

Decommodification Now:
Planning for a Decommodified Housing Future
by
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Author's Declaration

I hereby declare that I am the sole author of this thesis. This is a true copy of the thesis, including any required final revisions, as accepted by my examiners.

I understand that my thesis may be made electronically available to the public.

Abstract

Canada is experiencing a housing affordability crisis. Rising housing costs in cities over the last two decades have driven increasing gentrification and displacement, forcing lower-income residents into inadequate and unaffordable housing, or out of cities altogether. The COVID-19 pandemic has only worsened this phenomenon, as evictions, homelessness, and number of households in core housing have risen sharply over the past year. These interlocking issues are underpinned by a single idea: that housing is a commodity. This notion holds that housing is both a store of value, and a necessity. This tension is usually resolved in favour of building housing that can generate maximal capital for its investors, as opposed to housing that serves community need. This creates the conditions leading to nationally increasing core housing need. A reorientation of housing planning and policy around the idea that housing is a necessity outside of the drive for profit is required. One promising avenue for this revisioning is decommodification. This project seeks to answer (1) how decommodified housing has existed in Canada in the past, (2) what kinds of decommodified housing exist, and are currently being produced in peer nations, and (3) what are the existing barriers and opportunities to greatly expand the stock of decommodified housing in Canada.

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Balzac's Coffee (Market St and Billy Bishop Airport locations)

Variety Coffee Roasters (Lexington & E86th location)

Goldie's Convenience

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The Ministry of Coffee and Social Affairs

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“The struggle must be our very existence and we must never accept the limitations of the political realistic; we must act on what is necessary in the most basic sense for the survival or ordinary people. It doesn’t look like we’re gonna survive it, but we still fight like hell. In fact, we become better fighters, knowing that the fight itself is the most important thing.”

- Mike Davis, *True Anon: Episode 104: Everything is Bad*, 2021

1. Introduction

What would need to happen to produce genuinely affordable housing in Canada?

In the recent elections at all levels of government across Canada, housing affordability was a key topic – or at least it seemed to get brought up a lot. Housing affordability has been consistently identified as one of the top issues for voters in Canada, who speak to a wide variety of manifestations of these issues: lack of affordable units, poor quality units going at absurd rates, the near impossibility of purchasing a home for an increasing number of young people (Wilson, 2022; Kwan & Goodchild, 2022). In this context of ‘crisis’, another familiar refrain is that ‘all options are on the table’ – repeated as nauseum. However, one rich field of options appears to be being largely left *on* the table – and that’s decommodified housing. This project asks what it would take to produce decommodified housing, at this moment, in the Canadian context.

To answer that question, the following has been broken down into three sub-questions, addressing different key contributing factors. Beginning with a review of relevant literatures, this thesis will proceed to investigate the following:

1. How was decommodified housing been produced, thus far, in Canada?

This chapter will take a deliberately broad view of decommodification to trace the history of major state interventions into the housing market – under what conditions, what kinds of programs, and how these programs can be understood as part of the long, submerged history of decommodified housing in Canada.

2. How is decommodified housing currently produced and practiced elsewhere?

This chapter presents a wide-ranging review of contemporary non-market housing models and programs in comparable nations, specifically reviewing programs in comparable nations with an eye to potential policy borrowing, and;

3. What are the existing barriers to decommodified housing production? What are potential ways of overcoming them?

This chapter will draw on a wide range of sources, including expert interviews to assess existing barriers and potential solutions to expanding the supply of decommodified housing in Canada.

This piece will conclude with an overview of key takeaways, as well as a brief assessment of the

present moment, and possibilities for implementation of decommodified housing in the short terms. However, I will be beginning by evaluate the contemporary moment of housing ‘crisis’, as well as establishing *why* decommodification in housing is such a critical notion.

Why Decommodification?

Recent data shows that 12 per cent of households are in ‘core housing need’ – living in homes that fail to meet criteria of affordability, suitability, and adequacy (Canada Mortgage and Housing Corporation [CMHC], 2019; Statistics Canada, 2019). In the City of Vancouver, a full-time worker in the lowest income quartile would have to make 204% of their income in order to make their current rent affordable (BC Non-Profit Housing Association, 2020). The Covid-19 pandemic has made things worse - increasing the numbers of Canadian households experiencing housing insecurity and core housing need (Korzinski, 2020), as well as evictions and homelessness (McCracken, 2020). The gulf between the number of units required to house the population and the number of units currently being built is significant.

However, it might also be worth asking if this indeed constitutes a crisis. From a larger political economic perspective, it is simply the way of doing business, pushed to its logical extent. As economist Ricardo Tranjan put it:

The bigger picture is that some people when they hear the term housing crisis, they expect that it is going to be treated as a crisis and that’s why we set ourselves to perpetual disappointment. Because we talk about crisis crisis, housing crisis, and the media talks about it every single day. If you hear so often the term crisis you expect a level of response that would be desirable in a crisis. But from my political economic perspective, it is not a crisis. This is just how the market works. (Tranjan, personal communication, April 24, 2022)

To wit, the symptoms of the present crisis – the lack of rental housing, liberalized rent increases, vacancy decontrol, lack of supply, among other things – are not aberrations of capitalist provisioning of housing; they are the fundamental characteristics of the market (Marcuse, 1978). In this aspect, the housing crisis is not a crisis – simply the extension of the characteristics and logics that govern the market. To wit, there is certainly construction of new units happening – looking at any major Canadian city is to look out at a sea of cranes. However,

the units being built are primarily condominium and otherwise luxury units, which will do little to alleviate the overall problems of affordability and lack of supply (Stein, 2019). Courtney Lockhart, Program Manager at the Canadian Co-Operative Housing Federation, put the issue in blunt terms: “In general, the supply programs are not building the right type of supply” (Lockhart, personal communication, May 5, 2022).

The term crisis implies a rupture, an abrupt cessation of normal function and a sharp turn into instability. However, this would be inaccurate from both a historical and political economic perspective as a descriptor for the current moment. Advocates and scholars have been addressing a crisis in housing from the 1970s onwards (Harvey, 1975; Marcuse, 1978). This line of reasoning might sound incorrect in the current context. After all, all of the aforementioned facts certainly frame a crisis level. However, in light of the above reading, it might be more correct to ask, a crisis for whom?

Certainly not the real estate sector! Despite the downturn in tenants’ economic fortunes, the real estate sector has found the current conditions extremely profitable. Corporate landlords have continued to deliver steady returns to investors over the course of the pandemic (Tranjan, 2020). Data on CERB recipients shows that for many tenants, any aid payments went immediately towards housing payments (Parkdale Organize, 2020). The landscape of rental units has been transformed by the emergence of financialized landlords, who make little to no effort at treating their tenants as anything less than an impediment to truly liquid capital (Stein, 2019). While the real estate sector and its allies often make arguments that they themselves have been hit by rising costs and the unfair constraints of an overbearing state, they themselves are the entities who consistently profit off the inequitable way that housing is provisioned in Canada.

Under the current capitalist system, housing is a distinct commodity good. For all that the real estate and development sectors are major industries and employ increasingly complex financial instruments to create their product, the actual meaning of housing as a commodity is quite simple. One housing unit has two values – use value, and exchange value. The use value is the actual *use* of a house – namely, that someone will live in it, and therefore be housed. In rights-based discussions about housing, this is the value that is foregrounded. The exchange

value is attached to the ‘market’, i.e., it is the perceived monetary value of the unit. In a theoretical sense, the exchange value is tied to the use value – for example, a large, well-kept 3-bedroom apartment would cost more than a run-down bachelor unit, with the exchange value taking cues from the actual utility of the units. However, this gets wrecked on arrival with reality. Under capitalism, the use and exchange values are very uneasy bedfellows indeed – and the exchange value wins out every time. The exchange value is only nominally tethered to the actual use or condition of a unit – it relates far more to the exchange values of other units. This is ultimately why housing *can* be an investment – that the exchange value is mutable, and at the present moment, almost totally decoupled from the use value. The current lack of affordability stems from this disjuncture – the real estate and financial sectors require housing to function as simply another form of liquid capital.

This brings us to decommodification. To put it in the terms of the above paragraph, decommodified housing is housing that exists *outside* of a market – and as such, prioritizes the use value over any potential exchange value. There is no one type of decommodified housing – the term represents a highly diverse range of tenures and practices. There is no fixed aesthetic, nor a fixed unit type. Moreover, there are degrees of decommodification. Rather than an either-or proposition, decommodification is perhaps better understood as a spectrum – with different forms closer and further to traditional marketized housing stock. To wit, social rental units with rents set at 80% of the market rate for an area are much closer to conventional commodified housing than traditional, state-owned public housing, which is totally decommodified. This does not mean the decommodified housing has *no* exchange value – so forms of decommodified housing can be sold in specific ways and are often rental units with certain types of organizations acting as landlords. However, the key difference with decommodified units is that any profit is reinvested into improvements in the use value – meaning that the economy of decommodification is somewhat circular. This is again, a matter of degrees – limited-equity cooperatives, for example, often have values that vary due to market conditions, but always require reinvestment of the value in part. This approach takes cues from Justin Kadi’s work on the Red Vienna, which evaluates the ways that the iconic public housing developments have withstood, as well as been changed by, shifting policy directions since its creation (2015). All of the examples to follow fall somewhere on a spectrum of decommodification. A potential

exception would be the presence of land grants and corporate towns in Ch. 4. However, for reason detailed in the chapter, they're included as key antecedents in the history of decommodified housing policy in Canada.

But what does this mean in practice – and why does this make decommodification critical? To begin, as discussed earlier, the practices that render housing unaffordable have not been checked – and our only going to get worse. After all, under capitalism, unaffordability in commodity housing is the feature, rather than the bug. Expanding the supply of decommodified housing can would radically change the shape of the Canadian housing sector, foregrounding the idea of housing as something necessary and critical – and thus, as something that should be insulated from the bloodless calculus of investment and large capital flows. Any form of decommodified housing, or any degree, takes as a starting point that (to paraphrase Burt Bacharach) a house *is* a home.

Decommodified housing is critical to creating affordability. However, it's utility and meaning goes beyond the construction of affordability and of housing crisis currently in use. There is something fundamentally more radical, and more disruptive, implied by decommodification. Whereas 'affordability' is a benchmark, and one that has been substantially critiqued besides, decommodification goes further; it illustrates how paltry the idea of 'affordability' can be. Affordability is not all a home should be – there is so much more to be asked. The scope of things that different forms of decommodified housing can offer is consistent across forms, and affordability is not necessarily chief among the things cited by residents as what they get from living in cohousing, cooperatives, and Community Land Trusts. Geographers Hacke, Müller, and Dütschke (2019), in their case studies of German cohousing communities, found that 90% of cohousing residents would move into one again – explicitly citing that

All projects have created a network of neighbourly relationships and genuine friendships. Almost all the respondents are in contact with their housemates in some form or other. Low threshold help and support are available in everyday life and take many forms. This was – regardless of age or family situation when moving in – an important hope of respondents, which was essentially fulfilled. (Hacke, Müller & Dütschke, p.235, 2019)

This is similarly true of cooperative housing residents – studies of resident satisfaction across jurisdictions have stated that cooperatives residents consistently love their housing for feelings of

security, community, and the availability of strong support networks (Cooper & Rodman, 1992). The same again is true of CLTs – both scholars and residents not only credit living in a CLT with the same feelings reporting by cohousing and cooperative residents but are often explicit with how they feel that the CLT has created urban renewal in the truest sense of the word, by allowing long-time residents to remain and revitalize community bonds in their neighbourhoods through shared purpose (Louie, 2016). Resident feelings around more traditional social and public housing are more complex. While early studies of the first wave of North American public housing stress resident satisfaction in their units, as discussed in Ch.4, just as its similarly true that quality of the housing and resident satisfaction declined as funding and care was slashed beginning in the 1980s, as discussed in Ch.5. However, there is an incredible diversity of experiences across countries and forms of social housing, and these differences are valuable without succumbing to a simplified (and untrue) narrative of public housing failure (August, 2020; Vale, 2013; Goetz, 2011). A perception of social housing as an island, as opposed to other forms of decommodified housing, is deeply untrue. Many residents have specifically pointed to strong inter-community bonds developed between long-term residents, and in some cases, with the communities surrounding them (August 2020; Vale & Shamsuddin, 2019). All forms also promise greater security of tenure than traditional market housing.

A shift towards decommodified forms is one promising way counteract these trends and promote affordable and inclusive cities – indeed, it likely the only solution. The goal of this research is not to prove that decommodification *works*, or any other nebulous goal post. There is significant existing evidence that it does. Rather, the goals could more accurately be said to be attempting to identify *how* decommodified housing can be made possible – using the historical conditions in Canada, the current sectors in other nations, and the existing challenges and opportunities in the Canadian context to present potential ways forward.

2. Literature Review

The Historiography of Canadian Housing

As this project will include a significant component on the history of decommodified housing in Canada, some investigation of the historiography of this topic is required. As decommodified housing has largely been excluded from conventional narratives of Canadian housing, it is doubly important to investigate the existing work – how different policy programs have (or have not been) addressed as decommodified housing, and how different historians perceive the role of decommodified housing programs in relation to the state. However, this is somewhat challenging – there is relatively little work. Thus, this section will outline a larger view of the historiography of Canadian housing, with specific attention to the 20th century. There are two key schools of historical work on Canadian housing (as relevant to this research): the postwar housing boom (with special attention to the CMHC role in producing this expansion) and on social housing. However, there are some key differences between how these types of work have been produced.

At the risk of unnecessarily simplifying the difference, more of the work on homeownership and postwar mortgages has come from conventional historians. The CMHC itself has commissioned multiple works on its own history; these are (on the whole) positive narratives that speak to the development of government-backed mortgages as facilitating the growth of the housing sector (CMHC, 1993; Clayton and Miron, 1987). These works adopt a high-level view of housing policy over the periods they survey – focusing on the development and adoption of mortgage policies, taking wartime worker and military staff housing as a starting point. This approach is not exclusive to CMHC publications. Historians including George Fallis and John Bacher have taken similar policy-heavy approaches (Fallis, 1993; Bacher, 1993). All of the above works articulate a clear picture of the market-oriented strategies of the CMHC to stimulate home ownership over the latter half of the 20th century but are not particularly critical of any adverse effects of these policy – nor of commodity housing as policy directive (although John Bacher makes a much stronger argument in this direction than the other works referenced). More critical scholarship has come in the work of urban historians writing on the history of suburban development, and in particular, urban sprawl. These works have been more

contemporary – while much of the above was produced in the late 20th century, especially around the 50th anniversary of the CMHC in 1993, the critiques of suburbanism are much more recent. Richard Harris and Lawrence Solomon have both published significant books that critique suburban development, and explicitly note the role that the CMHC policies in support of homeownership played in facilitating this kind of development. Notably, both of their works specifically address Toronto – there has been a relatively lack of similar kind of work for most other Canadian cities (Harris, 2004; Solomon, 2007).

In terms of social housing, there are similar patterns in terms of historiography. However, the absence of the CMHC is apparent. This is likely reflective of the CMHC's prevailing interest in mortgages and fostering homeownership, rather than constructing low-income housing (especially in the present moment and more recent past) – in fact, that specific critique is usually levelled at the CMHC by scholars of social housing. There is significantly less historical work on this field, and relatively little on decommodified housing specifically. While there are high-level policy critiques from the latter half of the 20th century (including two royal commissions), there is only one monograph-length historical overview of social housing policy – *Still Renovating* by Gregory Suttor (Suttor, 2016). However, despite the lack of devoted focus, there is still interest in social housing from other historical overviews of Canadian housing. *Housing the North America City* by Michael Doucet and John Weaver provides a more critical overview of (largely Canadian) housing policies, with some attention to social housing (Weaver and Doucet, 1991). There is also some scholarship on cooperative housing in the Canadian context, including Richard Harris' work on the Nova Scotian cooperative movement, as well as Leslie Cole's monograph, *Under Construction: A History of Cooperative Housing in Canada* (Harris, 2011; Cole, 2008).

These two categories are relatively limited in and of themselves. The dichotomous approach creates a false impression – that there is market housing, and there is social housing. There is relatively little on what might exist outside of these categories, or a messier and less institutional iteration of those categories. Looking to other countries housing historiographic traditions further illustrates the limits of this approach. In America or the United Kingdom, there is significantly more work on the history of housing full stop, both for academic and popular

audiences. This includes a richer range of work on the more institutional perspectives on market and social (or public, in the American context) housing, as well as more specific surveys that defy categories¹. One underdiscussed avenue made clear by comparison with other national traditions is racial difference in housing. The studies that exist are generally too small scale for the purposes of this study – i.e., in studies of new immigrant communities, or on Africville and Birchtown (early Black settlements in Nova Scotia) there is attention to housing, but there is an absence of a sustained look at difference in the larger tradition (Nelson, 2011; Loo, 2010; Walker, 2019). These absences illustrate the history of Canadian housing as a key site of inquiry for the project, and the gaps in the literature provide space for interesting and generative contributions.

Defining Decommodification in Housing

Insofar as this project is *about* decommodification, it requires rigorous inquiry into its definition. This section will seek to provide a comprehensive overview of the definitions of commodified and decommodified housing and analyze the theoretical underpinnings of both concepts.

The best place to begin to understand what decommodified housing means, and could be in practice, is to first understand commodity housing. The OECD defines commodities as “goods and services normally intended for sale on the market at a price that is designed to cover their cost of production” (OECD, 2014). In *In Defense of Housing*, Peter Marcuse and David Madden argue that under capitalist property regimes, housing is primarily understood as a commodity. This presents a more complicated reality than the OECD definition; Marcuse and Madden argue that this means that housing functions both as a necessity and as a store of value, giving commodity housing a dual character. These two functions are in a constant state of tensions with one another – the ability to generate capital is fundamentally incommensurate with the idea that rights bearing individuals are able to claim the right to be housed. This tension is the core of

¹ Three recent books that illustrate the richness of the housing historiography outside of Canada on the aforementioned topics include *Race for Profit: how Banks and the Real Estate Industry Undermined Black Homeownership* by Keeanga-Yamahtta-Taylor and *Radical Suburbs: Experimental Living on the Fringes of the American City* by Amanda Kolson Hurley.

commodity housing (Marcuse and Madden, 2016). Scholars of the global housing crisis, like Raquel Rolnik and Samuel Stein, have argued that under the increasing neoliberalization of urban land relations and governance, this tension has consistently been resolved in favour of the store of value (Stein, 2019; Rolnik, 2013). Leilani Farha, in the United Nations Human Rights Council report on the financialization of housing, has argued that this is compounded at every level by the increasing financialization of housing options, infringing on the acknowledged human right to adequate housing (Farha, 2017).

This brings us to what decommodification actually is. Political scientist Esping-Andersen's broadly used definition holds that the decommodification of a good or benefit means that 'one does not require income to acquire, access, or maintain it' (Balmer & Bernet, 2015). Decommodification is, therefore, the rejection of the current trends in policy, and the overarching policy frameworks that govern the provision of housing. Decommodification advocates have argued that these represent distortions of the housing system in favour of capital interests, to the profound disadvantage of lower classes (Harloe, 1982). It instead proposes to resolve the tension of commodity housing by foregrounding the necessity of housing, removing it from conventional market considerations and profit-generations requirements (Madden and Marcuse, 2016). Put more simply: decommodified housing is housing that is not *primarily designed to generate profit*, either in the form of rents paid to a landlord, or equity generated and realized through land sale. It has been removed from the commodity housing market. This is a process of degrees, rather than all or nothing. While private commodity housing is fully commodified, decommodified housing tenures reflect different *degrees* of commodification – from cooperatives and cohousing products that are constructed to permit tenants to pay breakeven rents and fees in exchange for self-governance of housing, to full-scale state-owned public housing (Kadi, 2015; Balmer & Bernet, 2015). There are many possible methods of decommodified housing production, including but not exclusive to cooperative housing, tenant buybacks, social and public housing and so forth – all reflective of different degrees of decommodification.

Decommodification in housing as an articulated concept is not new. However, in the recent past it has taken shape as a policy response articulated by critics of the neoliberal turn in

urban governance and land management. Beginning in the 1980s and 90s, critical geographers including David Harvey and Michael Harloe had begun to develop critiques of the growing privatization of social housing and urban space more broadly, with Harloe explicitly articulating a case for decommodification in the context of the Thatcher government selling off council houses to private buyers (Harvey, 1989; Harloe, 1982). Many of the scholars cited above – Peter Marcuse, David Madden, Samuel Stein, Raquel Rolnik, and Leilani Farha – have all confirmed the need for decommodified housing, as well as investigated the contemporary manifestations of commodity housing. However, it should be noted that the intellectual tradition is entirely shared by grassroots organizers. Throughout the late 20th century, while social housing and the welfare state were being dismantled, community housing non-profits and tenant organizers were engaging in the production and protection of decommodified housing (Suttor, 2016). The point being that decommodification is defined and embodied as much in the actions of residents and activists as in the articulated definitions within academic spheres.

Defining absences and gaps in this particular literature is somewhat challenging. The definition itself is relatively without contest; all of the surveyed authors seem more interested in elaborating on potential avenues for the production of decommodified housing rather than engaging in sustained semantic debate. However, decommodification is generally an addendum, rather than the sole focus of the work. Much of the work cited above is dedicated to examining and understanding aspects of the housing crisis (or indeed, making a staunch case for crisis responses). Decommodification is usually invoked as a solution, or in the context of a specific case study (New York City in Stein and Madden and Marcuse's books, English Council Estates in Harloe's article). Notably, the above examples are also all international – there is a relative absence of work on the possibilities for these approaches in the Canadian context, or indeed on existing case studies in the Canadian context. This absence will be explored further in the section on gaps in the literature, as well as what that means for the potential contribution to this research.

This review has not addressed a more conservative position – that decommodified housing is both impossible, and incompatible with existing systems. To be frank, this is because much of the conservative literature on housing does not address decommodification as positive program whatsoever. This is largely in service of a more libertarian approach, which contends

that insofar as housing is unaffordable, it is because of existing renter protections, public and social housing, and existing regulatory barriers that limit development (Glaeser, 2013; Husock, 2002; Yglesias, 2014). Deregulation is not within the purview of this topic and was not judged to be necessarily of critical value as a foundational discourse for this research.

