land rents, busts will deflate some housing prices but also depress new (market) housing production.

In sum, housing prices have been pushed up not because of a lack of supply but due to the ongoing commodification and financialization of all forms of housing and housing finance: a business model that relies on the expectation that housing affordability will be reduced for investors to make a profit. Compounding pre-existing state support for market housing development, the state has encouraged financialization by deregulating finance and expanding the role of banks in the housing sector. As housing is seen as an investment asset and not as a social good or as a socio-economic entitlement, state involvement in the housing sector has increasingly shifted from the terrain of social policy to become the central plank of economic policy, enabling private housing development irrespective of its disastrous social effects.

### **Does market housing meet social needs?**

Two points follow from the preceding discussion. First, governments may call for more housing, but the private sector may not build it as desired (Younglai, 2023). In this sense, the demand for market housing supply resembles the demand for free trade agreements a generation ago. These agreements could not guarantee a continuous and peaceful expansion



of international trade, as liberal internationalists had it then. They did, however, add to the arsenal of legal protections for investors. Similarly, the most concrete effect of the call for market housing today is to further entrench the power of capital (developers and finance) and its freedoms from taxation, zoning, flood control, conservation measures, progressive building regulations, rent controls, and conversion controls for rental apartments (Goldstein, 2020). Ontario's recent bill 'More homes built faster' illustrates how 'market supply' means 'power of capital': the bill added to existing pro-development initiatives (new highways, modifications to regional green belt and growth plans, and Minister's Zoning Orders overriding local plans) that had generated an anti-sprawl movement before the 2022 provincial election (Government of Ontario, 2022b).

Second, the demand for more market housing where market housing has been the only game in town for a generation is to administer the very medicine that has made the patient sick in the first place (Beitel, 2020). For building market housing is not the same thing as meeting social needs. Market housing means subjecting the provision of housing as a human need (a 'use value') to the imperative of producing housing as a commodity for sale ('exchange value'). The Mexican experience with a 'market housing supply' approach provides a poignant example of this tension. While millions of households acquired debt since the late 1990s to buy a home in the suburbs produced through a national policy of 'enabling private markets,' many of such houses have been now abandoned as they offered little 'use value' to families given location, lack of services or jobs, and rising debt burden. High vacancy rates contrast sharply with the situation of one-third of Mexicans still living in precarious housing (Reyes, 2020).

The only intellectual approach which sees no tension between the use-value and the exchange-value side of market housing is mainstream ('neo-classical') economics, for which market prices move towards a balance between social need (demand) and the production of commodities (supply). It is this approach that is expressed in the journalistic article of faith concerning the iron law of (housing) supply and demand. However, analysts writing in the tradition of Karl Marx's critique of political economy, heterodox economists, and even classical (political) economists like Adam Smith have long pointed to tensions and contradictions between use and exchange value, albeit for varying reasons and to different degrees (Hermann, 2021). In the housing sector, these contradictions are compounded for additional reasons.

Subjecting housing to the imperative of exchange value opens up structural gaps between social needs and housing provision. Expectations of demand-supply equilibria in the housing market ignore that housing is mediated by land markets. Because land rent intervenes in the determination of housing markets, housing prices are never just shaped by the cost of constructing and servicing buildings. Land, however, is not a commodity properly speaking. We can destroy many of the qualities of land when we divide it up or strip it bare to turn it into an object for sale. But we cannot produce it the way we manufacture widgets or buns. Finite land can also not be multiplied at will. Its qualities are always to a degree specific to its geographical location as well as the state-facilitated capacity of landowners to capture such locations. As a result, land markets (whether destined for housing, agriculture

or anything else) lend themselves to monopolistic tendencies, thus undermining idealized arguments about demand-supply equilibria for particular reasons (Berry, 2023; Harvey, 1973).

In addition, housing as a source of land rent deforms the practice of inhabiting by making it impossible for tenants or owners to ignore the imperatives of land markets and their key players. Even when they only want to use their dwelling to live a decent life (treat it as a use value), occupants of market housing face the destabilizing and disciplining effects of landlord interests or interest rate movements. They may even be coaxed into the speculative game, thus treating housing not only as shelter but also as equity to be accumulated for retirement or leveraged for petty landlordism. As a result of these various powerful forces, ‘the market’ has never managed to provide shelter—let alone decent and stable housing—for everybody, not even during the postwar boom when ownership housing was expanded to segments of the working class with massive state support (Palmer & Héroux, 2016).

With social polarization, neoliberalization, and the attack on social housing provision, the gap between housing needs and the housing supply has widened again. The (neo-)liberal dream of the ‘homeowner society’—the promise of a stable, equitable and widely accessible ownership housing so deeply rooted in Anglo-America—is failing on its own terms (Taylor, 2019; Arundel & Ronald, 2021). Today, also in Canada, homeownership rates are declining (StatCan, 2022a) as ownership housing is starkly inaccessible to large segments of the population. Housing markets allow investors—firms and a minority (including those owning multiple properties who are now aberrantly called ‘artisanal’ landlords (StatCan, 2022b)—to ‘build equity’ and expand wealth inequality (Adkins et al., 2020; Younglai, 2022b). In turn, market rental housing offers no relief, becoming unaffordable for the working class and segments of the middle class (Bhatt, 2022). As this situation shows once more, the supply argument advanced by liberal economists (that expanding market housing will ‘filter down’ to everybody eventually) and their allies (who shout *Yes In My Backyard (YIMBY)*, see below) does not hold (Wyly, 2022).

### **What kind of problem is zoning?**

In current housing debates, zoning restrictions (and the interests sustaining them) are frequently cited as culprits. A particular thorn in the side of the critics: zoning by-laws and official plans that protect low-density, detached or semi-detached residential zones (originally intended for ‘single families’). Called the ‘yellow belt’ in the City of Toronto (see: <http://www.mapto.ca/maps/2017/3/4/the-yellow-belt>), these zones are accused of standing in the way of higher-density, multi-residential buildings or even just additions to existing lots—thus, an obstacle to supply.

So, let’s have another look at the problem of zoning. In technical terms, zoning is exclusionary by definition. By separating various activities (manufacturing, retail, residential life), zoning makes each zone off limits to at least some of these activities. The meaning of ‘exclusion,’ however, is not always the same. Zoning often is but does not have to be *socially* exclusionary. Zoning can be used to stop the conversion of industry or rental housing.

Distancing people from highways or waste dumps is not a bad thing; it is *the lack* of such distancing that signals environmental injustice (Schively, 2007).

Zoning is not always effective. It is not the only factor shaping development (Moore, 1982), and it is not a definitive force of housing unaffordability (Beitel, 2020). Similarly, the formalities of zoning might be deceptive. Where there are rules, there are exceptions, amendments, and variances. In Toronto, for instance, height and density restrictions are frequently bargaining chips, not prohibitions. They allow developers, politicians, and planners to make deals in the development approval process. Furthermore, public officials and developers do not always, or even usually hold opposite views on zoning (Stein, 2019). While zoning is portrayed as a development control tool imposed on developers by the planning bureaucracy, the craft of land use policy tends to be forged through day-to-day interactions between development industry stakeholders and public officials (Leffers & Wekerle, 2020; Legacy et al., 2018). Finally, social separation and exclusion do not need zoning. One of the most unequal, segregated and sprawling cities in North America, Houston, has grown without formal zoning regulations (but with other, formal or informal restrictions) (Feagin, 1988).