Land, Property and Ownership

The concepts of decommodified and commodity housing cannot be abstracted away from the land that they occupy. Further, given that commodity housing is deeply entrenched within the property regimes and relations of contemporary cities, some theoretical consideration must be given to the compositions of those structures. In the Canadian context, this is especially critical – property must be considered within the context of colonial land accumulation, and property regime structuring must be considered as a tool of colonial entrenchment. Thus, this section will provide a brief accounting of the intellectual narratives of property and ownership that form the property relations key to understanding commodity housing and the ability of land to generate capital.

One core theme in property theory is the identification of private lands as defensible space. Planning theorist Ben Davy locates the beginnings of property theory in the writing in the ‘Western’ epistemic tradition with John Locke and Sir William Blackstone (Davy, 2016). Both have opposing conceptions of what private property (in the form of land) *is*, but both conceive of it as spaces where the individual right is defined against the collective need. Locke argues that the ownership of land is the act of carving useful, productive spaces from an abundant common – the ownership of property itself does not detract from the common but provides a way for every man to earn a living in the context of abundance (Locke, 1698/1991). Blackstone, by contrast, argues that private property is critical because of a scarce common; each man has the right to carve out land to maintain personal safety and wealth against a teeming mass (Blackstone, 1766/1979). Both write approvingly of the concept of property as private fiefdom; that is, the idea that private property is where one man, under the guise of ownership, can claim unchecked power over space (Davy, 2016). Davy argues that this is the beginning of a clear lineage on property theory that continues to underpin planning work and property – notably reaching an

inflection point with *The Tragedy of the Commons* by Garret Hardin, which posits that private property and enclosure is necessary to sustain and preserve ‘common’ resources (Davy, 2016).

These property logics have been extensively critiqued. E.P. Thompson, in his study of English working-class life, posited that this conception of property fueled the English enclosure movement, and was key to reifying and entrenching the British class system (Thompson, 1963/2013). Thompson’s critiques of property systems have been adopted and adapted to urban contexts by more contemporary theorists of the ‘new enclosure movement’. Scholars like Benjamin Davy, Silvia Federici, and Gary Fields have argued that these bounded conceptions of property that form the basis of classical liberal property theory are entirely constructed; scarcity is invented as a social projection that calcifies and maintains power relations (Davy, 2016; Federici, 2018; Fields, 2017). Elsewhere, Davy has argued that this idea of property is fostering land use that is increasingly encroaching on common spaces, as they are not the same kind of defensible, financially generative spaces that private space is considered; this modern enclosure impacts the poorest members of society the most (Davy, 2009). Similarly, critics of the financialization of urban governance and land use have argued that this understanding of property has been logically extended in the current urban landscape; viewing property as individually defensible and controlled for the purposes of capital gain has resulted in the forces that drove the original enclosure movement going into hyperdrive. This has resulted in the continuing abstraction of land use from the land itself, reimagining private property as solely valuable for its exchange value and capital potential (Harvey, 1975; Hackworth, 2007; Rolnik, 2013). Moreover, this view of property and land effaces the complex and constantly negotiated property relations that occur in the day-to-day life of a city (Blomley, 2017). Anthropologist David Graeber, a founding member of the Occupy Wall Street Movement, has argued that this disrupts the relational, debt-based understandings of land and community obligation that underpin and have underpinned human interactions (including financial relations) for much of human history (Graeber, 2011).

It is impossible to understand the function of property, and especially how these ‘Western’ conceptions of property are used and understood in the Canadian context without turning towards Indigenous and postcolonial critiques of this model. As Leanne Betasamosake

Simpson argues in *Land as Pedagogy*, this was an imposition of a system of property that was deeply incommensurate with more traditional Indigenous conceptions of property, effacing the relational and non-productive meanings of the land (Simpson, 2014). Joanne Barker applied a similar critique to the Occupy Wall Street movement, arguing that the concept of ‘occupied common lands’ becomes deeply problematic when filtered through Indigenous epistemologies. To wit, what does it mean to ‘occupy’ ‘common’ lands, on land that has been settled and its original caretakers dispossessed (Barker, 2018)? In a similar context, Heather Dorries’ work on Indigenous ‘refusal’, and her reading of Cheryl Harris’ concept of whiteness as property is salient here. In her article *Whiteness as Property*, Harris argues that whiteness as identity is reaffirmed and co-produced by legal mechanisms, making it a privileged and protected form of property in and of itself (Harris, 1993). Dorries adopts this concept and situates it within the Canadian context. In her article *Planning as Property: Uncovering the Racial Logic of a Municipal Nuisance By-law*, Dorries argues that planning policy perform a similar translation in the Canadian context, by reifying and reinforcing Settler-Colonial land claims and uses, and criminalizing Indigenous land use as result (Dorries, 2017). These illustrations of the ongoing contestations of property with the Canadian nation-state are critical to expanding and unraveling more conventional understandings of urban property relations.

While ideas of property are hugely complex, especially given the contexts of neoliberal governance and the settler-colonial state, this body of literature is critical to understanding the contexts of commodified and decommodified housing and understanding how to imagine these concepts’ futures. In this sense, the absences in property theory are not as relevant to this project- it will not be contributing new work to this canon per se, but instead, will be grounded within it. However, it is worth once again noting the key dispute – namely, that contemporary critics of classical property, working from Indigenous epistemic traditions, as well as from positions of anti-neoliberal critique, dispute the role of defensible private property and financialized property relations as fundamentally required as part of urban economies and social structures. The role that housing could play in unpacking some of these concepts is discussed by Barker and Rolnik (and to some extent Graeber and Davy), but further investigation of the complexities of decommodified housing property relations would certainly fill a gap in the existing literature. Contending against traditional concepts of land and property is one of the core notions of any

program of decommodified housing – thus, these critical lenses on property will be brought to bear both on forms of decommodified housing that reject formal ownership of land, and those invested in what Silvia Federici calls ‘recommoning’ (Federici, 2018).

Gaps in the Literature

There is a strong case to be made for further analysis based on these literatures, as well as the contemporary context of the housing crisis. This project was designed to build on the gaps in the literature identified above: engaging with decommodification within a broad range of contexts, including and especially the Canadian context, in order to bring together a more cohesive, clear view of the realities of decommodified housing, as currently practices. The central tension of property theory – between the classical liberal thought that both underpins and has evolved to become neoliberal property regimes and the criticisms that foreground rights-bearing individuals, and the relational value of land is fertile territory to pursue research that would specifically engage with that tension, through looking for solutions outside of conventional markets. Finally, the absence of decommodified housing (besides some forms of social housing) in the current historiography provides an opportunity to both introduce new material and to recontextualize current narratives in order to provide a more accurate and more critically engaged narrative, to better understand the role that decommodified housing has played in Canada.

The existing set of property relations, foregrounding neoliberal land uses and commodified housing, are profoundly limited in their understanding of both the reality and the possibilities of urban land use – something that critics illustrate from many different vantage points. As noted above, rigid categorization and relatively little research has limited published historical inquiry and failed to adequately express difference and more complicated housing traditions and production. While I might not go so far as to describe earlier methodologies as flawed in and of themselves (outside of criticism of more traditional property theories, where I generally agree with Davy’s critique), it is worthwhile to consider that the fundamental flaw in these literatures is how they fail to engage with each other. The limited perceptions of the decommodification literatures, property theories, and histories of housing in Canada could

perhaps be overcome if they were used as anchor point to assess both the tradition, the contemporary moment, and future possibilities for de commodified housing, as remedy for the current housing crisis. This has been the goal of this project, and the methodologies adopted were chosen with this in mind.

3. Methodology and Methods

There were three key research questions: how has decommodified housing been produced, thus far, in Canada; how is decommodified housing currently produced; and how to build decommodified housing in Canada now. The three sub questions each have specific and distinct attendant methodologies and will be enumerated and discussed as separate. However, they do share an ontological and epistemic framing which merits further discussion. This research is anchored in Peter Marcuse's concepts theory and practice are looped, supporting transformative practice (or praxis) as ontology. Marcuse argues that critical urban theory is a key support for praxis in asserting and creating the right to the city, and it underpins a variety of vital anti-capitalist action (Marcuse, 2009). This philosophy, of deeply theoretically engaged material action, is what guides this research.

How has decommodified housing been produced, thus far, in Canada?

Unlike the other sections, this section adopts more traditional methods of qualitative historical inquiry. This is partly due to the nature of the question, and of the project more largely, but also of the practical considerations that exist. The larger goal in this section was not necessarily to uncover new historical information. The objective is primarily a new synthesis of existing information, approaching existing scholarship with a new lens. This objective is better served by qualitative analysis, rather than quantitative approaches rooted in the digital humanities. Qualitative analysis both better served the research objectives and was more feasible given the available sources and data.

This section specifically focuses on analysis of examples of decommodified housing created by state entities and the private sector. As noted above, the objective of this section is to position a new synthesis of housing practice – that these practices are in fact forms of decommodified housing, and to contextualize them with current and ongoing practice. Examples were identified within the secondary literature. Identification of examples depended on the following criteria on fit to the following criteria: 1. That they have a degree of remove from open markets, pursuant to the definition of decommodification discussed in the introduction; and 2. That they were primarily undertaken by the Canadian state, or with the Canadian state as a key

collaborator. Degree of decommodification will be accounted for – i.e., both corporate towns, which have internal housing markets and structures, and wartime housing, which was entirely outside of the housing market, will be considered as decommodified – though the fully state-funded programs (e.g., Wartime Housing Ltd, later public housing programs etc.) will be given more fulsome attention and analysis). Secondary documents, including academic books and articles, as well as some news articles from major news outlets. These were largely be used to provide key contextual and outcomes-based information. Primary document analysis was also used, largely to provide contemporary perspectives and policy discourses. Primary documents included historical legislation and reports, as well as historical advertisements and articles. Key databases included the Canada History and Life Database. This section of the research was conducted as a desk study; there will be no recruitment of participants. The lack of external, person-to-person engagement does not preclude ethics issues.

This approach is relatively top-down. Both the methods and the data sources are entrenched and enmeshed with structures of power. This is somewhat unavoidable, given the focus on state and private action. This approach has somewhat excluded more grassroots forms of decommodified housing, which often have interesting and deeply radical histories of their own – Nova Scotia’s long history of religious housing cooperatives is the most famous Canadian example of this (Harris, 2010). Similarly, this would exclude the history of Indigenous housing, which includes many rich traditions of housing constructed outside of formal markets (DasChuk, 2014). As well, the primary sources investigated are specific to entities of the state and private sector – this research will not engage heavily in uncovering and engaging with personal accounts and personal user experiences. It is entirely fair to query if the approach this research would entail would ultimately be overwriting vital histories and current practices, committing acts of erasure.

However, the focus on state and private enactment of decommodified housing has a very specific purpose within the larger intellectual project. Some of this is simply the practical constraints of conducting research of this scale and scope – one has to draw lines somewhere. Still, it would be both lazy and untrue to suggest that time and labour reasons are the sole factor driving this specific research approach and scoping. The practical ontological grounding of the

project is rooted in establishing the inherent possibility of an agenda of decommodification. The historical section will provide an original synthesis to bring larger scale projects within the same conversation as these smaller projects – implying they are all in the same frame. This is also intended to nuance interpretations of the concept of decommodification – interpreting corporate mining towns as the same housing typology as religious cooperatives requires thoughtful and careful interpretation of the central ideas of decommodification. Examining power also is deliberate, in making the larger argument about practical possibilities – governments and private interests have done this before and could again. Despite conviction in this scoping and the subject matter, the critiques of erasure and replication of colonial agendas deserve scrutiny, and to be addressed.

How is decommodified housing currently produced and practiced?

This section adopts a qualitative approach in seeking out and evaluating examples of decommodified housing. Key qualitative methods included both review of secondary and primary literature, as well as grey literature from NGOs and national policy literatures. These methods will be applied to examples of the following types of decommodified housing: public housing, private non-profit housing, cooperative housing, cohousing, and Community Land Trusts. These types were chosen as the most significant, both in terms of existing units and available data and literature. In terms of periodization, the key emphasis is on ‘current’ practices, regardless of starting date.

The search will be constrained to the United Kingdom, Denmark, Germany, and the United States. These nations were selected with a few factors in mind. First, degree of similarity to Canada in terms of economic and political orientation – the selected countries are all advanced capitalist economies with comparable welfare states and some degree of policy transfer, with highly varying degrees of decommodification within their individual housing sectors (Harloe, 1995)². Second, the availability of contemporary, English-language data and scholarship on the

² I will acknowledge that this source selection obviously excludes at times significant decommodified housing sectors in the Global South. While the above reasons were employed to establish comparability for the purposes of presenting potentially replicable models, it does not necessarily follow that sectors from the Global South are not comparable. However, the presence and weight of both international monetary institutions (e.g., the World Bank and the International Monetary Fund), international NGOs, and major international private philanthropists complicate

countries' respective decommodified housing sectors. It would be fair to say this lends a specific linguistic bias to the paper. Thirdly, degree of difference from each other - at the risk of repetition and therefore dilution of impact, the above countries have been selected for having distinct funding structures, policy structures, and political and social cultures attached to the decommodified housing sector. While some forms have similarities – e.g., the non-profit sector of both Denmark and Germany share many similarities – degree of difference is still significant.

Much like Question 1, this section is targeted towards provided a synthesis of existing information. This includes of the existing body of academic and grey literature on each type within each country to identify the overall shape of each nation's decommodified housing types – focusing on the political, cultural, and financial factors that impact each sector. Data was sourced primarily through larger scale assessments, rather than narrower, site-specific work. This is because of the nature of the project – in attempting to provide a broader assessment that encompasses a variety of types and scales of decommodified housing production, rather than singular case studies with minute, highly localized approaches.

What are the barriers to decommodified housing production in Canada? What are potential solutions?

This section adopts a qualitative approach. Building on both the history of decommodified housing practices in Canada, as well as the practices of similar nations, this chapter works identify the major political and technical barriers to the expansion of the decommodified housing sector in Canada, as well as potential methods of overcoming them. This chapter relies on data collected through the existing academic and policy literatures. This chapter began through interviews, and built on the programs suggested by expert informants, pursuing further information in the academic and grey literatures. Given that this chapter also included significant

the funding environments, and make structural comparisons challenging. On a similar note, because of these extremely different funding environments, the character of sector decline in the Global South is very different. Similarly, some nations do have sectors as a direct result of different histories of socialist governance – a significant different from the advanced capitalist nations assessed in this piece (Barenstein et al, 2021; Vidal 2019). This analysis, for the sake of brevity, will also be excluding non-profit intuitional housing (e.g., public long-term care homes, to name one example). While public and third sector supported housing of this nature is a critical element of the sector, the specific functions it serves are somewhat different, and would somewhat diffuse the focus of this analysis.

attention to formal political action, a qualitative review of the federal Parliamentary Hansard was also undertaken. This review consisted of searching key words in the online Hansard database, available through <https://ourcommons.ca>. Keywords included “Social housing” and “affordable housing” occurring together. I also used the tag function, and reviewed all statements tagged as “social housing” or “affordable housing”. This review was conducted to accumulate evidence of which political parties were speaking about decommodified housing, and what terms they were using to do so (e.g., how much was ‘affordable housing’ being used as synecdoche for social housing, what kinds of terms were being used, and what types of decommodified housing were being discussed). This analysis was conducted for the 44th Parliament, 1st session, beginning on November 22, 2021, which was the most current session at the time of writing. The session is ongoing at the time of writing, but the data gathering was completed by August 30, 2022.

This section employs expert source interviews. At this point, it is worth acknowledging (as before) the problematics of expertise and purported expert sources. In much the same way as the methods chosen for the historical section could, without care, elide and obscure more grassroots level narratives. However, this sub question is meant to serve the larger objective of assessing existing practices as a method of outlining how they could be implemented in Canadian cities. To that end, it was judged be most particularly useful to speak to policy analysts with a degree of knowledge both of housing initiatives and of government interface. In setting the list of participants, and in requesting participation from experts, I used a mixture of individual research and consultation with my supervisor to create an initial list for contact, and from there employed snowball sampling as another method of using participant expertise to secure useful data. Snowball sampling was employed as a way of taking advantage of existing professional networks. While this provides limits on available sources (e.g., potentially limiting the breadth of data, as well as an overreliance on certain shared perspectives), it was most appropriate for this project. In the COVID-19 pandemic research context, networking in person was significantly more difficult – making snowball sampling, and relying on existing connections, much more feasible for the purposes of this project. Similarly, when potential research participants were contacted through existing networks, they were more likely to respond, and therefore participate – which was key, especially given the limited number of responses I ultimately received.

Four on the record interviews were conducted with Marc Lee, an economist with the British Columbia office of the Canadian Center for Policy Alternatives (CCPA); Ricardo Tranjan, an economist with the national office of the CCPA; Courtney Lockhart, Program Manager, Policy & Government Relations at the Cooperative Housing Federation of Canada; and Kaitlin Schwan, the Executive Director of the Women's National Housing and Homelessness Network. While the plan had originally been to interview ~10 informants, unfortunately, fewer interviews were conducted. While originally, there had been plans to interview providers, the existing interview pool leaned much harder on the policy and housing economics side. Participant data was used to identify key barriers to the further decommodified housing in Canada, as well as potential policy solutions at different scales.

4. Decommodified Housing in Canada, from Land Grants to the Present Moment

Introduction

Does decommodified housing, as a set of ideas, policies, and techniques, have a history in the Canadian context? On first glance, the answer appears to be yes – but a brief one. As discussed previously, the historiography of Canadian housing largely has covered the modern and contemporary periods, with a focus on market housing and the development of government-backed mortgages. The most significant monograph on social housing, Greg Suttor’s *Still Renovating: a History of Canadian Social Housing Policy*, confines its scope to the postwar period onwards. Other research has been done on the history of cooperative housing in Canada, including Leslie Cole’s monograph, *Under Construction: A History of Co-operative Housing in Canada*. These areas of focus have generated useful and interesting work, as discussed above, but in some respects, have obscured a more complete narrative of decommodified housing through both a relatively narrow focus on the 20th century, and a grounding in efforts and policies that have centered housing a population as its primary objective. This excludes the wide range of initiatives, policies, and actions by both state actors and private actors that have included the provision of decommodified housing as a key component to achieve other, larger goals. As such, this chapter will endeavor to account for, and provide an account of, this absence.

Beginning with a brief analysis of the key theoretical underpinnings of this approach, this chapter will cover several key cases – corporate towns, Wartime housing, and the expansion of social housing in the latter half of the 20th century. It will also include a brief overview of earlier state land granting practices, as a key antecedent of these programs. The chapter will conclude by reviewing the 1980s onwards state retrenchment from housing and assessing the ultimate outcomes and present states of the aforementioned cases. These cases are reviewed with particular attention to two key themes: the enactment of decommodified housing schemes in service of an explicitly nationalist agenda, and the consistent recurrence of the language of crisis when discussing the state of housing in which these schemes are being presented and implemented. This is in service of a larger question – when, how, and using what policy tactics

and instruments has the Canadian state sought to directly, and at a large scale, intervene in the housing ‘market’?

As noted above, much of the literature on housing in Canada is both invested in and grounded in the idea of a cogent ‘housing policy’. However, this insistence and assertion that ‘housing policy’ is a continuous historical category presents serious limitations on any project serious about drawing a history of decommodified housing in what we now call Canada. There are two key theoretical impediments: this category adopts a presentist approach in assuming that housing the population as an economic and social good is a constant policy objective, and that housing the population must be the stated end goal of any ‘housing policy’. This framing is in and of itself ahistorical and makes it challenging to construct a coherent and complete narrative of state housing action. This chapter will employ Peter Marcuse’s concepts of the myth of the benevolent state and housing policy as ideological artifact to reframe and reconstruct historical narrative. In *In Defence of Housing*, David Madden and Peter Marcuse contend that far from being evidence of state interest in solving a nominal ‘housing problem’ as a manifestation state benevolence, housing policy is an ideological artifact more indicative of the perceived need to maintain political and economic order (Madden and Marcuse, 2016; Marcuse, 1978). Going further, as the policy programs and schemes to be discussed demonstrate, the Canadian state has consistently used the provision of decommodified housing as a technique to expand and entrench a new and favourable political and economic order.

By shifting focus from housing as objective of policy, to housing as tool, several key trends emerge. Both prior and following the creation of the Canadian state, both the state and private industry have employed techniques of decommodified housing as key to larger settler colonial projects. It is only in the latter half of the 20th century that decommodified housing has been consigned to the ideological category of ‘housing policy’. As such, this chapter considers more explicit, later decommodified housing programs alongside more oblique, less ‘housing’ forward initiatives.

Land Grants

Land grants, while not technically a form of decommodified housing under all but the most expansive possible definitions, are an important historical precedent for later large-scale state interventions into the housing market. There have been two major programs of land granting that are salient to the topic – the Loyalist land grants, following the American War of Independence, and the Western land grants in the late 19th and early 20th centuries.

While there are many overt similarities between both programs – granting mechanisms, land as foothold in a new country, gift of land that establishes state dominion and legibility over said land – the differences illustrate both the flexibility of the tactic’s employment, and the evolving nature of state intervention to house a population in the Canadian context. The Loyalist land grants were the first major land granting program created by the settler colonial state in what would later become Canada. The ‘land in question’ were varying acreages of farmland, which was presented via a lottery system to former British soldiers who had fled to Upper Canada and Nova Scotia following the end of the American Revolutionary War (Jasanoff, 2009). designed as recompense, and were meant to serve a wide variety of experiences and classes – hence the variety of locales they were placed in. The specific land mattered less to the Empire, than the fact that it was the Empire (MacKinnon, 1986, Jasanoff, 2011; Walker, 1976). The homestead grants, by contrast, were designed as a draw to build up the new Canadian state. They were also entirely rural as consequence, as they were meant to foster an agricultural sector to support the industrial east. While early efforts under the National Policy facilitated little more than a consistent population drain to the American west, the later efforts proved both the willingness of the state to double down on the tactic (Velasco, 2020; Chandler, 2016). This reflects the new Canadian state – especially in terms of the goals the state set for itself, and the capacity to administer these programs that was required to implement them, as well as what kind of citizenry they were meant to serve. One key thread went relatively untouched above but is critical to the history of decommodified housing – the CPR company was involved in granting lands to its employees as well (Friesen, 1984[2004]).

Both corporate entities and the Canadian state would expand in the subsequent years, with provisioning housing proving to be a successful and enduring method of establishing power on the ground. It is key to note that these early interventions are not decommodified housing as such; they are more representative of large-scale state intervention into ‘housing’. Indeed, both land grant programs had the effect of *creating* a market and imposing the conditions of private ownership over collective land, thereby entrenching and formalizing settler-colonial power. Land granting, to borrow political geographer James C. Scott’s phrase, made the land legible to the state – it allowed the state to ‘read’, and therefore govern heretofore uncontrolled land. It allowed the state to literally expand the sphere of control, at the clear and obvious expense of the Indigenous people who had been the land occupants and stewards since time immemorial (DasChuk, 2014). Scholar Gary Fields has argued that these kinds of settler colonial actions are an extension of earlier actions, like the much earlier English enclosure movement – the enclosure of land, and the facilitation of settlement and privatization through state giveaways (Fields, 2018).

The value of placing these programs in the same discursive field as later decommodified housing programs is the state intervention aspect. It illustrates the possibilities for major state intervention to house the population – when it is judged within the national interest to do so. The interest, in this case, was ‘nation building’ – in terms of inviting the perceived ‘correct’ citizenry and displacing and marginalizing potential residents who did not meet either the British empire or the new Canadian government’s standards. With new programs, moral discourses and the perceived needs for ‘housing’ would become more and more significant. However, the key aspect of ‘national interest’ would always form a key piece of the policy justification for state action in housing.

Corporate Towns

While much decommodification literature anchors potential and existing methods of decommodified housing within state action, it is not exclusive as such. In terms of greater presence and impact, we can also understand the establishment and provision of corporate housing and townships across Canada’s resource frontiers as a highly popular and successful

method of decommodified housing supported by both Canadian and multinational (read: imperial) private interests and the Canadian state. It's divergence from the other methods discussed is simple – as historian (and company town native) Neil White put it, 'there is no way around the fundamental fact that company towns are creations of capital.' (White, 2012).

Corporate towns have been established again and again throughout the history of Canada. While there has been a relative level of difficulty in ascertaining precisely how many have been established, sociologist Rex Lucas put the total number in at 636 (Lucas, 1971[2008]). The actual mechanism of housing the population varied from town to town. There was a relatively diverse range of companies that established them, and market that they meant for them to serve. Most towns existed to serve resource extraction industries on remote and little-settled frontiers – as Rex Lucas put it, milltowns, minetowns, and railtowns (Lucas, 1971[2008]). Both Canadian and International companies undertook to set up their towns. This mode of settlement was generally supported by the Canadian government (White, 2012). While some companies provided housing free of charge to workers, this was more akin to barrack. This style was by and large reserved for single men (Lucas, 1971[2008]). In the more conventional township models, companies presented pre-built home at either highly discounted rates of purchase or subsidized rents to workers. Workers judged critical, like doctors, sometimes received free housing.

In some senses, corporate towns were created to confront and resolve the same problems as land grants. They make possible the extraction of resources and development of the land necessary for both state expansion and private wealth through settlement – and they ensure labour will exist to satisfy the needs of industry. Multiple social historians of housing, including Gwendolyn Wright and Neil White have noted that they were also meant to serve a both social and economic control purposes over worker populations. (Wright, 1981; White, 2012). The idea seems to have been that by establishing the corporation as the progenitor of town life in all respects – including not only housing, but through sponsorship of many aspects of social life – that on some level, the power would sufficiently be overbalanced and there would be a limited amount of labour unrest, as well as relative concealment of more unsavoury practices (Loomis, 2015). In terms of pure resources, control was very clearly established; both the remoteness and the single industry nature of the towns made it challenging for supplies to make their way

through. Companies usually managed the town store and set prices payable by tabs and company scrip – effectively binding workers to the corporation through not only provision of labour and housing but personal debts (White, 2012). In practice, control was a little bit looser. This aspect – the intractable relation between capital and labour – is arguably what is most famous about company towns. Folk song ‘16 Tons’, written by Merle Travis, makes this point succinctly – the refrain goes ‘I owe my soul to the company store’ (Travis, 1947). However, as Neil White argues, this reading can obscure the possibilities (and realities) for and of genuine contestation. Provision of housing and goods did not stop rigorous and contentious union organizing within company towns, or the formation of communities and relations that had nothing to do with the company (White, 2012). Indeed, corporate towns produced some of the most notable and long-lasting strikes in American history (Loomis, 2018).

These towns, coupled with the Canadian Pacific Railroad land grants mentioned above, illustrate two key measures. Firstly, the enthusiasm by both the Canadian state and the private sector for decommodified housing *provided* that it effectively served their purposes. As with the earlier land grants, major state intervention (e.g., allowing the development of corporate towns through land grants and partnership with the CP, among others) was justified under a larger nationalistic goal. Both the state and the corporations themselves were not married to a *laissez-faire* approach – far from it. Second, the genuine possibilities for the endurance and viability of housing models that start as part of decommodified programs. Many of these towns still exist today – whether they have grown into larger cities with a mix of housing models or remain smaller resource communities.

While company towns are a somewhat uneasy bedfellow of the later decommodified housing programs – being entirely creations of capital – they are worthy of mention here not only for the above reasons, but how they may be used going forward. In the present moment, many tech corporations are turning to the idea of the old school corporate town as a method of enriching benefits packages for employees, through providing housing (Bradshaw, 2021; Segall, 2018; Garfield, 2018). The ultimate irony being, of course, that in supercharged housing markets in San Francisco and Seattle, these exact corporations played a significant role in creating the conditions for unaffordability (Kaminski, 2022). The potential resurgence of the corporate town

makes it an interesting, and potentially troubling, portent to consider alongside other major interventions into the housing market in Canadian history. As with land grants, the key takeaway of this is that once again, state intervention is being employed to produce outside of the market housing – and is being judged as a totally feasible and viable path forward for the production of housing.

Wartime Housing Ltd.

Most histories of housing in the North American context – not only Canadian works like *Keeping to the Marketplace* by John Bacher, but other major monographs like *Housing the North American City* and similar American works take the massive expansion of federal interest and engagement in the ‘housing question’ as jumping off point. Most authors present this moment as an effective fork in the road – the moment where a set of policies are implemented made to radically remake North American cities from renter societies to homeowner societies. However, while the choice was made at the end of the war to fully engage with ownership (in a context of stated reluctance to compete in any material way with private markets), the Second World War period saw massive public investment in decommodified housing for war workers. While some of this housing would be fully privatized, some projects have endured as originally intended.

It is difficult to understate the significance of the housing crisis in Canadian cities prior to the Second World War. The long fallout of the Great Depression had supercharged existing trends of both rural to urban migration, and new immigrants remaining in urban environments. Moreover, the Depression had fundamentally changed the character of family formation, leading to later marriages and subsequently different housing trends (Firestone, 1951). Both home ownership and new home construction declined over the same period (Wade, 1984). Social changes and growing population translated to a significant spike in the need for urban rental housing – major Canadian cities’ rental housing shortages were, on average, roughly 45,000 units (Dunkerson, 1992). The Second World War supercharged the housing problems – the Final Report of the Subcommittee on Housing and Community Planning, for the Advisory Committee on Reconstruction (usually called the Curtis report, after the subcommittee’s chair) estimated that the accumulated need over the course of the war represented 500,00 units – but it also

presented the best opportunity to date for housing reformers to implement their plans and ideas (Marsh, 1944). The shift towards ‘housing problem’ as a discursive frame was also notable – well into the Great Depression, Deputy Minister of Finance W.C. Clark was referring to housing programs as ‘employment programs’, with the end goal of creating jobs for the unemployed (Bacher, 1986).

The government’s solution to the wartime housing crisis was the formation of a new agency: Wartime Housing Limited. John Bacher, in *Keeping to the Market*, cast the formation and operation of Wartime Housing Ltd. as an existential conflict between progressive planner and housing advocate Humphrey Carver, and finance-backed Department of Finance deputy minister, W.C. Clark. Other scholars (notably social housing scholar Greg Suttor and W.C. Clark biographer Robert Wardhaugh) have differed in their interpretation, but the basic push and pull is clear – the fundamental tension between the massive (and increasing) needs of low-income renters and the market-oriented policies that Clark had quarterbacked throughout his time in government (Suttor, 2016.; Wardhaugh, 2010). Clark had stymied calls for social housing before. Prior to the war, Clark had closely collaborated with the mortgage industry to produce the 1935 *Dominion Housing Act*, as well as the low-income housing provisions in the 1938 a document that moved to stimulate the mortgage market by mandating a lower required down payment³, despite calls from both the public and then-Prime Minister R.B. Bennett’s own party for federal investment in public housing (Wardhaugh, 2010). Clark’s influence continued to be huge in the first years of the war, arguing against the construction of permanent housing for war workers. However, even his rigid conservatism could not overcome the needs of the ‘war effort’ – the requirements of the national interest were judged to include a limited form of subsidized housing to serve both war workers and eventually, returning veterans (Bacher, 1986). This shift in attitude (led by the housing reformers like Wartime Housing Ltd. president J.M. Piggott, and pressure from the municipal level) led to the formation of Wartime Housing Ltd.

³ While the *Dominion Housing Act* dealt directly with mortgages and had the nominal goal of increasing the number of Canadian who could own homes, due to the significant decrease in average income during the Depression, it was only the higher echelons of Canadian society who could afford even the decreased down payments. The post-war installation of government-backed mortgages through the CMHC was much more effective in expanding both homeownership and new home construction (Bacher, 1986; Bacher, 1993).

Over the course of the war, Wartime Housing Limited would build 46,000 rental units for war workers at subsidized rents (Wade, 1986). These were at least semi-prefabricated, relatively small units. There were consistent complaints about the quality of the housing from municipalities – while mayors had consistently asked for federal aid in housing war workers, there was a significant level of concern about potential deterioration of the WHL stock at the close of the war (Anon., 1942). Tenant perceptions were relatively positive, as a rule (Wade, 1986). While this was publicly held and subsidized housing, it was not in the strictest sense for low-income tenants. Nationally, the average ‘affordable’ rent for low-income was 12\$ per month – a far cry below the 20\$ per month WHL tenants paid (Wade, 1986). Nonetheless, WHL was judged a consistent success by its stakeholders and staff (including the Department of Munitions staff, where the program was housed). However, the change in policy currents would limit the WHL staff’s ability to extend their programs. The most consistently articulated fear, even at its height, was the WHL would represent a socialistic threat to Canada’s real estate and mortgage lending industries (Bacher, 1986; Bacher 1993). This is reflected in how the WHL ultimately came to be dismantled – most units build by Wartime Housing Limited would be privatized through CMHC-supported tenant purchases, and others would be absorbed into the CMHC’s purview as public housing (Wade, 1984).

The end of the war was the looming sea change in housing policy. Humphrey Carver, one of the architects of the Wartime Housing Ltd., would later lament its end in his autobiography as a profound missed opportunity, if only to replicate the huge success it had enjoyed towards the largely unsatisfied needs for federally funded and publicly held veterans’ housing (Carver, 1975[2017]). In the *Curtis Report*, lead author Leonard C. Marsh made the case for the continuance of federal engagement in and funding of public housing, as a critical part of a housing mix to serve needs in the immediate postwar:

It seems indicated, however, that special attention in the provision of plans should be given to low-income housing [...] Experience has shown that (with the qualification to design as expressed elsewhere) public housing has been most effective where the design and building of the houses has been organized through the usual professional and construction channels. It is believed, however, that all methods of participation in the housing scheme will be needed and should be encouraged: public, private, and co-operative. In both public and private fields,

adequate and modern housing programs will demand bold action and initiative. (Marsh, p. 9, 1944)

Bold action, in this case, was W.C. Clark and the Department of Finance winning the larger policy battle and disassembling Wartime Housing Ltd. in favour of the explicitly market oriented CMHC (Bacher, 1993). This is in keeping with the pro-market advocacy of most policymakers with an interest in housing – W.C. Clark (among other bureaucrats like David Mansur) had spent much of the pre-war staving off huge public outcry for public housing in both the private and public sectors, and even in the height of war needs, had fought against any kind of permanent future for a federally-funded large scale public housing program. Where comparable countries would engage in much more significant and widespread programs of social housing, building upon wartime actions, Canadian bureaucrats would be constrained by a consistently articulated policy diktat to never come close to competing with private interest (Suttor, 2016; Bacher, 1993).

John Bacher's comprehensive account of the policy debates over wartime housing concludes on somewhat of a down note for housing advocates – the ultimate takeover and dismantling of Wartime Housing Ltd by the Department of Finance and the creation of the CMHC's mandate as an explicitly market-compatible organization, driven by W.C. Clark and the CMHC's first executive, David Mansur (Bacher, 1993). However, even in the context of a larger market turn, some decommodified projects have persisted. Most successful among these is Montreal's Benny Farm.

Constructed on a large section of former farmland in Montreal's Notre-Dame-de-Grace (NDG) borough, the Benny Farm was intended to maintain Wartime Housing Ltd.'s project style, intended for active servicemen and war workers, for veteran housing (Riel-Salvatore, 2015). The Farm contained a mixture of housing tenure types – Wartime Housing Ltd. constructed both small townhomes, for rent and for purchase, and apartments to be offered at significantly subsidized rates. Following the dissolution of Wartime Housing Ltd., the CMHC took over maintenance. Unlike other Wartime Housing Ltd. Projects, the Benny Farm was never entirely sold; while some parts have entered private hands over the years, the ownership mix of the project is largely held between the *Fonds foncier communautaire Benny Farm* and non-profit

organizations (NDG Community Council, n.d.)⁴. In some ways, the Benny Farm would presage later third-sector housing objectives. As articulated by Greg Suttor in *Still Renovating*, housing reformers throughout the late 1960s and 1970s sought to create mixed income neighbourhoods, with high densities of services, while maintaining some degree of the existing neighbourhood character (Suttor, 2016). The Benny Farm, with its distinctive red brick construction style, has both evolved and been renovated to fulfill this ideal, through successive renovation and redevelopment projects with extensive participatory community consultation and engagement (Riel-Salvatore, 2015). Many of the apartments are still occupied by either the original residents, or their families (Friedman, personal communication, 2019). Benny Farm is proof of the enduring power of the WHL – how it represented swift action to house many people, transforming and stabilizing the lives of thousands. Further, it is proof of what could have been, had these programs not been disrupted in favour of further support for the private real estate sector.

The New Canada and the New Social Policy

Despite Wartime Housing Ltd.'s potential having been arrested prior to even really getting going, the postwar period had highly favourable conditions for the introduction of large-scale programs of decommodified housing. While the mid-20th century decommodified housing programs were explicitly aimed at addressing housing needs, it is critical to understand how, like the decommodified housing programs of years prior, served an explicitly nationalist and state-building purpose. Much like the United Kingdom and the United States (Canada's most frequent sources of policy borrowing), the Canadian state embraced Keynesian economic strategies – an approach that was signified by Leonard Marsh's 1943 *Report on Social Security for Canada* and by William Beveridge's support for that report the following year (Béland et al., 2022). This fed into the postwar feeling of civic nationalism⁵. Housing was a critical part of the new social

⁴ The CMHC transferred their ownership and management to the City of Montreal in 2007 (Loveseed, 2010).

⁵ This use of civic nationalism is in reference to Michael Ignatieff's use of the term, defining civic nationalism as the following: "civic nationalism maintains that the nation should be composed of all those-regardless of race, colour, creed, gender, language, or ethnicity-who subscribe to the nation's political creed. This nationalism is called civic because it envisages the nation as a community of equal, rights bearing citizens, united in patriotic attachment to a shared set of political practices and values." (Ignatieff, 1994). This analytic frame is also indebted to Allan Smith's *Metaphor and Nationality in North America*, which provided a history of the mosaic as central concept in Canadian civic nationalism (Smith, 1970).

approach, and housing policies were cornerstones in the suite of new federal and provincial social policies (Finkel, 2006). There was a sense that housing policy was a thing to be engaged in because it was what good states did – a moral stance that served to justify the new nascent nationhood as a moral nation on the international stage (Béland et al, 2022). Similarly, the postwar economic boom presaged a massive expansion in federal wealth, as the national GDP grew – creating effective conditions for the expansion of social programs (Lithwick, 1971). While the market imperative was retained in all respects, and social housing as a sector would never seriously threaten to compete with the private sector, the immediate postwar represented an explosion in funding and support for social housing (Weaver & Doucet, 1991).

Over the 20-years of the immediate postwar, the federal government seriously engaged with constructing and maintaining social housing at a significant scale for the first time. While obviously one in a series of policies employing decommodified housing, this was one of the first to employ poverty as justification. The National Housing Act of 1944, drawing on the findings of the Marsh report, as well as urban planning ideas adopted from the United States, included provisions for the redevelopment of blighted areas into state-owned public housing, adopting for the first time the language of ‘urban renewal’ in the Canadian context (Weaver & Doucet, 1991). The first of these projects – and likely still the most famous – was the development of Regent Park in Toronto. Regent Park was consistently referred to as a ‘blighted area’ prior to its redevelopment as a tower-based public housing estate. It fit effectively within existing trends of urban renewal and redevelopment. Its redevelopment was the subject of intense public campaigning for, if not total redevelopment, at least some form of long-term, low-rental supports for the area (Rose, 1958). In some respects, this made it the perfect site for the first major mid-century social housing project in Canada. In the first 2 decades of its new form, Regent Park was considered to be a significant success – the previously cited Rose report and news film of the period paint the picture of a clean, well-managed project with high tenant satisfaction (Rose, 1958). Regent Park was considered a reason for significant optimism on the part of housing advocates as to the further construction of significant public housing. However, it also set the paradigm for the subsequent 15 years of federally-supported social housing construction – it would be accompanied by urban renewal tactics (e.g., slum clearance), resulting in the razing of

historic neighbourhoods and their replacement by towers and austere concrete plaza (Bacher, 1993). Moreover, the CMHC at no point lost sight of the inherently residual and conservative nature of federal interest in housing. A 1957 CMHC board missive, quoted in *Keeping to the Marketplace* by John Bacher, sums up this orientation:

Instead, "the needs of individual tenants should be secondary" to "economic and urban development considerations." Public housing would provide only "a bare minimum of housing for the occupants," while being used to improve the overall appearance of the community. Spartan shelter would make it "clear" that CMHC was not "competing with private enterprise." (Bacher, p.214,1993)

In the immediate postwar, the federal government only built somewhere between 10,00 and 12,000 new public housing units – mostly in Ontario (and most of those in Toronto) (Weaver & Doucet, 1991; Suttor, 2016). While there was significant community advocacy and complaint against the most egregious of the urban clearances, no Jane Jacobs-style victories were in the offering for the low-income, often racialized communities who were the CMHC's original targets for new-build housing (Bacher, 1993).

Who were the tenants of the new housing? Contrary to later public perception, early programs were designed with social mix in mind. Many scholars of public housing in North America have noted that only about half of this early round of public housing construction were designed as rent geared to income (RGI) units for low-income tenants. The other half of social housing units built in the period between the National Housing Act of 1944 and the policy shift in 1973 were middle class families – either in public housing units, or in state-supported cooperative units (Weaver & Doucet, 1991; Cole, 2008). Middle class families' presence in public housing was initially a tactic used to encourage class mix in new housing developments – although this programming choice would later be wound down, as public housing become increasingly targeted at the poorest households (Weaver & Doucet, 1991). Many early tenants were long-time residents of neighbourhoods which had been cleared in order to establish the new public housing. (Bacher, 1993).

A 1963 Bureau of Municipal Research report notes it as a significant step towards achieving Metro Toronto's stated goal of 30,000 units built by 1980, and as a precedent of the

province's new goals and program of public housing construction (Bureau of Municipal Research, 1963). The 1964 National Housing Act must have seemed like the way to achieve this. This was the most significant change in Canadian social housing policy since Wartime Housing Limited. The 1964 act provided federal funding to provincial housing corporations – something that both Ontario and Quebec created almost immediately afterwards (Suttor, 2016). The post-war economic boom, and the Keynesian welfare states, were at their zenith (Carter, 2020; Béland et al, 2022). The Federal government had, for the first time, turned the taps of housing funding flowing directly to the provinces on, and up (Bacher, 1993). Public enthusiasm for public housing, as something that any significant nation ought to build, was so high that Ontario's Progressive Conservative Premier Robarts was responsible for the greatest expansion of public housing units in Canadian history (Suttor, 2016). Ontario's experience was not universal – Social Credit governments in the prairies declined to take advantage of the new funding, and other provinces only used the funding in federal-municipal projects (Suttor, 2016). Between 1964 and 1974, national output of new public housing units was 13,000 to 14,000 new units per year (mostly in Ontario) (Bacher, 1993). The 1960s programs were also more sensitive to the new planning paradigms – that of social integration, and greater interest in municipal and community feedback on certain projects (Suttor, 2016). It should be noted that, compared to other large welfare states embarking on public housing construction programs over the same period, the Canadian program was comparatively quite small. The U.K. was building roughly 146,000 units per year by the mid-1960s (Bacher, 1993). While the U.K.'s population at the time was roughly triple 2.5 times Canada's (52.8 million to 21 million), the U.K. production of public housing outpaces the Canadian by a significant margin, even when adjusting units per capita (StatsCan, 2022; Office for National Statistics, 2022).

Many, many people were able to be housed in adequate housing – though the number of public housing units has never, even at the peak period, been able to meet the demand (Bacher, 1993). The 1963 Bureau of Municipal Research report is prescient on the coming difficulties – like the increasingly layered levels of municipal governance, and the increasing assertion of suburban opposition to public housing on the basis of 'not wanting specific projects in their community' (Bureau of Municipal Research, 1963). By the 1970s, it was clear that a shift was coming.