As with other forms of state intervention, zoning is tied up with the class-based, gendered, racialized relations that sustain capitalist society and that are, on Turtle Island, premised on ongoing forms of settler-colonial dispossession. In Euro-America, the move towards comprehensive zoning laws in the 20<sup>th</sup> century built upon more punctual experiments in the second half of the 19<sup>th</sup> century: creating spatial distance between housing and manufacturing, building exclusive residential enclaves explicitly off limits for Indigenous, Jewish, Black, or Chinese inhabitants, or using parks, greenbelts or rail tracks as buffer zones to segregate between different classes and variously racialized groups. Assessing these initiatives in Toronto, one can see how zoning as a project of social separation is articulated in complex ways to speculative land rent dynamics that are torn between opening new frontiers of rent extraction and defending existing land uses and values (Ganton, 1982; Moore, 1979; Van Nus, 1979).

Standardized zoning in the 20<sup>th</sup> century came to (1) mediate competition among landed property interests (also Foglesong, 2014; Gunton, 1981), (2) regulate social conflict by structuring the spatial relations among dominant and subaltern social groups along lines of class and race in particular (Rutland, 2018; Anderson, 1995; Angus, 2022), and (3) especially in North America, consolidate the social power of those invested in propertied, low-density, and car-oriented subdivisions (Hirt, 2015; Harris, 2004). By the 1960s, however, zoning (understood as a ‘technique of separation’) (Debord, 1994 [1967]) or a racist practice of ‘compartmentalization’ (Fanon, 2004 [1961]) was subjected to critiques of realities that are not caused but codified and entrenched by zoning: segregation, the alienation generated by pulling apart human activities, the gender roles assumed to rule life in zones reserved for ‘single families’ (but not multi-occupant housing, typically the most affordable form of housing), and the polluting car-dependencies accrued by distancing various activities.

In response to social movements critical of one or the other practice of spatial separation facilitated by zoning, urban planning started to shift course. ‘Mixed use’ emerged

as one term expressing a formal alternative to the practice of dividing urban space into zones occupied by single uses and built environments with formal properties measured by height, density, and lot size. Since then, mixed-use and the critique of single-use zoning have become part of the mainstream. In places like Toronto and New York City, they have supplanted postwar critiques of functionally segregative urban renewal, which were sometimes directed against state and monopoly capital, including developers (Lorimer 1978). Since the 1970s, mixed-use has been part of an arsenal of interventions supporting new forms of land valorization such as small-scale gentrification that adapts existing buildings (Caulfield, 1994) and corporate developments that ‘speak’ Jane Jacobs’s language of planning and design reform (Feinstein, 2006). In sum, the libertarian argument claims that single-use zoning restricts supply and makes housing more expensive. To tangle with this claim, we need to examine the alternative: mixed-use zoning.

### **Is ‘mixed-use’ the answer?**

Like the critique of zoning, the support for ‘mixed-use’ is socio-politically ambiguous. Revolutionary modernists wanted to intensify and accelerate (‘condense’) social revolution by maximizing the capacity of ordinary inhabitants to appropriate and transform the built environment instead of proscribing its functions (also with zoning) (Kopp, 1970). More recent critiques of single-use zoning often came with emancipatory critiques of NIMBYism (OHRC, n.d.), the practice by which residents defend their ‘backyards’ (sometimes relying on zoning restrictions) against unwanted uses: basement apartments, social services, transitional housing (Krishnan, 2021), homeless shelters (Laxer, 2021), student housing (Kim, 2022; Sotomayor & Zhang, 2023) and apartment buildings (Einstein et al., 2020). In this critique, there is no doubt that low-density zoning is only one part of a deeper reality that gives rise to NIMBYism: the defence of property values in an urban society where housing provision is based on private property and dreams of the good life focus on ‘home’ ownership, real estate, and various class-based, racialized, and gendered aspirations of social distinction (Blomley, 2003).

The critique of NIMBYism by zoning can change colours, however. When used by Ontario Premier Doug Ford, the development industry and organizations that push a sense of housing injustice into right-libertarian directions (see: [www.moreneighbours.ca](http://www.moreneighbours.ca)), NIMBYism is invoked to mount an attack on restrictions on land development *per se*. NIMBYist uses of zoning and other planning regulations become enemy number one of market housing even when new market supply threatens existing affordable housing or infringes on flood plains, green belts, or wetlands. This generic critique of [residential] zoning loses sight of the fact that people may hold onto zoning regulations for different reasons. Within Toronto’s ‘yellow belt,’ the owner of a mansion who wants to protect the aesthetic character of ‘their’ elite neighbourhood against a high-rise building and the well-to-do gentrifier who wants no women’s shelter nearby each lead qualitatively different fights than the working-class inhabitant who defends their bungalow (and their future in the area) against the expansion of a high-rent condominium district.

In its socially regressive form, the critique of NIMBYism is a rallying cry by all those players, large and small, who assert a right to play the game of monopoly against those who can't and those who won't because they consider housing not an investment vehicle but a 'use-value': a basic need and precondition for a decent life. As research about Chicago (Curran, 2022), Los Angeles (Tapp, 2021), Houston (Lowe & Richards, 2022), the Bay Area (McElroy & Szeto, 2017) and Austin (Tretter et al., 2022) indicates, those who rally to liberate market housing from the restrictions that had entrenched the previous (*also* liberal) housing order by raising the banner 'Yes In My Backyard' (YIMBY) are most likely to encourage housing financialization, buttress the power of finance capital and push further the frontier of gentrification in all its class-based, racist and gendered violence (Wyly, 2022).

If zoning can be problematic, mixed-use is thus also no panacea. Yes, the idea of mixing land uses (and associated policies such as abandoning minimum parking requirements for new developments (City of Toronto, 2022a)) forces us to consider how to build fine-grained relations of spatial proximity among a range of activities (such as offices, shops, apartments) to boost public life and sustain mobilities centred on transit, cycling and walking. It may even alert us to consider the architectural possibilities and environmental benefits of rehabilitating instead of demolishing and rebuilding our physical environments. But in this vision of compact city living, the idea of mixed use is silent about those uses that may not do well in the desired mix even though they are (currently) necessary for it: highways, mining pits, warehouses, factories, power stations, industrial farms, and energy pipelines.

Similarly, proponents of compact city living often ignore the impossibility of realizing the goals of a '15-minute city' for most low-income daily commuters (Kelly, 2022), often new immigrants, travelling on transit across the expanded city region to access employment in the less fashionable, sidewalk-less (sub)urban environments in places like Toronto's Scarborough where Amazon's warehouses are sprawling (Popal, 2021). Research shows that mixed-use and transit-proximate housing developments in the Toronto region are still less affordable than other forms of housing (Moos et al., 2018) and can spur gentrification.