The end of large-scale federal investment in social housing – and the beginning of a twenty-year period of expansion in third-sector housing - was augured by the 1972 internal CMHC report by scholars Michael Dennis and Susan Fish, titled *Programs in Search of a Policy: Low-income housing in Canada*. In the report, Dennis and Fish castigated the CMHC for what they characterized as an incoherent and patchwork series of efforts to house the population (Dennis and Fish, 1972). Dennis and Fish’s argument concluded that the top-down, national-level oversight of the social housing programming had taken power out of the hands of communities, positioning a potential shift towards smaller-scale, third-sector housing as the main locus of low-income development and support. This was consistent with trends in planning – over the preceding decade, community groups had become increasingly organized in interfacing with cities and the CMHC to manage and push back against development and urban renewal programs – including the construction of social housing (Suttor, 2016). While cooperative and community non-profit housing had existed prior, the infusion of federal funding and support presaged a wave of expansion and new growth (Cole, 2008). Other ideas gained traction around the same period – increasingly positioning techniques of decommodified housing as citizen practice built on some level of public intervention and support, but largely community controlled (Bureau of Municipal Research, 1973). State-funded social housing did not go entirely away – the CMHC continued to construct some new projects throughout the 1970s and 1980s. However, federal focus shifted away from low-income housing, and intensified on supported senior housing, and the aforementioned investments in cooperatives (Weaver & Doucet, 1991). This followed the paradigm that Michael Harloe would later elucidate in the Western European and American contexts – that of residualization. While the CMHC would continue to build housing, it would be for increasingly narrowly defined groups, at a much smaller scale than before. This period would come to a close in 1993 – with the full withdrawal of the CMHC from the construction of social housing (Suttor, 2016)

The downshifting from funding and constructing social housing did not mean a full arrestation of construction of decommodified housing. Far from it – it opened the door for state support of cooperative and private non-profit housing across Canada. It should be noted that state support of cooperative housing had one long-term antecedent in the Canadian context – the Nova

Scotia Housing Association, which from the 1930s onward had provided state funding and expertise to set up low-income housing cooperatives across the province (Harris, 2001). There was curiously very little reference to this existing, successful program in much of the policy literature from the 1970s period. Nonetheless, the new federal funding provided both community non-profits and cooperative start-up capital to begin to transform their neighbourhoods. The example of Toronto provides a fascinating example of the geography of the new Federal housing approach. In the early 1970s, long-time local residents and politicians collaborated to redevelop unused industrial land next to the St. Lawrence Market area to create a series of housing cooperatives. The project specifically targeted families, proposing to redevelop the ‘unsightly’ area, and provided supportive and assisted housing to the tune 3692 units across the different buildings (Goldrick, 1974). With funding support from the CMHC and the City under the post-Dennis and Fish federal set-up, the cooperatives were built – and many original residents have remained there to this day (Hayes, 2009).

The new Federal funding also supported new private non-profits, who augured the trends to come more than the cooperatives did. The Dennis and Fish report had contended that federal oversight had provided a top-down approach unsuitable to both communities and tenants; more specialized non-profits were positioned as more flexible and responsive as providers (Dennis & Fish, 1972). Many private non-profits were specialized – aiming to provide supported housing to specific clientele rather than the broad income-based approach favoured by conventional public housing (e.g., religious seniors housing, for example). This increasing specialization, as well as these housing types more often being developed towards the urban periphery and the suburbs, was a critical form of housing addition – but also fit more neatly into the oncoming trends of increased targeting and downloading of key public services onto non-profits (Hackworth, 2008).

The trend away from large scale social programming was not confined to housing, although federal housing policy would continue to be descaled. Two critical events occurred in the 1980s – the rise of a perceived ‘urban crisis’, and the beginnings of neoliberalization that would effectively spell the end of significant federal spending on social housing. A turn occurred in both public discourse and policy literatures – where before, public housing had been a sufficiently safe political cause as to invite significant support from Progressive Conservative

governments, the specter of lawless cities and the ‘undeserving poor’ were eclipsing the perceived social benefits (Suttor, 2016; Levin, 2019). L.B. Smith, a Fraser institute scholar, published an overview of Canadian housing in 1976 that praised W.C. Clark’s market-orientation and lambasted the federal endeavour of social housing; where Dennis and Fish had felt that social housing policies had not gone far enough in housing the population, Smith contended any such efforts on the part of the federal government were inefficient use of federal dollars and ultimately a failure (Smith, 1976). Where earlier decommodified housing programs had been couched in economic arguments, and presented as social stabilization programs by advocates, housing reformers shifted towards using moral appeals as all ground on the economic discursive terrain was adopted by neoliberal and finance-minded bureaucrats (Suttor, 2016). Federal budgets through the 80s and 90s chipped away at federal funding for social housing in any capacity (Hulchanski, 2004).

This is not to say that the federal government was not still, on some level engaged in the provision of social housing. Provinces continued to fund cooperative housing, though the levels of funding decreased as the 20th century went on (Cole, 2008). There wasn’t a total standstill in new decommodified housing construction. Increasingly, funding requirements began to trend in increasingly specialized directions, with rhetoric positioned around efficient targeting to help the neediest. This approach has been significantly critiqued as imposing additional costs and difficulties on non-profit and public providers under positive political cover, and severely limiting their ability to serve vulnerable residents (Hackworth, 2008). The new policy direction adopted under federal and provincial housing legislation from the 1980s onwards has given additional responsibilities to private non-profits but endowed them with neither the capital power nor political backing of public housing (Suttor, 2016). Private non-profit housing providers began to occupy a critical gray area in the provision of social housing – CMHC choosing to re-embrace a lack of competition more explicitly with the market (despite never trying to really compete with the market in the first place), they dispatched the primary responsibility for housing low-income, high-needs populations onto non-profits. Major Canadian municipalities have also consigned large amounts of their remaining stock of public housing into private non-profit management (Suttor, 2016). While these transfer agreements usually come with funding

commitments towards major repairs, the fact remains that the state at all levels has used private non-profits as a catchall for their own failures in funding and supporting public housing.

While there is broad policy agreement that there is a housing crisis, reinvestment as the rate of the postwar has not occurred. As John Bacher has argued, the key organizing principle of Canadian housing policy remains a refusal to compete, or be perceived to compete, with private real estate markets (Bacher, 1993). Even at the height of engagement and public approval for decommodified housing programs as social and public housing, the unwavering commitment of funders had been to the needs and desires of capital interest. Without a prevailing national or state-building policy current to justify engagement and funding, decommodified housing programs have largely been left to the third sector – and largely confined to the margins.

Conclusion

So where does decommodified housing in Canada stand today? Many of the programs and projects listed above endure, at least in some capacity. The Loyalist land grants may no longer be in the hands of the original families, but their legacy lives on primarily through naming conventions (including the aptly and obviously named Loyalist Township, Ontario). The prairie land grants radically reshaped what power and possession of land looked like on the prairies – through dispossession of Indigenous nations in service of the Canadian state’s colonial project. Many of the corporate towns still exist – Fort McMurray, Alberta being a prominent example. Wartime Housing Ltd. was shut down and broken to pieces, largely absorbed into the CMHC, and almost entirely folded back into the private market. Many of the social housing projects created in the latter half of the 20th century endure – either in their original form, as with many cooperatives and much of the public housing, having been transferred into other non-profit hands, or having been redeveloped or sold and thereby becoming significantly more commodified. The fragmented nature of these actions – moving from program to program, from version to version of the National Housing Act, creates an impression of a clear timeline, with obvious years as points of departure (e.g., 1972 as the beginning of larger investments in third-sector housing, 1993 as the end of the CMHC as a player in social housing construction, etc.).

However, this can obscure the fact that these programs have some clear and apparent similarities, and political throughlines – despite nominally different goals.

There are many potential takeaways from the policies of the past. However, perhaps the most critical is how simple it the state has historically found it to implement decommodified housing at a large scale, when it was judged within the needs of the state. In other words, if the political will could be found for it, it was implemented. It is also worth considered that this implementation was not a one-off occurrence – as demonstrated above, it has occurred time and time again. This puts to the lie to any argument that it is impossible for the Canadian state to house the population – the state has simply had to make the political choice to do so. This record establishes the guiding question of the following two chapters: what could be possible if decommodified housing were once again judged in the national interest?

5. Decommodified housing, elsewhere

What does decommodified housing look like, in practice, in the contemporary context? As discussed in the previous chapter, while there is a long and diverse history of both major government intervention and decommodified housing in Canada, the current sector is quite limited in terms of size and scope. Between 5 and 6 per cent of Canada's housing stock is social housing of any type – putting it far below Austria and other Northern European countries (between 15% and 20% of the stock is social housing) and outpacing only Latvia and Estonia among OECD nations (OECD, 2020). While Canada's neglect of and retrenchment from housing provision has hampered the growth of the non-profit and social housing stocks over the past 30 years, other countries have had quite different experiences – and produced quite different results. This chapter casts a wide net to establish the relative state of alternative decommodified housing in comparable countries to Canada, specifically with an eye to establishing the state of the sector and the possibilities for similar programs and scale of implementation in the Canadian context.

Thus, this chapter reviews contemporary practices of public housing, cooperative housing, cohousing, private non-profit housing, and community land trusts. These five were chosen as they are all popular types, with deep roots and take-up in other nations, as well as deep fields of qualitative analysis in English. Finally, while there is a great deal of excellent case study work, this section will focus more on a high-level analysis of sector characteristics, including financing, policy support, and political-cultural factors rather than assessments of individual projects). It should be noted that on some level, this degree of categorization and differentiation can be somewhat artificial. In many contexts, these techniques function together, or as evolutions of one another – examples including creating a cohousing project within public housing, or the use of a non-profit land bank to transition former private rental units into a tenant cooperative. These categories are more a mode of elucidating and specifying differences in structure, intent, and modes of operation, rather than implying that they are mutually exclusive forms of decommodified housing. These forms will be assessed through examples from 4 selected nations - Britain, Germany, Denmark, and the United States of America.

As such, this chapter presents information developed based on document scan and qualitative analysis of available information with regard to the aforementioned key decommodified housing forms. One key element to note is that not every section will include in-depth information on each nation's policies for each form if that country's policies on that form are relatively negligible - there are no Community Land Trusts in Germany, therefore its inclusion in the section on CLTs would be at minimum unnecessary. Otherwise, each section will include a definition of the decommodified housing form, followed by analysis on a country-by-country basis of the relevant financial instruments, policies, and political and social elements that shape the distinct character of the form within the national context.

One critical thing to note about cooperatives and co-housing in particular: they are not, by necessity or by definition, always decommodified. Cooperatives in New York City are an example of this; New York cooperatives have historically acted more akin to condominiums, even presaging the new dominance of the condo market, by functioning entirely privately and providing full equity to owner-residents (CNYC, n.d.). In Denmark, private cooperatives have become highly marketized, with shares able to command increasing value on an open market (Sørvoll & Bengtsson, 2018). The same is true of cohousing, which is not per se decommodified – as scholar Helen Jarvis put it, the main characteristic of cohousing is socio-spatial, rather than any one tenure or commodity status (Jarvis, 2015).

One final observation: for all that there are many, many distinctions between the decommodified housing types and their individual iterations in each country, they share a key policy context. Each country's sector has been significantly diminished since the postwar heights. The result of this reduction has been both privatization of existing decommodified housing stock, as well as residualization. Beginning at different times – England and the United States in the 1980s, Denmark and Germany in the late 1990s through the 2000s – funding and structural support for decommodified housing within these countries declined significantly (Marcuse & Madden, 2016; Sørvoll & Bengtsson, 2020; Sazama, 2000). While there are specific inflection points that can be pointed to (e.g., Thatcher's Right to Buy and tenant empowerment programs, U.S. HOPE VI under Clinton, Berlin's bankruptcy, etc.) it is also clear that the retraction of state support coincides with the implementation of a neoliberal policy agenda,

which was fundamentally opposed to both the state expenditure require to sustain programs of housing, and that expenditures underpinning ethos of state support for the poor (Marcuse, 1993; Vale, 2000). This has created a turn towards what Michael Harloe called the residualization of housing – smaller amounts of funding given to smaller groups, as opposed to earlier programs with broad parameters (what Harloe called mass housing) (Harloe, 1995). While each country has distinct differences, and the degree to which neoliberalization has been implemented is different in each country, this is a critical framework for the discussion to come.

Public Housing

Definition

Public housing is, in the simplest possible terms, housing that is owned and operated by the state. In recent years, most new public and social development has consisted of redeveloping existing assets and integrating them into the private market. As scholar Christine Whitehead put it, in most of the Western world, the trends in public housing are ‘demolition, mixing tenure, and stretching subsidies’ (Whitehead, 1999). However, within and without public housing, pressure has begun to rise for expansion of the sector – with ad hoc and complicated policy responses from governments. The following will assess the state of public housing in both the United States and the United Kingdom. Both the United Kingdom and the United States had relatively similar sectors to Canada, and the specific policy responses are frankly quite similar to Canada’s – all three countries have, to paraphrase Whitehead, demolished, mixed tenures, and replaced conventional public housing with ad hoc supply and demand-side subsidies. However, at the peripheries of both sectors, there are interesting policy changes, as well as changing policy consensus, which could present interesting avenues for the Canadian context.

Sector Overviews

American public housing has declined significantly in the past 50 years. Per the Department of Housing and Urban Development, there are currently 992,000 units of public housing in the United States – down from a height of 1.4 million in the early 1990s (U.S. Department of Housing and Urban Development, 2022). These public housing units are mostly

apartments or townhouses – not standalone houses. American public housing has historically been clustered together in larger housing projects (Fenton et al, 2013). In recent years, redevelopment has diffused these projects, converting the historic towers into lower rise apartments in larger mixed-use, mixed-income neighbourhoods. While there remains significant public demand for public housing, much of the responsibility for public housing has been downloaded onto both the voluntary and private rental sectors, with federal tax subsidies (through the Low-Income Housing Tax Credit) and the supply-side rental subsidies (Section 8) designed to make up the difference (Vale, 2013).

The U.K.'s public housing sector is marked by two turning points – the creation of the sector in the post-Second World War economic boom, and the later mass sell-off of state-owned housing as a signature policy of the Thatcher era. The creation of a large publicly owned rental sector was a signature policy of the post-war Keynesian welfare state (Carter, 2020). The British sector consists of both conventional state-owned 'social housing', as well as the 'council housing' and 'council estates' built and managed by local governments (Malpass, 2001b). Unlike the American model, British council housing has always included a variety of housing types, like terraced houses and more conventional apartments (Malpass, 2001b). Though much of the stock has been sold off, either to former tenants, to non-Profit Housing Associations, or to private Registered Social Landlords, there is still a significant portion of housing that is state, or council owned. However, there has been a decrease of 1.5 million units between the current sector and 1980. The British National Housing Federation estimates that the sector currently has a waitlist of over 1.6 million people (National Housing Federation, 2020).

While not covered in depth, both the French and Austrian public sectors deserve mention. France is usually cited as one of the only, if not the only major country to be consistently building public housing as the main method of housing low-income populations (Lévy-Vroelant, 2013). In terms of best preserving existing stock, Austria, and specifically Vienna, has been able to maintain a large proportion of their famed 'Red Vienna' public housing through waves of privatization (Kadi, 2015). While neither country is examined in depth, both examples merit a mention. While both countries' public housing programs have historically been and remain to be significant in the context of their larger housing markets, there is a lack of available research on

the other types of decommodified housing surveyed in this chapter; ultimately, for reasons of consistency, both sectors have been noted but not examined in depth.

Culture

While the policy support and financing in public housing more broadly has declined across jurisdictions over time, pressure from both tenants and housing advocates has arisen to demand a return to historic funding levels, and an expansion of the sector through acquisitions. This has been the case in the American context in recent years. New tenant organizing has arisen as an explicit rejection of the policies that have replaced more straightforward funding mechanisms – the supply-side rental subsidy, and affordability covenants and percentages of new-builds.

Tenants in American privately held affordable housing, mired in legal battles to preserve their affordability covenants, have explicitly requested that municipalities purchase their buildings to convert them into public housing (Rosenthal, 2021). American policies like the Low-Income Housing Tax Credit and affordability covenants are both time limited – applying up to 30 years. In past decade, many affordability covenants have expired, creating new challenges for tenants who often cannot afford any other kind of housing (Gromis, Hendrichson & Desmond, 2022). Tenants in some places have requested that municipalities begin to use eminent domain, an American expropriation mechanism, to bring the properties into public ownership and maintain permanent affordability. The central premise of this organizing is, as put by a German activist: “So, bringing property into public ownership is the only way to create social housing with affordable rents for an unlimited period,” (quoted in Jones, 2022).

Advocates in the U.K. have experienced similar difficulties in terms of. Advocates had hoped that the Grenfell tower fire in 2017 might drive a level of re-engagement, both in terms of direct funding and of public support. However, the state has thus far declined to match advocates and tenants hope (Carr, Cowan & Kirton-Darling, 2022). However, there does appear to be some level of policy shift becoming clear. Labour, long entrenched in the New Labour mindset of tenant empowerment, in recent terms has begun to re-engage with the possibilities of constructing more social housing units. Even some conservative commentators have begun to

engage with the positive possibilities of constructing new social housing – on BBC's *Question Time*, former Tory cabinet minister Rory Stewart recently said

The key point is replacement. It is true that right to buy did a lot of good for many, many people because they got their hands on a very valuable asset, and that can be very positive in transforming lives. But you must replace that stock. And the problem with what Mrs. Thatcher did is not enough high-quality rented accommodation was built to replace the council houses that were sold off. [...] You must put the money into building much more high-quality affordable rented accommodation. (Stewart, *Question Time*, June 11, 2022)

This is a position that would be unthinkable for a major politician of any party, including Labour, 20 years ago; frankly, it would be startling to hear a Canadian politician of any stripe say this today.

Both American and English cultures of public housing have been shaped by the diversionary tactic of fixation on the deserving poor, and the complex ways that the question of ‘deserving’ is played out in the public eye. In recent years, both American and British politicians have used the wait times in public housing to stoke xenophobic sentiment; in both the Brexit referendum and recent Trump public housing policies, immigrants have been positioned as a drain on state resources and the reason for long wait-times in public housing for citizens (Allen & Goetz, 2021). Scholars Allan and Goetz (2021) have noted that this tendency is an effective method of camouflage – by downloading the responsibility for the lack of accessibility of public housing onto perceived undeserving and undesirable tenants, states are able to camouflage their disinvestment.

One other key factor for both sectors is the way that discourses of failure have somewhat camouflaged the successes of public housing as a model for providing quality housing for low-income people. Through the 80s and onwards, the prevailing public discourses have somewhat accepted the argument that public housing has been a ‘failure’, both from a design determinism point of view, and from the perspective that concentrated policy has created the failure. However, this conceals several factors – namely that, while these discourses endured, many people were able to live in high quality public housing. Goetz (2011) notes that only about 6% of American public housing units were ‘severely distressed’ by 1990, and that even in the most

famously dangerous public housing projects, residents were able to generate strong bonds of community and self-advocacy (Shamsuddin & Vale, 2017; Vale, 2002). The same can be said of U.K. council housing tenants (Harloe, 1995).

Policy and Financing

American public housing policy in the wake of the HOPE VI program has entered a holding pattern. Much of the consensus in American public housing policy has been that the redevelopment of public-private partnerships through HOPE VI has been by and large a success – so much so the Obama administration explicitly sought to replicate elements of the program in their own public housing reform programs (Chaskin, 2016). As such, the public housing policy of the last 10 years has sought to replicate the ‘successful elements’ of the program. This has resulted in New Urbanist, design-oriented development that has leaned on a Jane Jacobs-esque aesthetic to conceal the fact that it has resulted in significant public expenditure, increasing privatization of urban space, and destroying more units of public housing than it creates (Hanlon, 2010; Hananel, Krefetz & Vatury, 2022). The public housing units that remain have been subject to increasing funding cuts. While public housing associations in major cities continue to receive federal funding through the Department of Housing and Urban Development, they are not guaranteed that funding, and often receive only a percentage of it. This has created an untenable funding crunch for Public Housing Associations – they are unable to meet their funding needs through either rent or are consistently unable to bridge the gap with federal funding. This creates a crunch that forces rent up, creating a greater burden for their tenants (Goetz, 2011).

The British sector finds itself in an interesting position. The long-term selloffs of publicly owned units to the third-sector Housing Authorities continues to drive the increased privatization of what was the largest stock of public housing in major Western economies following the Second World War (Malpass, 2001a). However, there has been some level of funding re-engagement in a somewhat unexpected place. British environmental advocates have driven substantial policy discussions about programs like *Passivhaus*⁶, and the retrofitting of state-

⁶ *Passivhaus* is a German concept that purports to be ‘energy efficient, comfortable, and affordable’ through the application of 5 criteria: thermal insulation, *Passivhaus* windows, ventilation heat recovery, airtightness of the building, and an absence of thermal bridges (Passive house Institute, 2022).

owned buildings to adjust to new environmental standard (Hall & Purchase, 2006). This has resulted in a degree of reinvestment, both through new pilot programs to construct social housing that fulfills Passivhaus standards as well as programs to retrofit existing social housing to make it more energy efficient and environmentally friendly. There is some difficulty with their programs – especially with the Passivhauses, which have experienced potential difficulties with tenants overheating (Tabatabaei Sameni et al, 2016). Still, this reinvestment could be interpreted as an encouraging sign.

However, it is also true that the overall policy and funding trends have not been favourable towards the British sector. One notable example is the imposition of the so-called ‘bedroom tax’ – a decrease in housing benefits for tenants judged to be ‘over housed’ in social housing. This ultimately boiled down to an increase in charges to tenants with ‘spare bedrooms. These spare bedrooms were often in the homes of disabled tenants, who used these rooms to store necessary medical equipment, or for similar purposes. This kind of policy seems unlikely to shift soon – Tory leadership candidate Rishi Sunak was recently caught on a hot mic speaking proudly of his record decrease funding for ‘deprived urban areas’, and it seems clear that state funding for housing will continue to decline (Syal, 2022).

Section Conclusion

The difficulties of assessing the public housing of both the United States and the United Kingdom in the way that the other forms of decommodified housing in this chapter is clear. To wit – Canada’s public housing has experienced many of the same issues of disinvestment and privatization as both the American and British systems. It also shares the cultural and political aversion to reinvestment (Suttor, 2016). However, assessing these systems offers a great deal to the Canadian context. Firstly, the evidence of tenant rejection of privatization, and the potential for greater pressure for reinvestment and the creation of new public housing units. For all that there has been significant disinvestment, surveying these sectors also demonstrates the enduring power of public housing as a key method for ensuring affordability and quality in low-income housing – despite the consistent messaging of the ‘failure’ of public housing as a method.

Housing Cooperatives

Definition

Cooperative housing is a hugely variable form, taking different morphologies and structures across different nations. As Sorvøll and Bengtsson (2020) observed, cooperative housing is presented as a secure form of a tenure roughly midway between full homeownership and rental tenancy, combining the perceived security of homeownership with a more communal, apartment-style life.

Broadly, housing cooperatives could be understood along the lines of quasi-ownership cooperatives and tenant cooperatives. Structurally, the two forms have much in common – similar cultures of community support, stable housing, and partnership in some form in the physical and social structures of the building. The spectrum of ownership when it comes to cooperatives is quite broad – as mentioned above, some cooperatives are closer to condominiums in terms of equity and expectations of profit. However, many cooperatives operate along the lines of a limited-equity model. Under a limited equity model, individuals buy-in at a certain rate (whether at the building stage, or later on). As the coop value increases, the increase in value is split between the co-ops at large and each individual share. This retains affordability within the coop, by suppressing the exchange value of individual shares and disincentivizing sales for the purpose of cashing out (Ortiz, 2017).

Tenancy-oriented cooperatives function differently. Where the emphasis in limited-equity cooperatives is in some part the generation of equity, other cooperatives do not include this in their focus. Instead, residents pay breakeven, or cost, rents that are reinvested in the ongoing maintenance of the coop (Reynolds, 2018). Many cooperatives, across countries surveyed, have been the result of conversions from either existing housing or industrial spaces, illustrating the strong DIY and adaptive reuse capacities of the model (Bibby, 2013).

This section will assess the financing, policy support, and cultural factors attached to cooperative housing in Denmark, Germany, and the United Kingdom. Each country has distinct histories and current practice in cooperative housing, that could illustrate interest potential

avenues for the expansion of cooperative housing in Canada going forward. These co-op models provide a particularly interesting path forward. At the present moment, Canadian cooperative housing has far more in common with social housing than it does with European cooperatives, e.g., Canadian cooperatives are state-supported rental housing. The long-term sustainability of European cooperative models – created with the support of civil society organizations like labour unions and designed to run on breakeven rents; as well as significantly distanced from state entities – could suggest a transformative path forward that could present a much more diverse Canadian cooperative sector, in terms of tenure types.

Sector Overviews

Cooperatives in each surveyed nation look very different and occupy very different segments and roles in the larger housing market. In Denmark, they are the most entrenched, and play the most significant part in their country's housing sector (both historically and in the contemporary context). Denmark's housing supply comprises 7.6 % cooperative units, representing roughly 226,000 rental units (Statistics Denmark, n.d.). The largeness of the sector permits huge variety in types of cooperatives available – from non-equity cooperatives, to limited equity cooperatives, as well as more marketized alternatives that are more akin to condos (Sørvoll & Bengtsson, 2018). Many cooperatives in Denmark are part of larger networks and associations (Sørvoll & Bengtsson, 2020). German cooperatives have some similar aspects. Cooperatives are 5% of the housing sector in Germany, comprising about 1.8 million units (Haffner & Brunner, 2014). Cooperatives in Germany are primarily resident-built and are deeply embedded as a key tactic for resident-led regeneration of post-industrial areas, as well as the culture of resident-led development (Reynolds, 2018). The majority of cooperatives in Germany are limited equity, though over 200,000 cooperative units are categorized as social housing (Cooperative Housing International, 2018). The U.K. has a different sectoral character. Cooperatives are extremely marginal in the U.K. As of 2018, there were 677 mutual housing developments, comprising 45,000 units (Cooperative Housing International, n.d.). However, in recent years, they have trended towards greater prominence. This has set up a schism in the types of cooperatives available in the U.K. – short-life cooperatives, which allow low-income residents to move into buildings that are slated for redevelopment, and to operate the space as a tenant cooperative until the redevelopment goes through, and the new-build limited equity cooperatives,

which have more in common with the German *Baugruppen* (Community Led Homes, n.d.). This split character produces interesting disjuncture, and a somewhat fragmented policy landscape.

Culture

Both Denmark and Germany have similar cultures of support for cooperative housing – both in terms of grassroots organization and support, and higher-level advocacy. In both the Danish and German approaches, the strong presence of unions in public life and high percentage of unionization in the labour force has supported the development of coops – many early coops were developed through unions for their memberships (Parker, 1948). Scholars have pointed to the highly associative political culture of Denmark as part of the reason that this model of housing has become so entrenched and enduring there – cooperative houses are not only organized within themselves, but they also have organizations of long-standing that can advocate for cooperative-friendly policies at all levels (Ahedo, Hoekstra, & Etxezarreta, 2021).

The significant level of organization in Germany has fostered not only significant and rising interest in tenant cooperatives, but also deep and self-replicating knowledge diffusion. Scholar Christian Droste (Droste, 2015) has argued because the sector has deep roots, there is widely available knowledge on how to initiate new projects – what supports are available, what agencies to speak to and so on. 11% of Berlin’s rental sector is co-operative units (Haffner & Brunner, 2014). Both Germany and Denmark have high levels of renters generally (roughly 40% of households are renters), which scholars have argued has generated a political culture that necessitates stronger rental protections – which has had the knock-on effect of including support for the popular tenant cooperatives (Elsinga, 2004; Haffner & Brunner, 2014).

The English cooperative sector has historically been much smaller but has been particularly distinct. After an attempt in the 1970s to import Danish-style cooperative housing to the British context failed, the early cooperatives emerged as a tenure formalization method for urban squatters (Thompson, 2020). Many of the early residents remain in these cooperatives (sometimes against the will of the local government) (Arbell, Middlemiss & Chatterton, 2020). These cooperatives continue to endure, with varying levels of political support. The new

cooperatives are much more in line with the self-building, limited-equity models that have historically been popular in Germany and Denmark. One particularly interesting difference between the German and British sectors are the different cultures of self-building and DIY; where both sectors share an emphasis on creating and converting new co-op housing as a resident-led practice, the German policy framing that facilitates self-building and puts proposed percentages on ‘sweat equity’ could not be more different than the cobbled together, highly localized British model. While the DIY ethos of the early co-ops has extended to many new builds, the same kinds of explicit supports and guiderails are simply not there in the same way. One thing remains true of all sectors – regardless of the type of co-op housing they live in, or which country, cooperative residents consistently report extremely high levels of resident satisfaction, especially in comparison with other tenure types.

Policy and Financing

In Denmark, cooperatives are supported by new development through public, low-interest mortgages. While limited-equity cooperatives in Denmark have affordability restrictions placed on the sale of shares, it is also worth noting that the relative largeness of these sectors is at least in part attributable to the larger constituencies they are meant to serve – cooperatives are usually perceived as an option for a range of income levels and types of tenants (McStotts, 2004). In order to foster greater independence from public funding, cooperative federations in Denmark have all secured preferential mortgage lending from banks, to foster new development and expansion, as a function of their individual national cooperative organizations (Ganapati, 2010; Clapham & Kintrea, 2007).

Both Danish and German sectors are structured to foster sustainability unto themselves, with a relatively limited degree of state involvement. Danish cooperatives are managed and supported through larger cooperative networks that act to fund the sector, provide backend support to member cooperatives, and to advocate at a higher level for coop-favourable policies. In Denmark, the cooperative housing sector is structured through ‘parent’ and ‘daughter’ cooperatives – ‘parent’ cooperatives being the larger national organizations that perform advocacy and help to fund new development, and ‘daughter’ cooperatives being the individual

cooperatives, or smaller regional cooperative networks (Clapham & Kintrea, 2007). The most significant policy trends have been the latter-day market liberalization – allowing some cooperatives to operate in a manner closer to conventional market housing (Sørvoll & Bengtsson, 2018).

In Germany, most cooperative projects tend to be financed through the municipal level, which makes their funding options variable from city to city. However, many projects receive start-up capital from the national public bank (KfW) (Schelisch, Spellerberg, & Vollmer, 1978). This is true regardless of the kind of cooperative they are – self-financed cooperatives are supported through municipal legislation and favourable lending terms under laws that subsidize and incentivize resident-led development (*Baugruppen*) (Rink, 2016). Municipal funding comes through funds earmarked for ‘self-constructed’ housing. One specific caveat attached to this funding is the assumption of a minimum 15% of the project coming through ‘sweat equity’, or other forms of tenant maintenance and support (Tummers, 2016).

The key policy trends in Germany concern urban regeneration; Kathryn Reynolds notes that German municipalities have been using federal funding to heavily incentivize the development of limited-equity cooperatives in previously distressed urban areas and to foster multi-generational housing solutions (Reynolds, 2018). German cooperatives can take advantage of the policy emphasis on ‘self-built’ projects in many German cities – policies that provide funding and support to new ‘collaborative’ housing projects that include cooperatives (Tummers, 2016). The German model also includes the *Baugruppen*⁷ – new construction housing centered around the idea of citizens as their *own* developers, collaborating directly with architects and municipalities to produce limited-equity cooperatives (Rink, 2016). German municipalities are active participants in, and have often encouraged, this kind of citizen action through policies both at municipal and federal levels, which creates a more favourable environment for third-sector housing (Reynolds, 2018).

U.K. cooperatives housing have limited access to the kind of funding that German and Danish cooperative housing has been able to utilize. Many projects have been explicitly self-

⁷ Not all *Baugruppen* are cooperatively held, but many are.

funded; or funded through indirect means. New cooperative projects can source financing through members, favourable lending terms from credit unions, and unsecured peer-to-peer lending from other local cooperatives (Kale, 2019). The central problem is how to finance land acquisition; this has usually required some agreement with local authorities (discussed further below). The short-life cooperatives present an interesting, explicitly low-cost model. Short-life cooperative providers like Phoenix identify buildings that are likely to be redeveloped, and currently unused. They then operate these buildings as a short-life housing cooperative, until private redevelopment begins. These buildings can run at a very low-cost since there is almost no overhead. Both forms rely heavily on piecemeal external funding, as there are relatively limited funding avenues (Thompson, 2015).

U.K. cooperatives occupy a more precarious position in terms of policy support. Since the large urban cooperatives of long-standing grew out of squats, they have at times had somewhat contentious relationships with local councils. Short-term cooperative housing occupies underused, or pre-redevelopment buildings⁸. This has created tension with some local councils, who would prefer that tenants leave in order for redevelopment to begin (Thompson, 2020). This is not indicative of all instances – Phoenix Cooperatives has been able to build a strong relationship with their local councils and private landowners. New limited equity cooperatives have also been able to find strong support from local councils – some have sought and received land grants, usually in the form of former industrial sites that cooperatives can redevelop into housing (Kale, 2019). Recent national government policy has been somewhat favourable to cooperatives. New schemes to facilitate self-construction of homes have also been opened to cooperatives, creating a new potential funding source (NCLTN, 2020).

Section Conclusion

The cooperative sectors in Denmark, Germany, and the United Kingdom suggest exciting new pathways for the expansion of the Canadian sector. Much has been made within the literature of Denmark's sector, much of it seemingly coming with a suggestion that less

⁸ 'Short-term' can be a bit of a misnomer in this instance; while these tenant coops are designed to be interim housing, many residents are able to stay for years (Kale, 2019; Arbell, Middlemiss & Chatterton, 2022).

‘associative’ political cultures would find it difficult to replicate. While this may be true, this should not hamper engagement with the kind of material policies that have enabled the growth of the sector – the favourable taxation and financial regulations, as well as the space for both limited-equity and tenant-led models. The German concept of *Baugruppen*, while specific to that country, contains nothing that is not replicable – German municipalities provide both funding and expertise to permit residents to direct their own development and create cooperatives while limiting developer power, a concept that could be incorporated in Canada. The U.K. sector, while more similar to Canada in terms of funding precarity, also provides interesting possibilities (e.g., the short-term cooperatives, a concept that does not exist here). Ultimately, each country’s experience illustrates the broad variety of incorporation styles and structures for cooperatives – suggesting possibilities for a more diverse cooperative future in Canada.

Private Non-Profit Housing

Definition

Private non-profit housing is a fairly broad term, that encompasses many different types of providers, who operate at different degrees of engagement with and attachment to the state. Put simply, private non-profit housing is rental housing operated by non-profit providers – entities which usually have a larger social purpose and rely on outside funding sources to cover their operating expenses in order to provide housing to tenants at a below-market rate. One of the key trends within the last 50 years of non-profit housing policy has been the rise of non-profit providers as key players within the third sector. Across surveyed countries, as public expenditure in housing has declined, third-sector non-profit providers have increasingly been required to fill in the gaps within the housing sector. Private non-profit housing takes a huge variety of forms across countries and is subject to each countries’ distinct housing cultures and legislative frameworks. In his influential housing regime typology, Kemeny offered two ways that non-profit housing could function within a capitalist urban economy; dualism, where non-profits are marginalized and prevented from competing with the for-profit sector, and integration, where non-profits serve a larger variety of tenants and competes with for-profit housing (Kemeny, 1995). In the cases of the countries surveyed, Germany and Denmark fall into the integrated category, and the U.S. and the U.K. are more accurately considered dualist.

There is some debate within the literature over whether this term, or the similarly broad social rental sector, are adequate descriptors (Kohn, 2015). This debate has some merits; the financial structures, policies, and cultures of private non-profit housing looks very different nation to nation – as well, as will be discussed below, the pressures on non-profits from external funders and states has produced complex and highly differentiated outcomes. However, it is also clear that this housing type plays a critical role as a decommodified form that many tenants experience. As such, this section will evaluate the private non-profit housing sectors in Denmark and the U.K. with a specific eye to assessing key aspects that might be transferrable and valuable in the Canadian context.

Sector Overviews

The function of private non-profit housing is quite different in each of the surveyed nations. For clarity, it is useful to define it against the role of public housing. In Denmark, private non-profit housing has largely been used in place of formal public housing, and this has always been the case. Private non-profits account for roughly 20% of the entire housing sector, which amounts to around 560,000 units. Non-profit housing serves a huge range of tenancies, from the very poor to middle class housing. The fundamental difference between the Danish sector, and other European welfare states, is that the Danish sector has *always* had very little formal state-owned public housing – the social rented sector has taken its place. The sector considers itself more akin to ‘social enterprise’ than philanthropic venture (Mullins, Milligan & Nieboer, 2018). British private non-profit housing is largely a function of the rupture of public housing (in the U.K.) (Malpass, 2001a). The U.K. private non-profit sector is somewhat distinct – non-profit housing is primarily operated through Housing Associations, which occupy an uneasy middle ground between public and private. Over 2.9 million people, about 17% of households, live in rented social housing in the U.K. (Regulator of Social Housing, 2021). Unlike Denmark and Germany, the majority of non-profit housing is funded through the state, and the units are intended for low-income tenants. Thus, private non-profit housing is somewhat marginally, primarily funded through state programs, and intended entirely for low-income tenants unable to find privately-owned housing.

Culture

In the Danish model, the proliferation of private non-profit housing reflects the long history of third sector, worker and tenant organizations that have long worked to provide housing to their members (Larsen & Lund Hanson, 2015). In both Denmark, private non-profit housing has more traditionally been associated with strong tenant direction, as well as trade unions and other civil society organizations (Seemann et al, 2014; Larsen & Lund Hansen, 2015). The mass character of private non-profit housing in both nations has facilitated a relative lack of stigma as compared to counterparts in the U.K. and the U.S – Danish urbanites have overwhelmingly positive views of non-profit housing, especially in light of recent trends in privatization and financialization (Seemann et al, 2014). Private non-profit housing comprises a comparatively large portion of the rental market in Denmark – up to 20% of dwellings in Denmark are private non-profit rentals (OECD, 2020).

In the U.K., non-profit housing had traditionally been attached to either civil society or religious organizations with specific missions and clientele (Morris, 2002). However, the shift of the non-profit sector to the Housing Association model has fundamentally shifted this culture. Scholars Stephens, Burns & MacKay (2003) have characterized this phenomenon as the creation of ‘shadow state’ – drawing on Foucault’s concepts of governmentality, they note that the process of transfers has created an increasingly privatized sector which is tied to the state, but lacks both the democratic accountability and the power of the state itself (Stephens, Burns & MacKay, 2003). The result is a sector that is quasi-public, while also being subject to both increasing market pressures and ongoing slashes to funding at both the operations and tenant levels.

Policy and Financing

The financing structures of private non-profit housing differ according to the fundamentally different classifications of the providers.

Danish private non-profit housing has historically been organized outside of the state, with a relatively limited level of state funding. National networks, as well as a non-profit bank, provide two kinds of funding – start-up capital, to purchase land and construct a new project, and maintenance capital, which acts to provide loans for major repairs and other costly endeavours (Noring, Struthers, & Grydehøj, 2022). Historically, government funding has not come through the kinds of subsidies and grants utilized by other economies, but instead through individual tenant housing allowances from municipalities (Mullins, Milligan, & Nieboer, 2018). This has allowed private non-profit housing to by and large take the place of a fully state-owned social housing model, through the creation of linked by financially autonomous complexes (Noring, Struthers, & Grydehøj, 2022). Many of these social rental complexes either charge cost rents or are otherwise committed to charging a lower percentage of market rent – although rent has gone up throughout the sector in recent years (Noring, Struthers, & Grydehøj, 2022).

The Danish policy framework that governs these organizations is reflective of the degree of tenant direction and autonomy of non-profit organizations. As mentioned above the Danish system has historically been largely independent from the state. As Stephens, Burns, and MacKay (2002) put it:

Danish housing associations have often formed confederations in order to gain efficiency over the delivery of central services, whilst maintaining their relatively small scale and autonomy. (Stephens, Burns & MacKay, p. 771, 2002)

The recent policy trends have been towards *rapprochement* between the Danish government and the non-profit sector – the Danish state has introduced new financial regulations that create greater state control over the non-profit development bank. Scholars Noring, Struthers, & Grydehøj have argued that this is explicitly tied to larger debates over immigration and the Danish welfare state and is explicitly targeted at limiting the ability of non-profit providers to extend benefits to new immigrants (Noring, Struthers & Grydehøj, 2022). While the Danish non-profit housing sector has largely been able to avoid the impacts of the global trends of residualization and the funding decline of other sectors surveyed through its historical independence, the new developments make it clear that it is not totally immune to the kind of state claw backs that peer nations have experienced in the decommodified housing sector.

English private non-profit housing has been massively expanded in the past 25 years, through a process of sector transfer to the semi-private Housing Authorities. Much of the social rented sector is now operated through these organizations (Harloe, 1995). Interestingly, most of these units are former public (or council) housing (Stephens, 2013). The sector has historically been funded through a combination of tenant side rent supplements paid directly to landlords by the state, through local councils (although this practice has recently replaced with the Universal Credit benefit system) and block grants to operators (Stephens, 2013). Unlike the largely independent Danish and German sectors, these funding mechanisms have kept the British sector largely at the whim of the state (Fenton et al, 2013; Stephens, Burns, & MacKay, 2003). The long-tail of the privatization has continued to impact the way that non-profit housing organizations operate in England – scholars Tony Crook and Peter A. Kemp (2016) have observed that the housing associations that are mandated to act primarily as landlords to below-market rate social rental units have pivoted to acting as for-profit, market-rate housing developers – to the cost of their original mandate, and fundamentally changing their modes of operating towards a more privatized approach. This more privatized approach has little to do with the ‘social enterprise’ model used in Denmark – instead, it appears to be an iteration of the kind of development agreements that have become popular recently in the U.K., where landlords are obliged to include a small percentage of subsidized units with the new developments (Wainwright, 2021).

Section Conclusion

In summation, the integrated non-profit sector of Denmark presents a fascinating example for the expansion of Canadian decommodified housing. In effect, they demonstrate what is possible when the non-profit sector is empowered to compete with the for-profit. The mass character of the tenants – e.g., the way that non-profit housing is available to a broad range of income groups – is a key factor in this. Similarly, the pro-labour bent of early policies illustrate the potential role for similar labour and civil society organizations to create both support for, and that represent a potential tenant group. The experiences of the U.S. and U.K. sectors, which are duelist and therefore more similar to Canada, are similarly instructive. Neither sector has been

permitted to develop independently; under laws that lack both a renter-first orientation, and a favouritism towards high-profit forms of urban development. As such, the sectors are subject to intense market pressures. However, the possibilities for a more integrated model are well illustrated by the Danish example.

Community Land Trusts

Definition

Within the Canadian context, land trusts have predominantly been employed in rural areas to preserve natural and environmentally sensitive areas. However, they are increasingly being pursued in the urban context (Bunce & Aslam, 2016). The model was developed in the late 1960s in the United States, as an outgrowth of the Civil Rights Movement. Charles Sherrod, then an organizer with the Student Nonviolent Coordinating Committee in Georgia, proposed it as a variation on farmer's cooperatives in Europe, that would help Black farmers in rural areas transition away from tenancy to shared ownership and collective profit – effectively grounding the central concept of a workers' cooperative within the land itself (Davis, 2010). In the years that followed, CLTs were translated to the urban environment, and began to be applied to housing stock in low-income communities, in an effort to produce 'permanently affordable housing' (Pierce et al, 2022).

The CLT is incorporated as a non-profit corporation. Community land trusts function through a legal separation of land, which is purchased and owned outright by the CLT, and the home on it, which is purchased by an owner-occupier. This is possible through the use of ground leases, which are the central tenure mechanism of CLTs. Ground leases not only establish tenure in terms of division of land and home, but also establish other key tenancy restrictions that maintain the CLT's mandate; restrictions usually specify a potential resale formula, occupancy parameters, and the CLT's rights to select a new leaseholder in the event of a sale (Hussein, 2014). These ground rents go back into the maintenance and support of the CLT. Deep affordability is ensured through contractual limits on resale – shared equity in the home, in theory, permitting the CLT to repress speculative and financial pressures and retain affordability (Moore & McKee, 2011). These restrictions can also extend to the financing of the home – an

example being the Dudley Street Neighbourhood Initiative, which places terms on the kind of mortgages allowable (Louie, 2016). It should be noted that the homes can also be owned by the CLT itself, and operated as a rental property – e.g., CLTs are not entirely an ownership-based model (Wang et al, 2019).

The aims of a community land trust are explicitly-oriented to community support and retention – many community land trusts specifically pursue affordability as a mechanism of preventing long-term resident displacement (Meehan, 2014). All practices are anchored in the ethos of community care and social justice. Scholars Claire Cahen, Erin Lilli and Susan Saegert argue that a distinguishing factor for CLTs is the foregrounding of care in their missions and actions, describing them as

“organizations that respond to place-based crises through experimentation, the nurturing of supportive community ties, and expansive networks that repair local environments and open up the life chances of individual households.” (Cahen, Lilli & Saegert, p.408, 2022).

In this way, CLTs are oriented specifically towards building affordability through the creation of equity for groups who have historically been shut out from owning property in any context; recent research from scholars Jacob Kendall Schneider, Mary Clare Lennon and Susan Saegert found that CLT homeowners are more likely to be Black, or women-led households than traditional market housing (Schneider, Lennon & Saegert, 2022). The values of a CLT are well-articulated by the Dudley Street Neighbourhood Initiative – “Collective resident leadership and control; community political power and voice; mutual shared accountability and responsibility; vibrant cultural diversity; fair and equal share of opportunities and resources; development without displacement.” (DSNI, n.d.).