Crucially, 'mixed-use' tells us nothing about the social relations and property forms through which mixed-use environments are created. And yet, in a place like Toronto, zoning has often been loosened to allow for a certain mix of uses in areas that were designated (in the current Official Plan) to attract large-scale real estate investment: large swaths of downtown and midtown, suburban town centres, and spaces along arterial roads (City of Toronto, 2022b). In the case of public housing redevelopment from France to Toronto, mixed-use has also been tied to social mixing, the idea that the threat supposedly posed by diverse working-class communities of colour (Saber, 2022) can be countered by 'mixing up' the social composition of these neighbourhoods in various ways, also with market housing (Kipfer, 2019).

We now know that since the end of the deep recession in the mid-1990s, mixed-use designations and state-sponsored redevelopment initiatives in Toronto have attracted real estate investment, boosting the market housing supply. But many of these are now out of reach for working-class, even middle-class residents. In the original central city cases—the King-Spadina and King-Parliament districts on each side of the financial district—mixed-use



zoning demonstrates the rise of neoliberalism and its effects: intensified gentrification in all its residential, job-related and commercial forms, and the pressure to sprawl out and up in the ‘burbs (Kipfer & Keil, 2002). Clearly, mixed use *per se* is not a recipe against the housing crisis.

### **What about ‘inclusionary zoning’?**

While inclusionary zoning is sometimes meant as the counterpoint to the (functionally or socially) exclusionary aspects of zoning, today, the term typically denotes a policy that makes new market housing conditional upon the inclusion of a certain proportion of lower-cost market—or, in some cases, non-market—housing units. If targeting rich enclaves, equipped with significant thresholds (30-50 percent units per development that are affordable for, say, healthcare or restaurant workers) and embedded in broader strategies (to protect tenants and expand social housing), inclusionary housing could be part of a redistributive approach to housing policy (still within the deep and destabilizing constraints imposed by capitalist development, of course). In North America, this is not the case today, however. Furthermore, the argument for inclusionary zoning assumes that including social housing in a condominium is better than not including it. But this simplistic view fails to consider the effects of the condominium development on the neighborhood: once in place, inclusionary zoning provides a license for gentrification.

As we know from New York City, inclusionary zoning has been advanced as an alternative to social housing and strong tenant rights, a way to encourage market housing expansion (particularly in areas where ‘upzoning’ is required to do so) (Stein, 2019). Passed by City Council in late 2021, the most modest new inclusionary zoning policy in Toronto (City of Toronto, 2021c) is still contested by the development industry (Chalmers, 2022) and tightly circumscribed by the province (Broadbent & McIssac, 2022). It is clear, however, that the policy intends to add only small, spatially selective and weakly defined doses of ‘affordability’ to new market (mostly ownership) housing. In Toronto, too, inclusionary zoning will help legitimize the commodification of housing and its exclusionary, gentrifying effects generated by successful real estate investment: increasing land-rents (Stabrowski, 2015).

If zoning is not a driving force of the housing crisis (commodified housing and social polarization are), deregulating zoning empowers the main market housing players without necessarily providing housing that is affordable for working class inhabitants. As far as low-density residential zones: there are powerful architectural, environmental, political and social reasons to construct mid-rise, multi-residential buildings and to question zoning reserved for low-density and ‘single-family’ residences. Yet, a critique of low-density housing understood only as physical form (ignoring its propertied, class-based, racialized and heteronormative foundations) is fundamentally insufficient to tackle the roots of the housing crisis. Endorsed by segments of the libertarian far right while also advanced by a range of nominally progressive urbanists and environmentalists, such an a-social critique is as misleading as the call for higher residential densities that assumes that ‘the market’ will build them for

everyone. Both threaten to reinforce the unaffordable and unsustainable ‘tall and sprawl’ urbanism the real estate boom and market-friendly planning have brought us.

### **New openings?**

If someone asks for ‘housing supply,’ we must ask: what housing, which supply, for whom, and on whose land? And if someone waxes romantic about ‘inclusionary zoning,’ we should inquire: which zoning? Inclusive of what, for whom, and where? Why ask? Because a particular housing ‘solution’ may not only *not* solve the problem at hand. As Friedrich Engels said in his critique of bourgeois housing reformers and Proudhon’s advocacy of workers’ homeownership, such solutions may hide, re-produce or just move elsewhere that very problem (Teresa, 2022).

Today, accepting the housing supply argument at face value is to translate outrage about housing problems and socially emancipatory critiques of zoning into calls to radicalize the commodification of land and housing (which, in places like Toronto also renews the colonial project of settlement (Blue Sky et al., 2022)). This radicalization is building elements of a new growth coalition with a right-libertarian economic vision most coherently articulated by today’s finance capital, developers included. Arguments for such coalitions have been made for years in the US (e.g. Gray, 2022). Helping to consolidate them in Toronto would be bad news for everyone for whom housing unaffordability is not the source of profit and power but the cause of a crisis of social reproduction: an existential threat to livelihood, survival and bodily integrity.

To be sure, countering market Stalinism (David Harvey) requires more than good arguments. To begin, making such arguments stick requires shifting the political terrain across state and civil society. To wit: Toronto City politics 2023. During the mayoral by-election that followed the resignation of Mayor Tory in February of 2023, some candidates insisted that non-market housing must be built and rent control must be beefed up. Progressive candidate Olivia Chow, for example, promised repeatedly to challenge the ideological supremacy of market housing. That argument resonated from central Toronto to Scarborough, defying the supposedly solid but deeply ideological schism between ‘downtown’ and the ‘suburbs’ upon which right populists Mike Harris and the Ford brothers (Rob and Doug) built their political project.

Chow’s polite and moderate campaign questions about the wisdom of market housing did not drop from the sky. In the last decade, political campaigns and social struggles have begun to chip away at that ideological armature. Behind the scenes, cooperative housing federations managed to restart federal and City financial support for housing coops in need of capital repairs or running out of housing subsidies as their operating agreements come to an end. The group Fairbnb mounted a campaign to regulate AirBnB, the corporate platform that has accentuated housing unaffordability in major cities worldwide. Efforts to set up land

**Figure 3**

Tenants on rent strike holding a protest, Toronto, August 2023.  
Photo by Stefan Kipfer.



trusts have returned us to a basic insight into the history of modern planning, debates about the limits of land trusts notwithstanding (Rowe et al. 2016): that without decommodifying land, seriously sustainable and redistributive planning is impossible, as is decolonization by means of land reclamation. And the campaign for Toronto's Little Jamaica neighborhood reminded us that, once allied with real estate, transit and infrastructure projects can connect gentrification with anti-Black racism (Mohamed, 2021).