Sector Overviews

While there is significant international interest in Community Land Trusts, they have been somewhat geographically limited in terms of implementation. While they have been adopted in the United States, and more recently in the U.K., I have not been able to find evidence of any Community Land Trusts in either Germany or Denmark (scholars Moore & McKee (2011) called German CLTs ‘entirely theoretical’). As such, this section will focus on analysis of the

financing, policy structures, and social and political cultures supporting CLTs in the American and British contexts.

Over 220 CLTs currently exist within the continental United States (Grounded Solutions, 2022). The largeness of the sector, as well as its longer history, has led to significant variation within the sector. While older CLTs are mostly attached to geographically bounded neighbourhoods, newer CLTs have operated across cities and regions in a dispersed way (DeFilippis, Stromberg, & Williams, 2018). Historically, relatively few CLTs in America have been able to direct their own new development within their communities – there has been more focus on the acquisition of existing housing (Louie, 2016). The U.K. sector, despite a later start, has exploded in recent years. Currently, there are 263 CLTs in the U.K., with 300 more at some stage of the development process. This represents roughly 17,000 units (CLES, 2022). There has been a higher level of support from the National governments of both Scotland and England, as opposed to the American context, which is hyper local. Regardless of orientation, both sectors have been increasing exponential growth in recent years.

Cultures

The community land trust requires a huge degree of community engagement and involvement to drive it. The land itself is managed by elected boards, usually comprising of community members and some degree of representation from the municipality – board makeup is different per CLT (Hosseini, 2014). In the American context, newer CLTs have become increasingly divorced from ‘Community’ part of their name. This has tracked alongside a reorientation of CLTs from a holistic-community organization to a sole focus on affordable housing through shared-equity home ownership (Kruger et al, 2020). DeFilippis, Stromberg and Williams (2018) contended that this has created a degradation of the original radical politics of these initiatives and weakens both their appeal and the ability to resist later privatization. In the same article, the authors note that this anchoring of ‘affordable housing’ over community endeavours and engagement has also led to CLTs which lack more than a cursory gesture at ‘community’ – existing as municipal agencies and initiatives that have more in common with

municipal land banking than what are usually understood as CLTs (DeFilippis, Stromberg, Williams, 2018).

Beyond the current trends towards institutionalization and shifting meaning, some CLTs have found it challenging to retain the ‘community’ in CLTs. It requires a highly motivated and organized community to pursue the legal steps of creating a land trust. That level of motivation and organization does not stop with the creation of the formal entity; it is consistently required. In Gray and Galande’s (2011) study of a North Carolina community land trust, they found that while to some degree the affordability goals had been met, the community land trust did not feel like a true community organization because the organizing and community-building aspect had diminished, both through the loss of a funded organizer position and through new people (who were there only for affordable housing) (Gray & Galande, 2011). As a result, community engagement and buy-in to the project was on the decline. However, despite the declining community spirit, the community land trust was able to retain deep affordability to the extent possible (Gray & Galande, 2011). However, these most recent trends have not resulted in the total degradation of the social and community missions of CLTs. In their recent study, scholars Claire Cahen, Erin Lilli, and Susan Saegert (2022) argued that critiques along this line have been somewhat overplayed. Cahen, Lilli, and Saegert note that the care ethics at the core of CLTs can sometimes be challenged or limited in their actualization. However, they note that this is perhaps also attributable to staff burnout, rather than mission drift or distancing from care ethics (Cahen, Lilli & Saegert, 2022).

The British sector is younger, and as such, has yet to evolve to possess the kind of issues that the American sector now faces. Newer initiatives like Liverpool’s Granby Four Streets and the East London CLT are the explicit by-product of years of community organizing and activism (Bunce, 2016; Thompson, 2015). Increasing interest in CLTs is driven not only by the desire to retain existing housing stock, but to preserve the long-term urban reclamation projects undertaken by residents for their communities (Thompson, 2015). Urban case studies conducted by Bunce (2016) and Thomson (2015) trace a lineage into deep working-class guerilla activist roots, and in Thomson’s case study of Liverpool, specifically attach to the post-industrial revival of England’s former industrial hubs.

The Lincoln Institute for Land Policy, in a 30-year longitudinal study of CLTs, effectively bore out the claims of proponents. Across the 58 programs and over 4,000 properties surveyed, the report found that these programs had successfully been able to retain affordability on first and subsequent home sales, that this was a viable form of tenure that held housing cost per month to under 30% of income for residents, permitted some building of individual equity, and were a remarkably stable form of tenure regardless of market fluctuations (Wang et al, 2019). Schneider, Lennon, and Saegert found that CLT residents reported identical rates of security of tenure, financial wellbeing, and sense of control over their housing. Moreover, in their findings, CLT residents reported greater opportunity and resources to pursue interests outside of work (Schneider, Lennon & Saegert, 2022).

Policy and Financing

In most jurisdictions, there are significant roadblocks to creating a community land trust, both in terms of funding and unfavourable local policy environments. These can, and often do, include lack of knowledge about community land trusts from both residents and policymakers, high levels of resistance from policy makers and the real estate sector, and the difficulties with establishing non-profit ownership in highly privatized land ownership regimes (Bunce, 2016). CLTs in both the U.S. and the U.K. have been able to succeed through leveraging aid from sympathetic politicians to create supportive policy frameworks, as well as the broad base of sources they can draw from and leverage to generate necessary capital.

CLTs often receive different streams of funding, from different levels of government, in the form of grants and no-interest loans and financing. In the United States, CLTs have been able to work through the piecemeal forms of third-sector housing funding that have become the standard in the post-public housing period of HUD policy. CLTs in the United States are eligible for the same forms of non-taxable grants and loans as other non-profits, as well as funds through state initiative. In recent years, much of this funding has come through initiatives to target housing affordability. CLTs can pursue also pursue donations, either from larger non-profits or through private philanthropy (NCLTN, 2020). However, funding has often been in more discrete

forms than non-profit rental housing of any type; where private non-profits, for examples, rely on long-term stable funding, CLTs in America have been able to pursue singular funding instances, like the City purchasing properties and deeding them to the CLT to operate, without the same level of requirement for ongoing funding commitments (Wang et al, 2019). It is also notable that CLTs in the United States do not experience many of the funding constraints that other non-profit providers face – namely, Low-Income Housing Tax Credits or affordability covenants that are designed to last between 15 and 40 years. CLTs self-funding aspects ensure perpetual affordability, precluding the kinds of challenges that are created by the end of these programs (Kim & Eisenlohr, 2022).

In England, funding has been similarly attached to housing affordability initiatives, although it is unclear what kind of funding actually has been disbursed (Brignall, 2019). English Community Land Trust initiatives, while they have received cursory policy support from the ruling Tory government as part of their localism agenda, are structure of British property laws. Under British law, there are two kinds of property relations – owner-occupier, and landlord-tenant. Evidently, Community Land Trusts are a somewhat uneasy fit in either category, which presents a significant legal challenge in establishing legitimacy.

This model of discrete granting for expansion, while relying on resident ground rents for upkeep, has proven to be relatively resilient in the face of major economic upheaval; the Lincoln Institute for Land Policy found that one of the major benefits of the specific form of decommodification pursued by CLTs is that it is largely unembedded from both speculative markets and government funding decisions, which has allowed many of them to remain very stable (Wang et al, 2019). This funding format is not specific to either national context surveyed; unlike cooperatives and cohousing, it appears to be a relatively set framework that has minor local variances.

The funding aspects of a CLT in both the U.S. and U.K. are relatively simple; the policy aspects are thornier. The individual community nature of CLTs make them both a highly exportable format, and one that relies intensely on each individual municipality's specific policy and political landscape. American CLTs have focused on relationship building with local

politicians, and in some cases been able to foster supportive policy changes. Two American examples – the Champlain Land Trust in Burlington, Vermont and the Dudley Street Neighbourhood Initiative in Boston, Massachusetts – are long-running examples of initiatives that have been able to capitalize on initial success to gain concessions from their municipalities. Both were initially created in the 1980s, in response to speculative interest in deteriorating and vacant housing stock in their respective cities. With cooperation and funding from their respective municipal governments, both land trusts have been able to preserve existing communities, as well as develop affordable development within their land. The Dudley Street Neighbourhood Initiative, unusually, was granted the power of eminent domain, in 1984 in order to retain and maintain ownership over the base land, as well as to expand and begin to drive development within the land trust. This last piece is crucial – but even without that degree of power, land trusts across America have begun to be able to initiate affordable development on the land they own, though by and large the focus has remained on preservation (Meehan, 2014).

While in the United States, community land trusts have worked largely through municipalities, and as such have been a more or less patchwork effort. In Scotland, there has been more success at the national level. The Scottish national government created a ‘community right to buy’ law in 2003, to facilitate community incorporation in order to buy land and housing which has seen some success (Moore & McKee, 2012). Per the National CLT Network, England current has over 100 CLTs, and over 6000 new units in the construction pipeline to expand the model (NCLTN, 2020). Interestingly, some Conservative politicians have supported the expansion of the CLT model on the basis of both removing state responsibility from the housing sector, and the recent localism agenda pursued by the ruling Tory party (Bunce, 2016; Government of the United Kingdom, 2011). This likely speaks to both the partial aspect of decommodification, the lack of requirement for major ongoing funding, and the third-way approach to housing that the model suggests.

In both contexts, there has been some degree of compromise involved – again, usually dictated by the individual political culture of the municipality rather than higher level funding supports. An East London CLT, after working extensively with one land developer in order to formulate a proposal for new rental housing that would include a high proportion of units with

breakeven rents for residents, found that their application was rejected in favour of a development with significantly fewer non-profit units (but with closer ties to then-Mayor of London, Boris Johnson's administration) (Bunce, 2016). This illustrates the limits of the current implementation approaches – while funding seems to be relatively securable, both the American and English examples illustrate the difficulties and opportunities inherent to the individual community nature of the CLT model.

Section Conclusion

When Community Land Trusts have been able to begin, and to keep the pieces together, the results have been highly successful in terms of preserving community cohesion and maintaining deep affordability. While the community land trust is not a total form of decommodification, the removal from the larger market and suppression of market pressures clearly achieves its objectives, and similarly, is clearly a transferrable and replicable model. Both the well-established American CLTs, and the newer attempts in England and Scotland provide clear examples of the specific goods that a CLT can provide – deeply affordable, secure, community-oriented, and democratic housing forms. While the potential barriers to widespread implementation are evidently significant in a property regime not designed for collective ownership, it is also true that the new policies adopted by jurisdictions including Scotland, as well as at the individual municipal level, could provide a useful model for implementation in the Canadian context. Like any community movement, the support from community is critical, and the fundamental building block with cannot be controlled for at a policy level. However, as the experiences of the Dudley Street Neighbourhood Initiative and so many others have borne out, through consistent grassroots effort and a welcoming policy environment, CLTs can be a highly viable model.

Co-Housing

Definition

Co-housing is both a distinctive set of techniques unto itself and an amalgam of other forms at the microlevel. Generally, the term cohousing means a planned community with a mix

of private and community spaces, maintained, and supported through community chores and other contributions (Vestbro, 2000). This usually looks like a purpose-built new housing development with private homes, with community funded and maintained spaces like common greenspace and community kitchens, laundry, and children's play areas (Tummers, 2016). Discursively, cohousing is less often grounded in terms of the affordability and decommodification; it has more usually been attached to New Urbanist and feminist housing arguments.

The original cohousing was developed in the late 1960s, by Danish architect Jan Gudmand Hoyer (called *bofællesskab*, meaning 'living togetherness'). It was developed with the explicit orientation towards communal childcare and community ethos (Vestbro & Horelli, 2012). Though there is significant variation within the cohousing sectors and project in the surveyed nations, there are key points of form similarity; Scholars Francesco Chiodelli and Valeria Baglione (2014) have identified 5 key traits that each cohousing project contains:

These are: (i) communitarian multi-functionality, (ii) constitutional and operational rules of a private nature, (iii) residents' participation and self-organization, (iv) residents' self-selection and (v) value characterization. (Chiodelli & Baglione, p. 21-22, 2014)

Notably, Chiodelli & Baglione do not include either non-profit or decommodified in their definition – as noted in the introduction, cohousing is not necessarily always totally decommodified. However, as will be discussed below, many of the existing cohousing communities and the systems that support these communities have an explicit attachment to and anchoring in decommodification. This section describes the concept of cohousing, drawing on examples in Denmark and the UK, and argues that cohousing should be included among an array of decommodified housing approaches in Canada.

Since cohousing as a decommodified housing practice is run as a limited-equity cooperative, the main policy and funding structures that support cooperatives also support cohousing. Thus, including that information would simply be repetition of the above section on cooperatives. As such, this section will be relatively brief and consist of the cultural and

structural factors that make cohousing a distinct form, as well as the formal differences between the Danish, British and German cohousing sectors.

Sector Overviews

Much like the differences between British and American CLTs, difference between the original Danish sector and the newer German and British can likely be established as related to length of establishment; that is, as the Danish sector is older and has had longer to develop, the lack of similar data for the German and British sectors can likely be attributed to newness. All sectors draw on the same family orientation, although there some small differences in which concepts that cohousing is most affiliated with in each country – e.g., German sector has been connected more with potential for implementation in ‘aging-in-place’ policies and other social orientations, the U.K. sector has had the most discursive emphasis on being part of new affordable housing for middle-income families specifically (Arbell, 2021). The most significant differences between all of them is ultimately size – the Danish sector is much larger and has developed to include explicitly marketized options. The German and British sectors are much smaller, and to date, appear to all function as limited-equity cooperatives.

Culture

One of the core goals of the original Danish program was to consolidate childcare options for young, low- to moderate-income families (Waxman, 2005). By constructing a communitarian mode of housing, the idea was that ‘one child would have 100 parents’ – e.g., that the proximity and structure of the community would foster strong community bonds, as well as explicitly share domestic labour to lessen the collective burden (Vestbro & Horelli, 2012). This is in keeping with the explicitly feminist anchoring of many of the cohousing projects in Denmark and Germany⁹. Sociologist Maria Laura Ruiu describes this as the attempt to create a ‘self- sufficient

⁹ North American cooperative housing models have not embraced the same explicitly feminist framing in the same way. In reviewing the literature, the sole example of a housing cooperative or cohousing project that took an explicitly feminist line of reasoning was a 1991 study on the possibilities for incorporating cohousing in an American public housing development. The study was discontinued when Department of Housing and Urban Development officials withdrew support for the project (though there was significant participant interest) (Hasell & Scanzoni, 2000).

micro-cosmos’, fostering strong intercommunity bonds that generate social capital (Ruiu, 2016). More recent discussions in Germany have centered around how cohousing programming could fit into larger gender mainstreaming policy agendas, as well as function as ways to allow aging in place (especially for female seniors, through the *Beginenwork* network) (Droste, 2015)¹⁰. Following on the original family orientation, cohousing is usually designed for families with at least some degree of wealth, in order to afford the initial capital outlay for the project (Hacke, Müller, & Dütschke, 2019).

There is usually a clear and specifically articulated emphasis on site design, drawing on key ideas that were popular in the late 1960s – namely, Oscar Newman’s ideas of defensible space (especially as elaborated by geographer Alice Coleman) and Jane Jacobs’ concept of ‘eyes on the street’ (Jacobs & Lees, 2013)¹¹. Interestingly, cohousing explicitly adopts ‘defensible space’ as part of the orientation to being a ‘fully mutual’ form of community, as scholar and cohousing community cofounder Paul Chatterton has described it (Chatterton, 2013). By articulating ‘defensible space’ as community-held space, cohousing communities reposition what has often been a mechanism of privatization – holding that only individualized, privately-owned spaces are truly defensible – through argument that the community-held nature of these spaces is what makes them “defensible”. This represents a rejection of a more traditional capitalist framing of the space, which argues that spaces are defensible when they are formally enclosed (Blomley, 2004). This engagement with the concept of buy-in is reflected in the democratized beginning through end approach to design that many cohousing projects adopt – where the organizers of the project are involved with all design aspects and can democratically choose what materials and spaces will be in order to best serve group interest and budget (Chatterton, 2013).

¹⁰ Gender Mainstreaming is a policy framework that seeks to anchor gendered concerns in new policy. It has been in use since the early 2000s (UN WOMEN, 2020).

¹¹ Obviously, all forms of de commodified housing have a focus to some degree on site design – much has been made about public housing site design and design politics, to the point that it has dominated the discourse on the issue (e.g., the ‘design is destiny’ rhetoric). For an excellent discussion of this issue, see Lawrence Vale’s *Purging the Poorest: Public Housing and the Design Politics of Twice Cleared Communities* (2013). Per Courtney Lockhart, Policy Manager at the Canadian Cooperative Housing Federation, housing cooperatives are increasingly engaging with directing the design of new developments (Lockhart, personal communication, May 6, 2022). All this to say that while other modes of de commodified housing are deeply engaged with design, the specific design politics of cohousing are foregrounded in the ideas of the concept itself and are a key part of the creation and operation of cohousing.

One of the key things to note about cohousing is the specific classed character of many of the existing projects. In Paul Chatterton's article on LILAC, the U.K. cohousing community he cofounded, he notes somewhat sheepishly that the project had a minimum income requirement, in order to generate enough funds for the project (especially given their choices of building materials) (Chatterton, 2013). This is a remarked upon aspect of cohousing. The adoption of models that either are privately homes with communally held spaces, or with significant income barriers to entry, fosters the impression that cohousing creates affordability for moderate to middle classes, in countries where these income groups are largely white (Arbell, 2021). Chiodelli and Baglione argue that this aspect in particular merits a more cautious approach – that in the American context, cohousing has taken on a character more akin to gated community with a progressive veneer, with limited relevance to entrenching more collaborative approaches to home equity or community building (Chiodelli & Baglione, 2014). In Germany, cohousing projects have been perceived as agents of gentrification, given their self-built or architect driven character and their placement in transitioning former industrial areas (Droste, 2015). Helen Jarvis found that people are attracted to cohousing as an alternative to capitalism and the effects of neoliberalism without 'having to enter a commune'; like some cooperatives and CLTs, cohousing is positioned as a 'third-way' kind of project rather than a full rejection of capitalist precepts of land and commodity housing (Jarvis, 2015).

Section Conclusion

Cohousing is a highly democratized, end-to-end model for decommodified housing that builds on a hybridized model, mediating between Community Land Trusts and cooperatives, often with an explicitly feminist framing. While it is clear that cohousing is an affordability solution that is usually targeted towards a specific income group, that does not preclude its usefulness as a technique of decommodified housing (provided that it is one of many). The experiences of the original Danish communities, as well as the newer German and U.K. examples illustrate some of the key structures and policy changes that might be required to support an expansion of non-market cohousing in Canada. They also illustrate some of the potential pitfalls – but as with both cooperatives and CLTs, this is useful in that it provides clear data for the limits of this model.

Conclusion

Despite cultural and political differences, differing governments and different non-profit funding structures, the final line between all these tenures of housing refracted through different political cultures as they are, is the ultimate similarity. The Korean film director Bong Joon-ho, speaking about his film *Parasite*'s international appeal and resonance, said

I was kind of worried whether international audiences would be able to sympathize with the story. But ever since we screened the film at Cannes, it seemed that people reacted very similarly to the smallest details – even if I didn't quite understand why. After Cannes I was at the Sydney Film Festival, Munich, Telluride, Toronto – the reaction was all the same everywhere. I think maybe there is no borderline between countries now because we all live in the same country, it's called capitalism – I think that's the reason. (quoted in Hagen, 2019)

The similarities of the retrenchment and reengagement cycle – of the consistent struggle to endure and succeed within land and housing provision structures that favour the exchange value and the commodity purposes of housing over the use value - more than anything, situate the possibilities for decommodified housing on the same plain.

While the period of retrenchment is notable and has clearly resulted in moderate to significant reductions in decommodified housing across countries, it is worth considering that the contemporary moment is trending a different way. Much like how the recent past in Canada has seen a period of reengagement and agitation for expansion of the non-profit housing sector in Canada, the same could equally said about effectively all the countries discussed within this chapter. Residents of Berlin recently voted overwhelmingly to pursue the expropriation of private apartments held by one of Europe's largest financial landlords and convert them into non-market affordable housing stock seems particularly promising, and clearly something other municipalities are watching closely (Jones, 2021). This pursuit of expropriation suggests that, beyond the types surveyed above, there remains room for innovation within the space of decommodified housing. Housing advocates are beginning to see successful in returning to and expanding old ideas, with community land trust and cooperative interest both significantly on the rise. For all that the past 30 years have been marked by a snowballing crisis, the possibilities of the future, drawing from the successes of the past, are cause for at least cautious optimism.

6. Barriers and Options

Introduction

So, given the history of both large-scale state intervention in the provision of housing, and the creation of decommodified housing in the Canadian context, as well as the broad range of systems and techniques to draw from in comparable countries, what comes next? Or to restate the question more effectively, how can advocates and housing providers draw from both the history and contemporary practices of decommodified housing in order to expand the sector in the present moment? This is, predictably, a challenging and frustrating question, with no complete answer. Drawing on the existing body of literature on Canadian housing policy, as well as participant interviews, this chapter will begin by discussing the key structural challenges that currently exist – lack of political will, the totalization of ‘housing affordability’ in the discourse, entrenchment of real estate within systems of governance, the and the challenging relationship between non-state decommodified housing providers. The chapter will conclude by assessing potential methods of overcome the barriers discussed in the earlier sections, separated by options available within the current frame, and by major structural changes to the *cadre* of policies that define Canadian housing. The central question remains what is possible to materially expand the amount of decommodified housing in Canada – today, tomorrow, and years from now.

Structural Challenges

It is so much a fact that it feels redundant to say, but the structures of Canadian housing and planning law represent a tilted floor towards conventional, commodified modes of tenure, and the facilitation of the extraction of capital through these forms. John Bacher titled his 1993 study of the previous 50 years of housing policy in Canada *Keeping to the Marketplace* for a reason – and the current discourses in housing policy do not suggest a substantial deviation. Given this existing frame, it will likely require some degree of structural change in order to substantially expand the supply of decommodified housing.