Housing struggles did not die with the COVID-19 pandemic. While they have not built the kind of self-managed 'popular infrastructures' developing elsewhere (Cayuela & García-Lamarca, 2023), they have politicized the crises of social reproduction intensified by the pandemic (El Hag & Lyubchenko 2020; Cook & Crowe, 2022). The Encampment Support Network (n.d.) pushed back against the City's initial response to the proliferation of encampments (see Figure 1), which was to evict encampment dwellers and banish them from downtown parks (Rady & Sotomayor, 2024). Tenants in Parkdale, York South Weston, Thorncliffe Park and Flemingdon Park have staged rent strikes to confront rent hikes and renovations pursued by corporate landlords and investment firms (see Figure 3) (Webber & Zigman, 2023). Finally, downtown struggles against hypergentrification have resumed, for example in Chinatown and East downtown (Friends of Chinatown, n.d.; Fightback 230, n.d.).

As some have pointed out, Mayor Olivia Chow's electoral victory might provide a political opening if organizers and social movements (in and much beyond housing) can ramp up their political capacities to pressure City Hall and exercise political leadership while retaining their organizational independence from parties and networks of rule (Cole, 2023). Such heightened political capacities are necessary to shift relations of force and develop a counterweight to the propertied nexus of developers, finance capitalists and homeowner groups that sustains the market housing mantra and that has historically absorbed many progressive academics, planners, and politicians, Chow's New Democratic Party (NDP) included. Indigenous land back initiatives, struggles against speculation, eviction and homelessness, measures for full rent control, sustained projects to repair and build significant and well-located social housing, and feminist ways of tackling gendered hierarchies and heteronormative expectations in housing design and social reproduction (Collectiu Punt 6, 2019) can serve as entry points for (necessarily multi-scalar) structural reforms (Gorz, 1968) through which housing may come to serve differentiated social needs, not land rent imperatives. They can help us imagine different housing futures while liberating the 'housing supply' from the fetters of commodification.

## **Acknowledgements**

Thanks to the journal editors, reviewers, and Ted Rutland for providing insightful suggestions that helped us improve this article. Christoph Hermann, Jamilla Mohamud, Thorben Wieditz and Karen Wirsig provided comments on an earlier version of this text for which we are also grateful.

## **References**

- 230 Fightback (n.d.) Available at: <https://230fightback.com/> (Accessed November 2 2022).
- Aalbers, M. B. (2016) *The financialization of housing*, (New York: Routledge).
- ACORN Canada (2018) Affordable for who? Redefining affordable housing in Toronto, Online report. Available at: [https://acorncanada.org/wp-content/uploads/2018/07/ACORN-Affordable-Housing-Definition-Report-July-2018\\_1.pdf](https://acorncanada.org/wp-content/uploads/2018/07/ACORN-Affordable-Housing-Definition-Report-July-2018_1.pdf) (Accessed November 2 2022).
- Adkins, L., Cooper, M., & Konings, M. (2020) *The asset economy*, (New York: John Wiley & Sons).
- Alghoul, F. (2022) Toronto is the crane capital of North America – but construction is starting slow. *Toronto Star*, October 20, Available at: [https://www.thestar.com/business/toronto-is-the-crane-capital-of-north-america-but-construction-is-starting-to-slow/article\\_5b019363-4f3c-5281-8247-f65e188e492c.html?text=Toronto had 230 active cranes in the sky in the,of 14 North American cities](https://www.thestar.com/business/toronto-is-the-crane-capital-of-north-america-but-construction-is-starting-to-slow/article_5b019363-4f3c-5281-8247-f65e188e492c.html?text=Toronto%20had%20230%20active%20cranes%20in%20the%20sky%20in%20the%20of%2014%20North%20American%20cities) (Accessed 2 November 2022).
- Alonso, W. (1964) *Location and Land Use*, (Boston: Harvard University Press).
- Anderson, K. (1995) *Vancouver's Chinatown*, (Montreal: McGill-Queen's University Press)
- Angus, C. (2022) *Cobalt*, (Toronto: House of Anansi).
- Arundel, R., & Ronald, R. (2021). The false promise of homeownership: Homeowner societies in an era of declining access and rising inequality, *Urban Studies*, 58(6), pp. 1120-1140.
- August, M. (2020) The financialization of Canadian multi-family rental housing: From trailer to tower, *Journal of Urban Affairs*, 42(7), pp. 975-997.
- Barron, K., Kung, E., & Proserpio, D. (2021) The effect of home-sharing on house prices and rents: Evidence from Airbnb, *Marketing Science*, 40(1), pp. 23-47.
- Beitel, K. (2020) The Affordable Housing Crisis, *Socialist Register* (56), pp. 112-137.
- Berry, M (2023) *A Theory of Housing Provision Under Capitalism*, (Berlin: Springer).



- Bhatt, V. (2022) Little respite in sight for skyrocketing rents, *The Globe & Mail*, October 22. Available at: <https://www.theglobeandmail.com/business/article-little-respite-in-sight-for-skyrocketing-rents/> (Accessed 2 November 2022).
- Blomley, N. (2003) Law, property, and the geography of violence: The frontier, the survey, and the grid, *Annals of the Association of American Geographers*, 93(1), pp. 121-141.
- Bluesky, Leaders from the Homeless Community, Campbell, S. & Kern, L. (2022) The Housing Crisis and the Indian Residential School Legacy, in G. Cooke & C. Crowe eds. *Displacement City*, pp. 7-29 (Toronto: University of Toronto Press).
- Bozicovic, A. (2023) The fix for Toronto's housing crisis: More housing, *The Globe & Mail*, June 24. Available at: <https://www.theglobeandmail.com/canada/article-toronto-mayor-housing-crisis/> (Accessed 5 July 2023).
- Broadbent, A. & McIsaac, E. (2022) Why is the Ontario government gatekeeping the development of affordable housing in Toronto? *Toronto Star*, October 1. Available at: [https://www.thestar.com/opinion/contributors/why-is-the-ontario-government-gatekeeping-the-development-of-affordable-housing-in-toronto/article\\_7e7dbf61-7462-5b08-a0c0-d57b7760bde1.html?](https://www.thestar.com/opinion/contributors/why-is-the-ontario-government-gatekeeping-the-development-of-affordable-housing-in-toronto/article_7e7dbf61-7462-5b08-a0c0-d57b7760bde1.html?) (Accessed 10 July 2023).
- Building Industry and Land Development Association (BILD 2022) Media release. BILD and OHBA support Ontario's bold new housing plan, October 25. Available at: <https://www.bildgta.ca/building-industry-and-land-development-association-ontario-home-builders-association-support-ontarios-bold-new-housing-plan/> (Accessed 13 November 2022).
- Canada Mortgage and Housing Corporation (CMHC) (2021). *Research Highlight: Homeownership Rate Varies Significantly by Race*. Available at: <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/research-reports/housing-finance/research-insight-homeownership-rate-varies-significantly-race> (Accessed 13 June 2023).
- Canada Mortgage and Housing Corporation (CMHC) (2022) Canada's Housing Supply Shortages: Estimating what is needed to solve Canada's housing affordability crisis by 2030. Available at: <https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/housing-markets-data-and-research/housing-research/research-reports/2022/housing-shortages-canada-solving-affordability-crisis-en.pdf?rev=88308aef-f14a-4dbb-b692-6ebbddcd79a0> (Accessed 13 November 2022).
- Canadian Centre for Housing Rights (CCHR) (2022). Written submission for the pre-budget consultations in advance of the upcoming federal budget. October 7. Available at: <https://housingrightscanada.com/wp-content/uploads/2022/10/CCHR-Federal-Pre-Budget-Submission-2023.pdf> (Accessed 13 June 2023).
- Carter, S. (2008) *The Importance of Being Monogamous*, (Edmonton: University of Alberta Press).
- Carter, S. (2016) *Imperial Plots*, (Winnipeg: University of Manitoba Press).
- Caulfield, J. (1994) *City Form and Everyday Life*, (Toronto: University of Toronto Press).
- Cayuela, S.R. & García-Lamarca, M. (2023) From the Squat to the Neighbourhood: Popular Infrastructures as Reproductive Urban Commons. *Geoforum* 144, pp. 44-62.
- Chalmers, E. (2022) Developers appeal income-based definition of affordable housing, *The Bridge*, , November 3. Available at: <https://thebridgenews.ca/developers-appeal-income-based-definition-of-affordable-housing/> (Accessed 14 July 2023).
- Chapple, K. & Burda, C. (2022) The province is setting a housing affordability trap for Toronto, *Toronto Star*, October 26. Available at: [https://www.thestar.com/opinion/contributors/the-province-is-setting-a-housing-affordability-trap-for-toronto/article\\_823f8447-250a-53a4-8b02-2cff8aac11bc.html?#:~:text=Ontario%20is%20reframing%20the%20housing,wherever%20developers%20want%20to%20build.&text=If%20the%20province%20has%20its,affordable%20than%20it%20is%20today](https://www.thestar.com/opinion/contributors/the-province-is-setting-a-housing-affordability-trap-for-toronto/article_823f8447-250a-53a4-8b02-2cff8aac11bc.html?#:~:text=Ontario%20is%20reframing%20the%20housing,wherever%20developers%20want%20to%20build.&text=If%20the%20province%20has%20its,affordable%20than%20it%20is%20today) (Accessed 14 November 2022).
- City of Toronto (2021a) Open Door Program Guidelines, Available at: <https://www.toronto.ca/wp-content/uploads/2021/11/90fd-OD-2021-Guidelines-Nov-23-Final.pdf> (Accessed 13 November 2022).



- City of Toronto (2021b) Short-term rental updates and exploring their conversion to longer-term housing Report, May 6. Available at: <https://www.toronto.ca/legdocs/mmis/2021/ph/bgrd/backgroundfile-166704.pdf> (Accessed 12 July 2023).
- City of Toronto (2021c) Notice of adoption of Official Plan amendment 557 and notice of passing of zoning by-law 941-2021. Available at: <https://www.toronto.ca/wp-content/uploads/2021/12/8b8b-CityPlanning-Inclusionary-Zoning-Notice-of-Adoption-OPA557-and-Passing-ByLaw-941-2021.pdf> (Accessed 12 July 2023).
- City of Toronto (2022a) BY-LAW 89-2022. Available at: <https://www.toronto.ca/legdocs/bylaws/2022/law0089.pdf> (Accessed 14 July 2023).
- City of Toronto (2022b) Official Plan. Available at: <https://www.toronto.ca/city-government/planning-development/official-plan-guidelines/official-plan/> (Accessed 14 July 2023).
- City of Toronto. (2023, March 17) *Toronto Public Health releases 2022 data for deaths of people experiencing homelessness* Press release. Available at: <https://www.toronto.ca/news/toronto-public-health-releases-2022-data-for-deaths-of-people-experiencing-homelessness/> (Accessed 14 July 2023).
- Col-lectiu Punt 6 (2019) *Urbanismo Feminista. Por Una Transformación Radical de Los Espacios de Vida* (Barcelona: Virus Editorial i Distribuïdora).
- Cole, D. (2023) With Olivia Chow, Toronto Might be Worth Fighting For, *Ricochet*, June 30. Available at: <https://ricochet.media/en/3973/with-olivia-chow-toronto-might-be-worth-fighting-for> (Accessed 7 July, 2023).
- Combs, J., Kerrigan, D., & Wachsmuth, D. (2020) Short-term rentals in Canada, *Canadian Journal of Urban Research*, 29(1), pp. 119-134.
- Cooke, G. & Crowe, C. eds. (2022) *Displacement City: Fighting for Health and Homes in a Pandemic*. University of Toronto Press.
- Coulthard, G. S. (2014) *Red skin, white masks*, (Minneapolis: Minnesota).
- Craig, T. & Hamilton, B. (2015) In Search of *Mino-Bimaadiziwin*: Urban Aboriginal Housing Cooperatives in Canada, In J. Brandon & J. Silver, *Poor Housing*, pp. 195-207 (Winnipeg: Fernwood).
- Curran, W. (2022). SAYING ‘YES’ TO WHAT?: YIMBY and Urban Redevelopment in Chicago. *International Journal of Urban and Regional Research*, 46(2), pp. 296-300.
- Daschuk, J. W. (2013) *Clearing the plains* (Vol. 65), (Regina: University of Regina Press).
- Debord, G. (1994 [1967]) *The society of the spectacle*, (New York: Zone Books).
- Diabo, R. (n.d.) ‘White Paper 2.0 – Termination by Municipalization,’ Available at: <https://www.russdiabo.com/resources> (Accessed 10 July, 2023).
- Dirks, Y. (2022) *Dispossession by Accumulation*, Major Research Paper, Department of Politics, York University, Toronto.
- Dorries, H. (2022) What is planning without property? Relational practices of being and belonging, *Environment and Planning D: Society and Space*, 40(2), pp. 306-318.
- Einstein, K. L., Glick, D. M., & Palmer, M. (2020). Neighborhood defenders: Participatory politics and America’s housing crisis, *Political Science Quarterly*, 135(2), pp. 281-312.
- El Hag Ali, L.N. & Lyubchenko, O. (2020) The Exception as the Rule: Toronto’s Social Reproduction Organizing in the Age of Covid-19, *Spectre Magazine*, October 14’, Available at: <https://spectrejournal.com/the-exception-as-the-rule/> (Accessed 13 November 2022).
- Encampment Support Network (n.d.) Available at: <https://www.encampmentsupportnetwork.com/> (Accessed October 25 2022)
- Fanon, F. (2004) *The Wretched of the Earth*, (New York: Grove).
- Feagin, J. R. (1988) *Free enterprise city*, (New Brunswick, NJ: Rutgers University Press).
- Feinstein, C. (2023). Toronto-area buyers are walking away from deposits on new homes — some losing as much as \$300,000, *The Toronto Star*, November 1. Available at: <https://www.thestar.com/real-estate/toronto-area-buyers-are-walking-away-from->