This section will begin by addressing key issues of this nature, as identified by key informants as well as through a review of existing policy and academic literature – beginning with political will and proceeding to discuss ingrained policy and political engagement with the real estate sector, discursive challenges within the context of ‘affordable housing’ policy, and the question of desirability of state engagement. While some of these challenges are likely irresolvable, they merit attention – especially in the context of identifying potential policy avenues for increasing decommodified housing.

Where There’s a Political Will...

In the interviews conducted for this project, a consistent refrain from subjects was that the most significant barrier to material progress on expanding the supply of decommodified housing stock was the lack of political will to do so (Tranjan, personal communication, Apr 25, 2022; Lee, personal communication, Mar 24, 2022; Schwan, personal communication, Aug 10, 2022). As economist Marc Lee put it:

To some extent it’s just a political choice, that our politicians don’t want to do it because either they ideologically believe that the market is the way to go, or they think that the government should only be engaged in temporary modular housing for the homeless or shelters on the margins. Or they’re just not really thinking outside the box of what the possibilities actually are for this. [...] I think that the models are actually straightforward, the hurdles are more political in nature than technical. (Lee, personal communication, Mar 24, 2022)

Political will is a tricky and flexible thing to address within the context of this chapter. This chapter will evaluate it across two dimensions – as an articulation of what politicians believe to be politically viable (not to say possible), and in the operational sense, as a manifestation of policy (e.g., something that was actually pushing policy interventions forward). In interviews with key informants, they consistently referred to political will within the operational sense. However, this section will evaluate both types, through different methods. This section will take advantage of the recent (at the time of writing) spate of federal and provincial elections in Canada to provide a review of major party policies on decommodified housing. In terms of the articulated dimension, this section will consist of a discursive analysis of both party platforms and Parliamentary Hansard. This method was chosen as a way of assessing the current landscape of discourse within Canadian national politics – what types of decommodified housing

are considered within the acceptable frame at the present moment. This will be followed by identifying the current funding and policy environment, as a way of characterizing the operational aspect of political will. This section will conclude with an analysis of the gaps between the two dimensions. This method can hopefully provide a somewhat detailed analysis of the current state of possibilities for decommodified housing in Canada and provide a springboard to assess both the structural and voluntarist barriers to the further expansion of the sector.

National Platforms

The 2021 Canadian Federal election led to quite a lot of discussion of a ‘housing crisis’—and consequently, a great deal of ink spilled on proposed policies to expand access to affordable housing, or in more ambitious cases, to end the ‘housing crisis’. Some of these policies address decommodified housing. This section assesses the policy stances put forward by major federal parties in the advent of the 2021 as a measure of engagement in decommodified housing practice across the political spectrum.

In terms of platform support, of the federal parties, the New Democratic Party and the Bloc Québécois both have the most detailed and robust commitments to the expansion of decommodified housing of all federal parties. The NDP platform (2021) refers to the largest range of decommodified housing types, with an explicit orientation towards third sector and cooperative providers. The following platform points are specifically of interest to this discussion:

work in partnership with provinces and municipalities, build capacity for social, community, and affordable housing providers, to provide rental support for co-ops; [...] kick-start the construction of co-ops, social and non-profit housing and break the logjam that has prevented these groups from accessing housing funding, we will set up dedicated fast-start funds to streamline the application process; [...] mobilize federal resources and lands for these projects, turning unused and under-used properties into vibrant new communities. (NDP, 2021)

The variety of types mentioned is notable, but the focus seems to be more on supporting federal investment into third-sector providers, rather than substantially re-engaging with investment in publicly owned social housing. The inclusion of social housing in the category of groups who have been prevented from accessing housing funding would seem to indicate a

grants-based model. Nonetheless, it indicates significant reengagement with social housing providers – as well as a commitment to utilizing federal land. In a similar vein, the Bloc Québécois platform explicitly promised “progressive reinvestment” into “social, community, and truly affordable housing” by dedicating 1% of gross federal revenue to new construction and maintenance of existing projects (Bloc Québécois, 2021)¹². This is by far the most significant commitment to existing social housing in terms of numbers. Both the NDP and BQ proposals explicitly tie the issues of affordability and decommodified housing together, positioning decommodification as a significant part of ‘solving’ the housing crisis.

The federal Conservatives explicitly anchor the bulk of their interest in increasing affordability to a relatively flat notion of supply and demand, with most of the policies nominally targeted towards increasing supply of units within the market. However, two specific policies are of interest: a commitment to “Review the extensive real estate portfolio of the federal government [...] and release at least 15% for housing” and to “Enhance the viability of using Community Land Trusts for affordable housing by creating an incentive for corporations and private landowners to donate property to Land Trusts for the development of affordable housing.” (CPC, 2021). While the first policy is likely targeted at releasing 15% of federal lands to private development, this policy could provide an opening for either federal development of social housing or to aid third sector decommodified housing projects (as discussed later in this chapter). The commitment to incentivize donations to Community Land Trusts from corporate and private landowners is interesting (and is the only platform commitment of any major party to explicitly address support for Community Land Trusts), it is also notable for scaling support at the level of private philanthropy, rather than material public funding commitments.

The Federal Liberals attach their support through their banner housing program, the National Housing Strategy. The actual new commitments (e.g., in the new policies introduced in the 2021 election period) to decommodified housing are difficult to parse. Like the Conservative platform, the Liberal platform does not mention the term social housing. It uses ‘affordable’ as a blanket term and attaches new commitments to the National Housing Strategy under the Rapid Housing Initiative and the National Housing Co-investment Fund. There is language about

¹² Translations from French by the author.

funding new cooperative housing development. There are also platform commitments to pursue development of new projects explicitly for ‘developing projects for vulnerable groups, such as women, youth, and persons with disabilities.’ (LPC, 2021). These projects are most likely intended to be non-profit, but the lack of specificity leaves the actual operators of these eventual projects open to interpretation.

This increasingly targeted approach continues the larger trend of residualization of state housing investment in liberal welfare state identified by Michael Harloe – an increasingly narrow scope of aid, to an increasingly ‘deserving’ public (Harloe, 1995; Suttor, 2016). Much of the housing section of the federal Liberals platform consists of policies targeted at increasing home ownership within the traditional market (e.g., the rest of the language and policy proposals within the platform are all directed towards stimulating private market construction and subsidizing first-time buyers). The seemingly limited engagement and interest in both Liberal and Conservative platforms in both decommodified and rental housing suggests that John Bacher’s contention from 1993 still rings true – even in times of abject unaffordability, the primary responsibility of Canadian housing policy will be to ‘keep to the market’ (Bacher, 1993).

Hansard

Apart from policy documents, the House of Commons is another space where federal politicians are able to articulate desire for action. This provides an interesting window into how each party is both attempting to influence action, and how the ruling party wishes their policies to be interpreted. To this end, I reviewed 356 individual mentions of the term ‘social housing’ in the parliamentary Hansard over the current term, to assess how the stances staked by parties’ in their platforms are now being litigating once more in the political arena – in effect, to see what commitments have remained part of the key discourses around decommodified housing.

The flexibility around the term ‘social housing’ is the most interesting aspect of this search. The NDP and the BQ consistently both used the term social housing, as well as referred to multiple different types (co-ops, supported housing, traditional social housing, etc.). The Bloc Québécois mentioned social housing by far the most of any party – likely as they are the only party to have a designated ‘point person’ for social housing. Perhaps predictably, while all

mentions stress the need for social housing in underserved areas and to alleviate constituents' core housing need, many mentions are explicitly couched in Quebec nationalism and critiques of Federal funding going directly to municipalities rather than the province itself. The NDP mentions were often in the form of demands for the Liberals to commit to building social and community housing. Interestingly, two NDP MPs – Gord Johns and Blake Desjarlais – both mentioned the Federal governments' historic commitment to building social housing. Johns compared the current Federal commitments unfavourably to both other nations and their own historic commitments:

We went from 10% non-market housing in the 1970s and 1980s, before the Liberals pulled out of the national housing program, to what we are today at 3%. Europe is at 30%, and Vienna is at 60%. We know the Conservatives' priorities and Liberals' priorities are to get developers to build housing. We are glad to see some co-op housing. We are glad to see some movement on that in this recent budget. (Johns, 2022, May 9)

The NDP and BQ both had a wide variety of members speaking on the issue of social housing. One member of the Green Party, Mike Morrice, also spoke multiple times on the issue – usually on the topic of co-operative housing (Morrice, 2022, Jun 8; Morrice, 2022, May 9). Only one comment from a Conservative (CPC) member of parliament included any kind of content that could be interpreted as addressing the need for social housing, and it was to the negative – Michelle Rempel Garner, in response to an NDP question about constructing 500,000 social housing units, said the following:

That is what needs to be asked. On what land do we do this and for how much? Who gets those units? There is a much greater supply issue than that. Will those units be allowed to be Airbnbs or sit vacant? Those are the fundamental questions that no one wants to talk about, of any political stripe. If we do not get to the heart of those questions, we are never going to address the affordability crisis in housing in Canada. (Garner, 2022, May 5)

This provides a succinct summation of the larger CPC position on social housing – that is simply not part of the conversation. Notably, no CPC members have made mention of the platform commitment to decommodified housing in the form of CLTs.

The Liberal Party (LPC) was notable for never actually using the term 'social housing' in their comments. While many comments made by Liberal MPs referred to individual social and supported housing projects, these were framed as 'affordable housing'. This occurred even when

LPC members were responding to questions that included the phrase ‘social housing’ – they consistently pivoted towards the phrase ‘affordable housing’ and discussed the Rapid Housing Initiative. The exception to the LPC aversion to using terms other than ‘affordable housing’ when ostensibly discussing decommodified housing is cooperative housing. Both Chrystia Freeland and Adam van Koeverden have repeatedly referenced growing up in housing cooperatives during Question Period. Perhaps unsurprisingly, these references have come in conjunction with bringing up the 2022 new budget commitments for 6,000 units of cooperative housing (CHFC, 2022).

Concluding Thoughts on Political Will

Taken together, both the party platforms and the Hansard present a fair portrait of the scope of political interest in decommodified housing as a concept at the present moment in Canadian Federal politics. There are a few key takeaways. The first is the prevalence of ‘affordable housing’ as catchall term for both decommodified housing models as well as private housing built and sustained through public subsidy – clear through both the Liberal and Conservative policies, and the Liberal responses in the House. The second is the relatively limited scope of terms that receive attention. Of all types of decommodified housing, cooperatives receive the most mention. Notably, this is also the type of decommodified that is explicitly receiving funding tied to the form of housing that it is. The final major note is the lack – apart from the BQ – of any serious and explicit attention to the construction of new public housing at a large scale.

The articulated desires of politicians in this area are fascinating when compared to the operative sense of political will. Herein lies the gulf; at the current time, despite whatever is being expressed in the discourse, there is very little decommodified housing being built. Economist Marc Lee recently published an evaluation of the Federal government’s spending under the National Housing Strategy through the then-newly released federal expenditure data. Lee found that the picture of support for decommodified housing under the current funding regimes is somewhat more complex than promised. To wit – both the Rapid Housing Initiative and the National Housing Co-investment Strategy have not been spent to their caps or created the

number of new units initially promised (Lee, 2022). Lee has elsewhere argued that evaluating the NHS on the ground of its headline commitments is a somewhat difficult prospect; that

When you sort of break down what's in those headline numbers but they're counting provincial government contributions, and they're spreading it out over like, 10 years and they're all kind of promises - not necessarily money that's passed by parliament that's going into the situation. (Lee, personal communication, Mar 24, 2022).

The 2021 budget commitment to fund 6,000 new cooperative units is sufficiently new that similar analysis is likely not yet possible. However, the co-operative sector itself is optimistic about the prospects for expansion under the new policies – the new commitments were developed from a budget submission present by the Canadian Co-Operative Housing Federation, with the explicit orientation of creating the conditions to hugely expand the sector (Lockhart, personal communication, May 4, 2022). However, the current policies and commitments illustrate another aspect of the lack of political will – e.g., the lack of energy behind the state *itself* doing anything. As Ricardo Tranjan (2022) put it:

The government doesn't want to do it. And sometimes it is that simple. The political consensus shift in Canada and the rest of the world for that matter, we used to believe in direct state intervention, we used to believe in a welfare state that is strong, public services of good quality and accessible to all. It has depended on a shift to the right quite a bit the last 30 years, as we all know, and now the public sector relies a lot on the private sector to do what it used to do on its own. [...] Even though the policy outcome is not as favourable to the target populations. That's where we are in terms of our political consensus and the notion of just straightforward state intervention and state action is more *démodé*. (Tranjan, personal communication, Apr 25, 2022).

The overwhelming assessment is that the ruling LPC, as well as the official opposition, have consistently privileged the status of privately held housing in so-called 'affordable housing' policies and discourses, at the cost of expanding decommodified housing which might radically increase affordability. As Marc Lee put it "promising housing is one thing, actually putting it in a budget in another." (Lee, personal communication, Mar 24, 2022). This presents a further question – if politicians on some level, in (as we see above) limited ways, express some desire and will to expand the decommodified housing sector, what are the barriers that prevent that from happening? And in light of the evident limitations of current policy, what more could be done? As Tranjan put it: "That's where the political will comes. Sometimes it seems like an easy explanatory variable, kind of a cop out, but sometimes it really does explain quite a bit." (Tranjan, personal communication, Apr 25, 2022). The rest of this chapter takes up these

questions of what could be done in the vacuum of political will, in part to interrogate why the minimal political will that exists has evidently not been successfully translated into the operational sense.

The Real Estate State

Both discursive analysis and evaluation of distinct policy programs can elide and obscure one of the key structural barriers to decommodified housing provision in the context of liberal welfare states: namely, the presence and entrenchment of real estate interests within the state.

Scholar Kaitlin Schwan put this issue succinctly:

There's a political disincentive to governments admitting to that and dealing with that. It's been a more preferential narrative ... oh, we have foreign buyers coming in and it's been a mess, and the market's kind of gotten away from us, it's largely a broad economic issue but we're back at the table and we're going to create affordable housing. (Schwan, personal communication, Aug 10, 2022)

In other words: the lack of political will does not simply manifest itself – there are embedded incentives for both lack of action (e.g., funding), and for diverting that funding into the private sector.

One could also make a historical argument tying the diminishing political support for decommodified housing to what David Harvey characterized as the shift from managerialism to entrepreneurialism, when city governments have reconceptualized their role from a centralized, public bureaucracy model to an increasingly dynamic model meant to stimulate private sector accumulation through a new set of mechanisms (e.g., the rise of public private partnerships) (Harvey, 1978). While Harvey conceptualized this as specifically relating to municipalities, it is worth bringing up in how this model interfaces with federal policy. To wit: after the publication of Richard Florida's *The Rise of the Creative Class*, Paul Martin's liberals adopted a set of policies that incentivized this mode of governance – creating a supportive feedback loop of entrepreneurialism that dovetailed with flatlining federal engagement in non-profit and social housing (Suttor, 2016; Rashid, 2004) This hews to what Mark Fisher has described as 'business ontology' – the adoption of the language and ethos of capitalist endeavour in all aspects of public life (Fisher, 2009).

Insofar as Harvey's model holds, part of the problem of political will is that for politicians operating within this mold, the idea of substantial reengagement with social housing is effectively anathema, as it does not fit neatly into either a neoliberal urban development paradigm, nor a boosterish approach. This leads to perhaps the central problematic of political will – what interests does the apparent lack of will and lack of knowledge serve? While it is tempting to anchor the problem of political will to specific politicians, it is similarly true that lack of political will often comes, whether directly or indirectly, from a specific source – the real estate and development industries, which have structural interests in maintaining the system as it is.

This orientation extends to planners as well. As Sam Stein (2019) put it,

Urban planners are above all land use managers, yet their power is subordinate to landowners – not just the individuals who own land and houses, but the organized power of real estate capital, in both its concentrated (billionaire developers) and diffuse (exclusionary homeowner associations) forms (Stein, p. 41, 2019).

The ultimate impact of this is a collapsing of all the complicated and messy structures of politics and political decisions at all levels to the local, and a lack of both funding and political will and capacity to negotiate for a less coercive and inequitable management of the land.

The reality of the current system is that there are many interests who have accrued significant power within political systems – the real estate sector specifically – who would consider any significant move towards expansion of any kind of decommodified housing as a material threat. This has been the case historically – hence the fight against Wartime housing, as discussed in Ch.4, and the ongoing arguments against public housing – and it would most likely be the case in the current moment. Evidently, there have been times when the need of the population for housing has been sufficiently powerful to overcome meaningful opposition in favour of real estate interest. However, this occurred in a moment where state intervention was not, as Ricardo Tranjan put it, “*démodé*” (Tranjan, personal communication, Apr 25, 2022), The entrenchment of real estate is not easy to dislodge and will present a material challenge to any proposed major policy change in favour of decommodified housing.

Decommodification and Affordability

Part of the challenge of advocating for decommodified housing will include the fundamentally contemporary issue of retaining the utility and power of the term itself. There could be tremendous opportunity to expand the decommodified housing sector under the aegis of current discourse of ‘affordable housing’ and ‘housing crisis’. These are highly recognized terms within the current political landscape. The political response illustrates a key issue for advocates of decommodified housing – the folding of decommodified housing into the larger discourse around ‘affordable housing’, and why that both matters and ought to be resisted. While there is political recognition afforded to affordability, both the radical potential and material practices of decommodified housing are critical – and should not be subsumed by either the flexibility of political language or chipped away at by the existing frame of political recognition. Speaking more generally, but with remarkable prescience, novelist and critic Kathy Acker summarized the issue: “Post-capitalists’ general strategy right now is to render language (all that which signifies) abstract therefore easily manipulable.” (Quoted in Wark, 2019). This is arguably what has happened and been happening to the term ‘affordable housing’ and represents a potential future for decommodified housing.

Affordable housing, for all that there are accepted definitions and benchmarks, appears to have become an irretrievably flexible term. The ongoing policy responses suggest this – much is made of ‘community’ and ‘affordability for everyday Canadians’, without a real engagement in what that might concretely mean beyond a prescriptive set of relatively minor market interventions that do not address fundamental structural shortcomings (typified by the National Housing Strategy). The sheer number of different programs under the frame of affordability suggest this complicated and fragmented approach. What is clear is that these limited responses, do not go far enough to make a material difference in the housing sector, and therefore in the lives of ‘everyday Canadians’ – and it has had only limited impacts in expanding the number of units of decommodified housing (or even ‘affordable housing’, for that matter) (Lee, 2022).

The risk and opportunity are clear – that while ‘affordability’, nebulously defined as it is, provides a vehicle for decommodification to enter mainstream policy conversations – e.g., as it has

done for the expansion of the cooperative sector - it could also create the conditions for decommodification as a term to become so divorced from the material consequences of policy and land use that they will lose political utility as organizing principles. The blanket use of affordable housing to cover all types of housing has, in the present moment, seemingly eaten 'social housing' and 'public housing' alive – it would not be unreasonable to imagine that then occurring to decommodified housing. However, there is some reason to believe and to hope that this will not be the case going forward. The fact of the matter is that decommodification is not abstract – there is little more concrete, in fact, than the realized promise of decommodified housing (even at the comparatively small scale). Moreover, decommodification represents a substantial challenge to the existing property regime. The idea of a community land trust is inherently antithetical to the concept of land as a speculative good, and the idea of land as speculative good is endemic to the management of cities and the structure of the urban economy (Blomley, 2004).

As previously discussed, when done well, decommodified housing forms provide better outcomes on a variety of indicators, including feelings of belonging in community. However, the central tension is that while affordability is a flexible term that can be used to enact inequitable and highly marketized policies, it is also a term with significant political recognition. The recent commitment to cooperative units in the new Federal budget presents the possibility for expansion of decommodification under the existing trends, depoliticized as they have become. However, any further expansion will be contingent on both the political will and community and grassroots pressures to create more, as well as an enduring commitment to the material realities, and consequential possibilities, contained within the term 'decommodified housing'. The promise of decommodified housing is not affordability, the promise is simply housing.

Degree of Engagement

One of the fundamental issues raised by a survey of non-Canadian decommodified housing is to what degree is state involvement either necessary or desirable to the expansion of the sector. This is a reflection of larger debates in progressive spaces, as Chantal Mouffe articulates in *Agonistics: Thinking the world politically*; Mouffe characterizes the two major

modalities of action as either withdrawal from, or engagement with institutions (Mouffe, 2019). To put it in terms relevant to this project: projects like the Danish and German cooperative sectors operate in the modality of withdrawal from the state (e.g., taking minimal funding, if at all, by and large operating without state engagement), whereas both private non-profits and the Canadian cooperative sector pursue state engagement (largely through funding commitments). This question takes on a sharp and immediate edge in the context of decommodified housing. Many of the individual programs and sectors that have been successful – most notably Danish private non-profit housing, or the Danish and German cooperative sectors – are structured with a significant degree of separation from the state, funded primarily through rents and fees paid by members. However, the examples of other nations illustrate the need for engagement with the state in the Canadian context.

The argument for withdrawal is, in some respects, a strong one. It is clear that the state has rolled back support for decommodified programs over the years. This is most evident in the structural rollbacks of support for public and social housing – despite recent limited reengagement in the non-profit and social housing sector, as documented in Greg Suttor’s book, a more salient trend that could provide support for an independent approach would be what Jason Hackworth has called ‘roll-out neoliberalism’. In articles both single authored (2008) and with Abigail Moriah (2006), Hackworth notes that the approaches of successive Ontario provincial governments have both warped and reduced the ability of public housing providers to provide their services. As demonstrated by the preceding chapter, this has been the case across jurisdictions. The programs that have the greatest degree of separation from the state are the ones that been most successful in preserving their independence and affordability as third-sector actors. One could easily look to the Danish and German non-profit and cooperative sectors as examples of what can be possible within these constraints – and as further evidence that third-sector providers can better resist shifting policy demands. However, this argument is somewhat limited both in the face of the specificities of the Canadian context, and by the limits of the forms cited as ideal types.