- [deposits-on-new-homes-some-losing-as-much/article\\_db451c58-5c4b-5269-8510-17095d5496e1.html](https://www.facebook.com/friendsofchinatownTO/) (Accessed October 4 2023).
- Feinstein, S. (2006) The Return of Urban Renewal, In W. Saunders ed. *Urban Planning Today*. (pp. 1-13) University of Minnesota Press.
- Foglesong, R. E. (2014) *Planning the capitalist city*, (Princeton: Princeton University Press).
- Fraser, N. (2017) Crises of Care? in T. Bhattacharya (ed.) *Social Reproduction Theory* (pp. 21-36). Pluto Press.
- Friends of Chinatown (n.d.) Available at: <https://www.facebook.com/friendsofchinatownTO/> (Accessed 2 November 2022).
- Ganton, I. (1982) Land Subdivision in Toronto, 1851-1883, In G. Stelter A. *Artibise Shaping the Urban Landscape* (pp. 200-230), (Montreal: McGill-Queen's University Press).
- Gibson, V. (2022) Hundreds more Swansea Mews tenants face evacuation, *Toronto Star*, June 16. Available at: <https://www.thestar.com/news/gta/2022/06/12/more-faulty-ceilings-unearthed-at-swansea-mews-says-tchc.html> (Accessed 2 November 2022).
- Goldstein, M. (2020) *Fixing the Leaky Bucket*, Neighbourhood Land Trust. <http://www.pnlt.ca/wp-content/uploads/2020/10/Fixing-The-Leaky-Bucket-Full-Report-V1.pdf> (Accessed 2 November 2022).
- Gordon, T. & McCormack, G. (2022) Storm Clouds over Capitalism in Canada, *Midnight Sun Magazine*, December 12. Available at: <https://www.midnightsunmag.ca/storm-clouds-over-capitalism-in-canada/> (Accessed 3 August 2023).
- Gorz, A. (1968) "Reform and Revolution" *Socialist Register* 1968, pp. 111-143.
- Government of Ontario (2022a) Report of the Ontario Housing Affordability Task Force, February 8. Available at: <https://files.ontario.ca/mmah-housing-affordability-task-force-report-en-2022-02-07-v2.pdf> (Accessed 6 October 2022).
- Government of Ontario (2022b) 'More Homes Built Faster' Bill, Available at: <https://www.ontario.ca/page/more-homes-built-faster> (Accessed 5 October 2022).
- Gray, M. N. (2022) *Arbitrary lines*, (San Francisco: Island Press).
- Graziani, T., Montano, J., Roy, A., & Stephens, P. (2022) Property, personhood, and police: The making of race and space through nuisance law, *Antipode*, 54(2), pp. 439-461.
- Gunton, T. (1991) Origins of Canadian City Planning, In K. Gerecke (ed) *The Canadian City* (pp. 94-111), (Montreal: Black Rose).
- Harris, C. (2002) *Making native space*, (Vancouver: UBC Press).
- Harris, R. (2000) More American than the United States: housing in urban Canada in the twentieth century, *Journal of Urban History*, 26(4), pp. 456-478.
- Harris, R. (2004) *Creeping conformity: How Canada became suburban, 1900-1960*, (Toronto: University of Toronto Press).
- Harvey, D. (1988 [1973]) *Social Justice and the City*, (New York: Blackwell).
- Harvey, D. (2012) "The Urban Roots of Capitalist Crises" *Rebel Cities* (London: Verso)
- Hayden, D. (1980). What would a non-sexist city be like? Speculations on housing, urban design, and human work. *Signs: Journal of Women in Culture and Society*, 5(S3), pp. S170-S187.
- Hermann, C. (2021) *The critique of commodification*, (Oxford: Oxford University Press).
- Hirt, S. A. (2015) *Zoned in the USA*, (New York: Cornell University Press).
- Holzhey, M., Skoczek, M., Saputelli, C. & Hofer, K. (2022) UBS Global real estate bubble index 2022, October Report USB. Available at: <https://www.ubs.com/global/en/wealth-management/insights/2022/global-real-estate-bubble-index.html> (Accessed 16 November 2022).
- Homeless Hub (n.d.) About Homelessness, Available at: <https://www.homelesshub.ca/about-homelessness/homelessness-101/how-many-people-are-homeless-canada> (Accessed 5 October 2022).
- Hoyt, H. (1939) *The Structure and Growth of Residential Neighbourhoods in American Cities*, (Washington, D.C.: Federal Housing Administration). <https://magazine.yorku.ca/issues/summer-2022/15-minute-city/> (Accessed 25 July 2023).
- Ibelings, H. (2016) *Rise and Sprawl: the Condominiumization of Toronto*, (Toronto: Architecture Observer).

- Keil, R., & Üçoğlu, M. (2021). Beyond Sprawl? *disP-The Planning Review*, 57(3), pp. 100-118.
- Kelly, D. (2022) 15-Minute City, York University Magazine. Available at:
- Kern, L. (2011) *Sex and the revitalized city*, (Vancouver: UBC Press).
- Kim, N. (2022) 'The Latest Victim of NIMBYism? Thousands of Potential UC Berkeley Students', *Mother Jones*, March 3. Available at: <https://www.motherjones.com/mojo-wire/2022/03/the-latest-victim-of-nimbyism-thousands-of-potential-uc-berkeley-students/> (Accessed 25 October 2022).
- Kipfer, S. (2019) (De)Constructing Housing Estates, In K. Güney, R. Keil & M. Ücoglü (Ed.), *Massive Suburbanization* (pp. 142-162), (Toronto: University of Toronto Press).
- Kipfer, S., & Keil, R. (2002) 'Toronto Inc? Planning the competitive city in the new Toronto'. *Antipode*, 34(2), pp. 227-264.
- Kipfer, S., & Petrunia, J. (2009) 'Recolonization' and public housing: A Toronto case study. *Studies in Political Economy*, 83(1), pp. 111-139.
- Klein, N. (2007). *The shock doctrine: The rise of disaster capitalism*, Macmillan.
- Kopp, A. (1970) *Town and Revolution*, (London: George Braziller).
- Krishnan, M. (2021) NIMBYs Want to Save This Parking Lot From Becoming Affordable Housing, *Vice*, March 1. Available at: <https://www.vice.com/en/article/pkd9qm/toronto-residents-east-york-parking-lot-homeless-housing> (Accessed 16 November 2022).
- Lancione, M. (2020) Radical housing: On the politics of dwelling as difference, *International Journal of Housing Policy*, 20(2), pp. 273-289.
- Laxer, M. (2020). Proposed shelter in South Etobicoke faces NIMBY campaign, *The Left Chapter*, August 17. <https://www.theleftchapter.com/post/proposed-shelter-in-south-etobicoke-faces-nimby-campaign> (Accessed 25 October 2022).
- Lees, L., Slater, T., & Wyly, E. (2008) *Gentrification*, (London: Routledge).
- Lefebvre, H. (2003) *The urban revolution*, (Minneapolis: U of Minnesota Press).
- Leffers, D., & Wekerle, G. R. (2020) Land developers as institutional and postpolitical actors: Sites of power in land use policy and planning, *Environment and Planning A: Economy and Space*, 52(2), pp. 318-336
- Legacy, C., Cook, N., Rogers, D., & Ruming, K. (2018) Planning the post-political city: exploring public participation in the contemporary Australian city, *Geographical Research*, 56(2), pp. 176-180.
- Lehrer, U., Keil, R., & Kipfer, S. (2010) Reurbanization in Toronto: Condominium boom and social housing revitalization, *disP-The Planning Review*, 46(180), pp. 81-90.
- Leon, S. & Ivaniuk, J. (2021) *Widening inequities: Long-term housing affordability in the Toronto Census Metropolitan Area 1991-2016*. Available at: <https://www.wellesleyinstitute.com/wp-content/uploads/2021/12/Widening-inequities-Longterm-housing-affordability.pdf> (Accessed 25 October 2022).
- Lorimer, J. (1978) *The developers*, (Toronto: James Lorimer & Company).
- Lowe, J. S., & Richards, A. (2022) Pro-growth ethos mediated by race: No YIMBY, no zoning and the housing crisis in Houston, *International Journal of Urban and Regional Research*, 46(2), pp. 301-306.
- Macdonald, D. & Tranjan, R. (2023) *Can't Afford the Rent*. Available at: <https://policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2023/07/cant-afford-the-rent.pdf> (Accessed 6 August 2023).
- Mackey, E. (2016) *Unsettling Expectations: Uncertainty, Land and Settler Decolonization*, (Winnipeg: Fernwood).
- Maher, S. & S. Aquanno (2022) 'The New Finance Capital,' *Critical Sociology* 48 (1), pp. 55-73.
- Manning, F.T.C. (2022) A Defence of the Concept of the Landowning Class as the Third Class Towards a Logic of Landownership. *Historical Materialism* 30.3 pp. 79-115.
- Manucdoc, D. (2022). More than 600 residents from Firgrove-Grassways were relocated. What will they come home to? *CBC News*, September 22. Available at: <https://www.cbc.ca/news/canada/toronto/firgove-grassways-revitalization-gentrification-1.6593109> (Accessed 25 July 2023).

- Marcuse, P., & Madden, D. (2016) *In defense of housing: The politics of crisis*, (London: Verso).
- Matthews, P., Poyner, C., & Kjellgren, R. (2019). Lesbian, gay, bisexual, transgender and queer experiences of homelessness and identity: insecurity and home (o) normativity. *International Journal of Housing Policy*, 19(2), pp. 232-253.
- McElroy, E., & Szeto, A. (2017) The racial contours of YIMBY/NIMBY Bay Area gentrification, *Berkeley Planning Journal*, 29(1), pp. 7-46.
- McLeod, M. (1997) Henri Lefebvre's critique of everyday I. In Burke D and Harris S (eds) *Architecture of the Everyday* (pp. 9-29), (Princeton: Princeton Architectural Press).
- Moffatt, M., Dudu, A., Hosseini, M. (2022) *Ontario's Need for 1.5 Million More Homes*. Smart Prosperity Institute. Available at: <https://institute.smartprosperity.ca/sites/default/files/Ontario%27s%20Need%20for%201.5m%20More%20Homes-SPI%20August%202022.pdf> (Accessed 7 August 2023).
- Mohamed, J. (2021) The Impact of Transit Development on Racialized Neighbourhoods in Toronto: A Case Study of Little Jamaica. MES Major Paper, Faculty of Environmental and Urban Change, York University, Toronto.
- Moore, P. (1979) Zoning and Planning: The Toronto Experience. In Artibise, A. F. & Stelter, G. A. *The Usable Urban Past* (pp. 316-341), (Montreal: McGill-Queen's Press-MQUP).
- Moore, P. W. (1982). Zoning and neighbourhood change: The Annex in Toronto, 1900–1970. *Canadian Geographer/Le Géographe Canadien*, 26(1), pp. 21-36.
- Moos, M., Vinodrai, T., Revington, N., & Seasons, M. (2018). Planning for mixed use: Affordable for whom? *Journal of the American Planning Association*, 84(1), pp. 7-20.
- Mulheirn, I. (2019) Tackling the UK housing crisis: is supply the answer? *UK Collaborative Centre for Housing Evidence*. Available at: <https://housingevidence.ac.uk/wp-content/uploads/2019/08/20190820-CaCHE-Housing-Supply-FINAL.pdf> (Accessed 7 November 2023).
- Ontario Chamber of Commerce (OCC 2022, October 26) [Media release]. Affordable housing key to attracting and retaining talent in Ontario. Available at: <https://occ.ca/mediareleases/affordable-housing-key-to-attracting-and-retaining-talent-in-ontario/> (Accessed 7 August 2023).
- Ontario Human Rights Commission (OHRC, n.d.) Overcoming opposition to affordable housing. Available at: <https://www.ohrc.on.ca/en/zone-housing-human-rights-and-municipal-planning/overcoming-opposition-affordable-housing> (Accessed 7 August 2023).
- Palmer, B. D., & Héroux, G. (2016) *Toronto's poor: A rebellious history*, (Toronto: Between the Lines).
- Pasternak, S., & King, H. (2019) Land back, *A Yellowhead Institute Red Paper*. Toronto: Toronto Metropolitan University (previously Ryerson). Available at: <https://redpaper.yellowheadinstitute.org/wp-content/uploads/2019/10/red-paper-report-final.pdf> (Accessed 5 August 2023).
- Pillai, A. K., Vieta, M. A., & Sotomayor, L. (2021) University student housing as business proposition and entrepreneurial activity: The Canadian case, *Housing Policy Debate*, pp. 1-24.
- Popal, A. (2021) The duality of amazon in Scarborough – from delivering jobs to packaging community relations. *Spacing Magazine*, March 1. Available at: <http://spacing.ca/toronto/2021/03/01/the-duality-of-amazon-in-scarborough-from-delivering-jobs-to-packaging-community-relations/> (Accessed 25 October 2022).
- Porter, L. & D. Kelly (2022) Dwelling Justice. *International Journal of Housing Policy*, pp. 1-19. [10.1080/19491247.2022.2132461](https://doi.org/10.1080/19491247.2022.2132461)
- Power, E. R., & Mee, K. J. (2020) Housing: An infrastructure of care. *Housing Studies*, 35(3), pp. 484-505.
- Rady, F., Sotomayor, L. (2024) Barred and Banished: Encampment Evictions, Public Space, and Permanent Displaceability in Toronto, *Antipode* (forthcoming).



- Revington, N., & August, M. (2020) Making a market for itself: The emergent financialization of student housing in Canada, *Environment and Planning A: Economy and Space*, 52(5), pp. 856-877.
- Reyes, A. (2020) Mexico's housing paradox: Tensions between financialization and access, *Housing Policy Debate*, 30(4), pp. 486-511.
- Rolnik, R., (2019) *Urban warfare: Housing under the empire of finance*, (London: Verso).
- Rowe, M., Engelsmann, & Southern, A. (2016) Community land trusts: a radical or radical response to the housing question? *ACME Journal* 15 (3), pp. 590-615.
- Rutland, T. (2018) *Displacing blackness: Planning, power, and race in twentieth-century Halifax*, (Toronto: University of Toronto Press).
- Saberi, P. (2022) *Fearing the Immigrant: Racialization and Urban Policy in Toronto*, (Minneapolis: University of Minnesota Press).
- Sanderson, F. (1997) *The meeting place: Aboriginal life in Toronto*. Native Canadian Centre of Toronto.
- Schively, C. (2007) Understanding the NIMBY and LULU phenomena: Reassessing our knowledge base and informing future research, *Journal of Planning Literature*, 21(3), pp. 255-266.
- Schmidt, J. (2022) Dispossession by Municipalization. *Politics and Space*, 40(5), pp. 1182-1199.
- Simone, D., & Walks, A. (2019). Immigration, race, mortgage lending, and the geography of debt in Canada's global cities. *Geoforum*, 98, pp. 286-299.
- Smith, N. (1996) *The New Urban Frontier*, (New York: Routledge).
- Stabrowski, F. (2015) Inclusionary zoning and exclusionary development: The politics of 'affordable housing' in North Brooklyn, *International Journal of Urban and Regional Research*, 39(6), pp. 1120-1136.
- Statistics Canada (StatCan 2022a) *To buy or to rent: The housing market continues to be reshaped by several factors as Canadians search for an affordable place to call home*, Online Report, September 21. Available at: <https://www150.statcan.gc.ca/n1/daily-quotidien/220921/dq220921b-eng.htm> (Accessed 27 July 2023)
- Statistics Canada (StatCan 2022b). *A portrait of landlords and their rental income: A tax data perspective*, Online Report, November 2. Available at: <https://www150.statcan.gc.ca/n1/daily-quotidien/221102/dq221102b-eng.htm> (Accessed 27 July 2023)
- Stein, S. (2019) *Capital city: Gentrification and the real estate state*, (London: Verso).
- Soto Villagrán, P. (2011) La ciudad pensada, la ciudad vivida, la ciudad imaginada: Reflexiones teóricas y empíricas. *La ventana. Revista de estudios de género*, 4(34), pp. 7-38.
- Sotomayor, L., & Zheng, C. (2023) Who Drinks Bubble Tea? Coethnic Studentification in Toronto's Chinatown. *Housing Policy Debate*, pp. 1-27.
- Suttor, G. (2016) *Still renovating: A history of Canadian social housing policy* (Vol. 6), (Montreal: McGill-Queen's Press-MQUP.AN).
- Takagi, Andy (2023). More than half of Toronto condos built in recent years were investor-owned, StatsCan report finds, *The Toronto Star*, October 23. Available at: [https://www.thestar.com/real-estate/more-than-half-of-toronto-condos-built-in-recent-years-were-investor-owned-statscan-report/article\\_9e0603ad-0593-5561-805b-a22e8f4923bb.html?utm\\_medium=social&utm\\_source=email&utm\\_campaign=user-share](https://www.thestar.com/real-estate/more-than-half-of-toronto-condos-built-in-recent-years-were-investor-owned-statscan-report/article_9e0603ad-0593-5561-805b-a22e8f4923bb.html?utm_medium=social&utm_source=email&utm_campaign=user-share) (Accessed 27 October 2023).
- Tapp, R. (2021) Introducing the YIMBYs: Renters, housing, and supply-side politics in Los Angeles, *Environment and Planning C: Politics and Space*, 39(7), pp. 1511-1528.
- Taylor, K. Y. (2019) *Race for profit: How banks and the real estate industry undermined black homeownership*, (Durham: UNC Press Books).
- Teresa, B. F. (2022) Planners' alchemy achieved? How NIMBY and YIMBY reproduce the housing question, *International Journal of Urban and Regional Research*, 46(2), pp. 307-311.
- Toews, O. (2018) *Stolen City*, (Winnipeg: Arbeitering Publishing).
- Tranjan, R. (2023) *The Tenant Class*, (Toronto: Between the Lines).



- Toronto Region Board of Trade (BOT, 2023) *Affordability. What's at stake in Toronto's 2023 Mayoral by-election* Online Report, May. Available at: <https://bot.com/Resources/Resource-Library/Affordability-2023-Mayoral-By-Election-Issues-Guide> (Accessed 5 August 2023).
- Tretter, E., Mueller, E. J., & Heyman, R. (2022) YIMBYISM, the environment, and the remaking of race and class coalitions in Austin, TX, *International Journal of Urban and Regional Research*, 46(2), pp. 312-318.
- Van Nus, W. (1979) Towards the City Efficient, In Artibise, A. F. & Stelter, G. A. *The Usable Urban Past*. (pp. 226-245), (Montreal: McGill-Queen's Press-MQUP).
- Vasudevan, A. (2017) Mudflats Living and the Makeshift City. In *The Autonomous City* (184-210). (London: Verso).
- Walks, A. (2013) Mapping the urban debtscape: The geography of household debt in Canadian cities, *Urban Geography*, 34(2), pp. 153-187.
- Webber, C. & Zigman, P. (2023) *Renovictions: Displacement and Resistance in Toronto*. Available at: <https://renovictionsto.com/reports/RenovictionsTO-RenovictionsReport-Final.pdf> (Accessed 5 August 2023).
- Wilson, B. (2020) *Toronto After a Decade of Austerity*. Available at: [https://d3n8a8pro7vhmx.cloudfront.net/socialplanningtoronto/pages/2279/attachments/original/1578438814/Good\\_Bad\\_Ugly\\_Toronto\\_After\\_Austerity-min.pdf?1578438814](https://d3n8a8pro7vhmx.cloudfront.net/socialplanningtoronto/pages/2279/attachments/original/1578438814/Good_Bad_Ugly_Toronto_After_Austerity-min.pdf?1578438814) (Accessed 2 August 2023).
- Wyly, E. (2022) YIMBY: The latest frontier of gentrification, *International Journal of Urban and Regional Research*, 46(2), pp. 319-330.
- Wyly, E. K., Atia, M., Foxcroft, H., Hamme, D. J., & Phillips-Watts, K. (2006). American home: Predatory mortgage capital and neighbourhood spaces of race and class exploitation in the United States. *Geografiska Annaler: Series B, Human Geography*, 88(1), pp. 105-132.
- Younglai, R. (2022a) Bank of Canada's rate hike expected to further cool housing market, *The Globe & Mail*, October 26. Available at: <https://www.theglobeandmail.com/business/article-canada-interest-rate-hikes-housing-market/> (Accessed 26 November 2022).
- Younglai, R. (2022b) Real estate investing frenzy rips through Canadian housing market, *The Globe & Mail*, February 18. Available at: <https://www.theglobeandmail.com/business/article-real-estate-investing-is-off-the-charts-ramping-up-demand/> (Accessed 26 November 2022).
- Younglai, R. (2023) Toronto developers delay launch of about 14,000 new condos as sales dive, *The Globe & Mail*, November 1. Available at: <https://www.theglobeandmail.com/business/article-toronto-developers-delay-launch-of-about-14000-new-condos-as-sales/#:~:text=Toronto%20developers%20have%20delayed%20launching,for%20both%20buyers%20and%20builders.> (Accessed 2 November 2023).