As noted in the previous chapter, there are specific cultural factors that support both the Danish and German non-profit sectors. The long historical roots of the Danish sector are

attributable to a very specific cultural context – many observers of the sector have credited both a highly associative political culture and the strong roles of trade unions as key factors in the formation of the sector (Ahedo, Hoekstra & Etxezarreta, 2021). The urban context of the formation of these non-profits looks very different now than the early 20th century – urban land has become a far more highly valued good than when these civil society entities were able to purchase and develop urban land for relatively low-cost (Wright, 1981). Similarly, arguing that the success of these entities supports a withdrawal strategy ignores the level of state support and engagement that they themselves in enjoy – as noted in the last chapter, the Danish regulatory environment has enabled the non-profit sector to be able to, on some level, compete with the private rental market (Sørvoll & Bengtsson, 2018). This regulatory environment is the product of sustained advocacy from the sector – a prerequisite for independence. Moreover, it is also true that even these highly independent models have been subject to claw backs and liberalization as the policy environment changes; not being state owned has not insulated them from the problematics of neoliberalization (Sørvoll & Bengtsson, 2020).

Where does this place the current moment in Canada? In a regulatory context that is far more supportive of commodified, highly privatized housing, and with skyrocketing urban land costs. In the absence of an existing sector that has been empowered to act as the other examples have, the State cannot be withdrawn from. It has been the work of decades to create non-profit housing sectors with this degree of insulation from state action – the current housing crisis is a problem that requires immediate action. As discussed in the previous chapter, all housing is subject to state influence – no form of decommodified housing has been totally exempt from the liberalization of the housing regime in favour of real estate interests. It would be a mistake to assume that third-sector housing is exempt from state problems (e.g., defunding). It is not – and is often incentivized to act in ways to shore up funding that cut against mission of affordability (Bratt, 2012, Hackworth, 2008, Crook & Kemp, 2013).

To put a point on the argument – disengagement with and from the state is not possible at the current time. In the present term, the State can simply *do* more – take on greater debt over longer period, transform more land into decommodified units, undertake capital repairs, and act in a greater variety of way (Hemingway, 2022). Mark Fisher’s arguments about public space in

the age of capitalist re-enclosure are also salient here; Fisher (2009) notes that only the state has truly been able to maintain some degree of communal arena. In the current Canadian context, with specific attention to current planning regimes, even the more distinct and third-sector actions require engagement with governments – for example, the creation of a Community Land Trusts requires a high degree of long-term engagement with municipal authorities (Bunce, 2016; Meehan, 2014). Moreover, to commit to a withdrawal strategy is to resign the field to the opposition – and the idea of the regulatory environment becoming even more favourable to the real estate sector and other capital interests is anathema to the possibilities for expanding the Canadian decommodified housing sector.

If decommodified housing must operate as, as Lorenzo Vidal put it, ‘decommodified islands in capitalist waters’, some degree of state engagement must be negotiated (Vidal, 2019). The fundamental challenge is of how much that will be, and how to weather the roiling ups and downs of fluctuating disinterest. Total withdrawal within the current urban context is not necessarily possible – or even desirable. To wit, the range of actions that could be taken with state aid engagement is huge – as the next section discusses.

Housing in Federalism

In Canada, this problem is triplicate – housing is an issue regulated and managed through federal, provincial, and municipal governments. The differences in policies between levels, as well as radically different modes of governance used, provide a complicating factor. One of the most evident and intractable of structural barriers to the creation of new decommodified housing units of any type is the fundamental tension in the tripartite relationship between municipal, provincial, and federal levels of government. Housing itself is a provincial responsibility, with specific planning decisions largely left to the municipalities. However, as discussed in Ch.1, the federal government has been engaged in housing in ways both direct and indirect for many years, with the creation of the CMHC marking a turning point in terms of sustained official funding and policy engagement. It is not an accident that Wartime Housing Limited, which formed the grounds on which the CMHC would later be built, was a creation of the wartime period – that level of construction and direct intervention into housing were attached to the war effort, which

centered Federal power (Wade, 1986). In the current federal landscape, housing occupies the same challenged position as other files that are shared between the provinces and the federal government. There is a general pattern to this exchange – provinces and the federal government dispute funding, in terms of both amounts and in earmarks, and municipalities attempt to gain funding from any level with varying degrees of success. This is likely a structural constraint that cannot be overcome – especially in the current context of increasing provincial federal tension in the West and in Québec.

Potential Solutions

Structural Changes

Given the existing impediments, how then to increase the supply of decommodified housing? Fortunately, the variety of types and avenues for the creation of decommodified housing present a range of possibilities. This section pursues several major potential avenues, both in terms of major structural changes as well as policy programs that might be useful in the short term.

The End of Capitalism

The most fundamental change possible would be the end of capitalism, and the socialization of all land. While this appears somewhat unlikely from the current landscape of increasing privatization in all aspects of public life and urban space, it remains a possibility worth considering. Non-capitalist jurisdictions have historically been deeply committed to housing the population – this is similarly true of countries which maybe not be explicitly non-capitalist but have long histories of socialist political power within the democratic systems (e.g., many South American countries). Many of these nations also have integrated socially held land into their housing strategies to a far greater extent than the advanced capitalist nations surveyed here.

The present moment is, as previous chapters have argued, politically and historically myopic. To assume that the current system of land provision will endure, in the face of other opportunities, is on some level to assume that there is no mode of change attached to the present

moment. Mark Fisher's book *Capitalist Realism* makes the argument that one of the final triumphs of capitalism is the obliteration of alternatives; convincing its subjects that there is no possible other mode of life (Fisher, 2009). This is the idea that underpins the problem of political will; politicians who are ultimately convinced that there is no true alternative to the system of housing provision as it is, so the only course is ride it out. Even putting it like that may be unfair to policymakers operating at the present time; economic Marc Lee has attributed much of the government disposition towards market-based solutions to 'lack of imagination' on the part of policymakers as much as market-forward ideology (Lee, personal communication, Mar 24, 2022).

What follows are changes to the system, to varying degrees. However, it should be lost that all of them would remain subject to the fundamental challenges of the current mode of provisioning land. As discussed in the previous chapters, neoliberal rollbacks have substantially damaged both state and non-state actors' ability to provide quality non-profit housing. It is true that many of these policies, when implemented would likely still be subject to the challenges of operation within the capitalist framework – and therefore subject to decline and being eroded once again. However, if they can be implemented, they would be steps away from the totalizing crush of the current hyper-commodified market – and they would provide quality housing as a matter of course, to hopefully, an increasing range of people. While the likelihood of substantial erosion of capitalism feels distant at the present time, that does not preclude the necessity of acting as if it is possible – as Mike Davis put it,

The struggle must be our very existence and we must never accept the limitations of the political realistic; we must act on what is necessary in the most basic sense for the survival or ordinary people. It doesn't look like we're gonna survive it, but we still fight like hell. In fact, we become better fighters, knowing that the fight itself is the most important thing. (Mike Davis, *True Anon: Episode 104: Everything is Bad* (2021, Oct 2))

Legal Challenges

The adherence to the United Nations' doctrine of housing as a human right with the National Housing Strategy Act may have opened some opportunity for significant structural change. On June 15th, 2022, the Women's National Housing and Homelessness Network launched a challenge to the federal Housing Advocate, alleging that the National Housing

Strategy Act has violated ‘substantive equity and the right to housing’. Specifically, the complaint alleges that the failure of the National Housing Strategy to produce deeply affordable units has had profoundly gendered impacts (WNHHN, 2022). Of particular interest to this work, they cite recent CMHC research that found that 97% of the units produced through the National Housing Co-investment Fund and the Rental Construction Financing Initiative would be unaffordable for low-income households (which are disproportionately women-led) (Beer et al, 2022). The results of this challenge remain to be seen – including the limits of the power of the federal Housing Advocate to demand substantial changes to the legislation. However, it does position an interesting opportunity for advocates (especially at the national level) to challenge the existing laws along the lines of a human rights framework. Kaitlin Schwan, the National Director of the Women’s National Housing and Homelessness Network, expressed the organizations hope that this new claim could incentivize the kind of policy change that would give teeth, as it were, to the National Housing Strategy Act:

Our hope with this claim is that it we’re able to use the legislation as a new accountability mechanism [...] Our hope is that this quasi-legal tactic will have some teeth and then if it doesn’t, then we’ll be moving towards litigation. (Schwan, personal communication, Aug 10, 2022).

Schwan specified that further litigation would likely take the form of either a Charter challenge, or potentially a class-action lawsuit (Schwan, personal communication, Aug 10, 2022).

The limits of this approach are clear – both the threat of loss, as well as the length of time it requires for cases such as the above to make their way through the courts. However, legal challenges are one of the instruments that can manifestly force the creation of new kinds of legislation, providing the potential for reframing the state of play. Legal challenges, and specifically Charter of Rights and Freedoms challenges, provide a level of external oversight and power that civil society housing associations in this country have historically lacked. In the absence of levels of influence akin to, say, the Dutch non-profit and cooperative sectors, legal challenges present a way forward to radically reframe the legislative landscape that so favours capitalist interest rather than the right to housing.

Expropriation

Large-scale expropriation would also be a major structural change. Currently, the ability of municipalities is limited in the ability to expropriate public land, largely by political will rather than any individual structural reason. The Ontario *Expropriations Act* (2021) only requires that expropriative action to be “fair, sound and reasonably necessary in the achievement of the objectives of the expropriating authority”. Municipal laws sometimes go further; the Vancouver charter, for example, creates a requirement of last resort: “If, in the exercise of any of its powers of acquiring real property, the city fails to come to an agreement with its owner as to the terms of acquisition, the city may, by by-law or resolution of the Council, expropriate such real property.” (Province of British Columbia, 1987). This attitude of last resort is not unjustified. A 1966 issue of *Civic Affairs* specifically cautions against major expansions to expropriation, arguing that it is an undemocratic instrument that can seriously impinge on communities and personal property (Bureau of Municipal Affairs, 1966).

While this is true, it is similarly true that an expansion of expropriation would represent a critical ability for municipalities to ensure deeply affordable housing and limit housing being left to decay. The tenant arguments for expropriation have been well-documented – contemporary tenant movements in both Los Angeles and Berlin, to name just two places, have anchored the argument for expropriation in the simplest possible terms – that the only way to maintain affordability is through public ownership, and pushed their respective municipal governments to expropriate apartments that had lost affordability, or had become otherwise inadequate (Rosenthal, 2021).

In a recent report for the Federation of Metro Tenants’ Associations, Grayson Alabiso-Cahill laid out a detailed framework not only for the justification of expropriation, but also the conditions for the expansion of expropriation as a technique of decommodification. Alabiso-Cahill (2020) presents 4 preconditions for expropriation:

1. Expropriation of inclusionary zoning,
2. Expropriation of buildings with repeated health and safety violations,
3. Expropriation of abandoned buildings, and
4. Expropriation of landlords with more than 1,000 units.

(Alabiso-Cahill, p. 2, 2020)

Alabiso-Cahill positions these four context as potential avenues for the conversion of expropriated units into either publicly owned or third-sector non-profit housing. To this, I might add that expropriation of some units could create the opportunity for tenant-led cooperative conversion. The adoption of Alabiso-Cahill's framework for expropriation would fundamentally change the shape of 'acceptable' practices with regard to housing and empower municipalities to legitimately act to limit the most exploitative practices of landlords. First, by creating a substantial threat to the most exploitative practices of landlords and landowners by curbing their abilities to violate their tenants' rights to adequate housing, let units lay fallow, and owning massive portfolios for the purposes of speculation – what David Wachsmuth called 'use it or lose it' (Wachsmuth, 2008). Second, it presents an opportunity to substantially decommodify and maintain affordability – especially for the kind of private-market 'affordable units' which are already at high-risk for speculative practices.

Changes within the Existing Framework

Construction Programs

Public Banking

Another major barrier is the financing of new decommodified housing projects. As noted in the last chapter, countries like Denmark, which have long histories of cooperative and third-sector housing, have specific financial instruments, including mortgages, designed to facilitate new construction of cooperative housing (Ahedo, Hoekstra & Etxezarreta, 2021). Canada lacks these kinds of instruments, outside of piecemeal government and third-sector grants. Moreover, these countries participate, to a far greater scale than Canada, in different public banking institutions. The adoption of institutions like Germany's KfW, or the Nordic Investment bank, would open possibilities for providers to expand the number of units they are able to provide – in effect, potentially providing a mirror to the way government-backed mortgages radically increased the number of homeowners in the immediate postwar period¹³.

¹³ This option would likely need to include two modalities – for providers and for potential occupants. The Danish model includes both. The central challenge of mortgages for third-sector housing is the issue of equity. As third-sector models tend towards limited-equity structures, and the return of equity into the housing itself, this requires mortgage providers to approach the return on their investment slightly differently. It is also worth noting that the

While Canada evidently does have a public bank, in the Bank of Canada, there are much more significant limits on what a public bank does in the Canadian context than in other nations. Countries including Denmark and Germany have provided publicly backed mortgages for both new builds, and purchasing into cooperatives, through larger public banks and smaller scale credit unions (with state guarantees). There does not appear to be a jurisdiction that provides a similar kind of supported product for CLTs. Limited equity cooperatives in the United Kingdom have collaborated with credit unions to create specific loans for their project, with adjusted terms and rates of amortization to coincide with the project's capital needs and projected timelines (Chatterton, 2013). The United States has a national cooperative bank, that specializes in loans to cooperative projects (Garbarine, 1999). Any of the above organizations might be able to support the expansion of third-sector housing in Canada. The danger of any kind of housing loan is that it opens up decommodified projects to the kind of marketization, or even financialization, that is endemic to the private home loan markets – the experience of Denmark, where the mortgage market has become increasingly entangled in private equity, and the most obvious example of the U.S. housing crisis (Chong, 2018). However, this kind of danger is significantly curtailed through the form of a public bank, which have significantly different kinds of incentives – unlike private banks or other financial institutions, public banks are significantly less likely to engage in punitive action against small scale entities and can provide stronger publicly-oriented services as a result of public mandates (Seitz, 2022; McHenry, 2022). The possibilities for public banks as an engine of providing lower-risk financial aid – through instruments such as new types of mortgages, or by providing guarantees to local credit organizations – open significant new avenues for the development of decommodified housing in Canada.

New Construction of Public Housing

Advocates and scholars including Marc Lee (2022) and Alex Hemingway (2022) have noted that under the existing policies, it would be both possible and economically viable for provinces and the federal government to engage in large scale construction of public housing.

creation of products specifically designed to support some level of decommodified housing has not prevented the attendant pressures of financialization (Bruun, 2018).

The Federal government owns a great deal of land – both urban and rural – that is unattached to major heritage or conservation purposes. This land could be effectively developed into public housing by the government itself.

Hemingway argued that part of the fundamental problem of developer costs is the need to generate maximal profit margins – a need that is increased under private shareholder ownership (Hemingway, 2022). Neither non-profit or governments require the ability to generate profit off of housing (evidently) – the main cost of housing is instead the actual material costs of construction, maintenance, and general operations (Lee, 2021). Hemingway proposes that since this is the case, the rental income generated by new social housing could cover the cost of servicing debt over time (Hemingway, 2022). To stave off the central argument, Hemingway explicitly addresses the question in terms of taxes, and taxpayer-serviced debt:

A housing investment program could be structured the same way under a Crown corporation — either a new one created for this specific purpose or an existing agency like BC Housing. If it has a credible plan to cover the up-front costs of investment through rental income, [...] this is not some sort of accounting trick — it is simply the recognition that certain Crown corporations have dedicated income streams that cover their own costs. This is why credit-rating agencies, typically very conservative institutions, don't balk at the practice. (Hemingway, 2022)

The central issue of opposition to a plan like this is couched in the language of fiscal prudence – namely, that public housing at a large scale represents major expenditure and is a drag on the larger financial health of the state. However, the financing of these projects is relatively simple. While there is an upfront cost, the state is more able to bear the upfront cost and accept a longer (e.g., 20 to 30 year) period of return while accepting a breakeven rent to service the initial outlay and operating cost. By adopting a breakeven rent model, new public housing on public land would, as Hemingway suggests, effectively pay for itself (Lee, 2021; Hemingway, 2022). In some respects, the logic of this is not dissimilar than the current preferred affordable housing construction mechanism – low-interest loans for private developers. Lee (2022) suggests that part of the appeal of this mechanism is that

It doesn't show up on the budget balance sheet as expenditures, they're loans - so they're there but they don't look like expenditures in the same way. So, it shows up in this fiscally prudent hawkish perspective to them. (Lee, personal communication, Mar 24, 2022).

This approach to public housing financing presents a fiscally viable approach that could satisfy some of the imperatives. Much like earlier federal outlays to create large amounts of social housing, the main barrier is the opposition on the political front – it would require the political will to effectively transform the CMHC back to a crown corporation that is materially in the game of constructing new housing, rather than subsidizing and underwriting more privately developed expenditure. However, as the review of election platforms expressed, there is support across the political spectrum for the use of federally owned land (CPC, 2021; LPC, 2021). By removing factors like open competition for development contracts and simply developing the land itself, new public housing on Federal land would likely be one of the quickest ways to materially expand the decommodified housing sector – and to, by extension, house many more people, much more quickly, in much better housing.

Repair and Replace in the Decommodified Housing Sector

All of these policies hinge on the creation of new units, the other side of this problem also bears mentioning. Affordable housing, both market and non-market, is destroyed every year – and for the most part faster than it is being created (Lee, personal communication, Mar 24, 2022). There are many reasons why this happens – units being sold to be redeveloped and the lack of capital to undertake major repairs are both major reasons for this (Doucet, 2021). But this phenomenon illustrates something quite simple – to preserve the existing stock of decommodified housing, the simplest thing to do might simply to fund it more. As noted, this is a problem in ‘affordable housing’ both private and decommodified, but this section will focus on the specific needs of the decommodified housing sector – specifically, public housing, private non-profits, and cooperatives.

As has been discussed previously, state investment in housing peaking in the early 1970s, and has been on a steady decline ever since. This has resulted in the slow attrition of both conventional social and third-sector housing – not only are there not enough units, but there is also limited funding to maintain existing units (Hackworth, 2008). The limited funding is also constrained by the shifting policy landscape – different governments shifting money around through different funding mechanisms and programs, leaving providers to have to pivot every

couple of years (Suttor, 2016). This is coupled with the differential in value between the urban land, and the housing on top of it – developers purchase ‘affordable’ units in low-income areas and actively work to oust their tenants to take advantage of the ability to raise the rents (Ramiller, 2022). Any acquisition strategy would likely target instances like these – but it is also worth considering how to stop existing units from recommodification – either through redevelopment in a Public-Private Partnership, or in being sold to the private market by overtaxed providers (August, 2015).

By committing to a steady flow of funding, rather than the current options of piecemeal programming, states can make it easier for non-profit providers to operate not only in terms of funding in principle, but in terms of cutting down on externalities. Marc Lee provided the example of B.C.’s Community Housing Fund: “They got like applications that were basically projects ready to go for 13,000 units. And they funded like, 2,000. They couldn’t fund the rest because they didn’t have the money.” (Lee, personal communication, Mar 24, 2022). Part of the issue is that the B.C. government did not provision funding as they had initially promised for social housing – but more salient to the issue at hand is that they invited providers to spend staff time and their own funding on developing shovel-ready proposals to apply to a very limited program, with no outcome for many of them. Greater and more consistent funding commitments could limit the back-end expenditures spent on applications, and redirect funding into building maintenance, new unit construction, and tenant services. The co-operative sector hopes that this kind of stability will be possible with the new federal funding commitments

And these are taking the lessons, what we’ve learned through the first generation of housing co-ops, a lot of them were built in the 80s and 90s and what we want to see also is creating this kind of co-trust, entities that can harness the power of the sector so that we can leverage assets to build more and keep the buildings in good condition moving forward. So that we don’t have to come back to the government either generation, every 30ish years when programs end. (Lockhart, personal communication, May 6, 2022)

To that end, this might be the simplest of possible options: reinstate the levels of funding that led to the rise of third-sector housing in the first place – or even go further. Stopping the flow of recommodification, where providers feel obliged to sell assets in order to maintain the quality of the remaining units, or to redevelop in such a way that bring back fewer units, would be a simple mechanism. Sometimes, the money simply needs to be there.

Acquisition Programs

Land Banking

One policy option for facilitating the creation of decommodified housing would be through the creation of land banks. While land banking is much less a part of the political vernacular in the contemporary context, the concept was part of the tools of discussion in the 1970s. In 1972, the Trudeau government proposed amendments to the *National Housing Act* that would have set aside federal funds for distribution (via the provinces) to create land banks. Land banking is a method of public land assemblage. As such, it shares a basic similarity with community land trusts. However, there are enough significant differences as to render them fundamentally different in terms of structure and outcomes, as well as potential to create fully decommodified housing stock as well as deep affordability. Ultimately, while the earmarks were made, no provincial government took the federal funding for land banking (Bureau of Municipal Research, 1973). However, land banking programs have been implemented in other jurisdictions, to mixed results.

The premise of a land bank is that governments can purchase large tracts of land explicitly to remove them from speculative markets, and with the land assembled, the land can then be developed, as a 1974 issue of *Civic Affairs* put it, ‘with the maximal possible assurance that the ultimate development will be in “in the public interest”’ (Bureau of Municipal Research, 1974). This is literal decommodification – i.e., removing the land from the private market in perpetuity. The particulars of that public interest, however, can be interpreted flexibly. The main thrust of land banking angles towards facilitating development and increasing housing supply in terms of whole numbers. Moreover, it proposes a more cohesive approach to planning for housing. There are no major legislative impediments to land banking in the Canadian context (apart from the structural challenges that limit most action of this kind).

Unlike Community Land Trusts, land banks are not usually meant as a permanent fixture. By banking the land, the goal is that it can be stabilized, and sold to a third party with significant conditions attached that create housing stock that has specified characteristics (Tappendorf &

Denzin, 2011). It should be noted that through this process, housing that is decommodified through purchase by the land bank can be recommodified (like the American land banking programs discussed below). Like CLTs, there is some perception that land banking is a rural tactic brought into urban areas – it is a somewhat modernized version of early land granting policies pursued by various states (including the colonial administration’s policy of land granting and homesteading, as addressed in the previous chapter). Land banking has been employed in Germany, directly as a mode of producing decommodified housing in renter-heavy urban centers (Reynolds, 2018). While this section positions the utility of land banking in relation to decommodification, it is worth noting that this is not strictly necessary – e.g., land banking can, and has, been used as a way of stabilizing a housing market before reselling units into the private markets.

One note of caution might be how land banks can also agents of hyper commodification, when utilized in negative ways. American utilization of land banking, like most American housing policy of the past 30 years, was explicitly couched in the neoliberal and moralizing discourses of ‘urban blight’, ‘revitalization’, and ‘empowerment’. Provisions and funding options were included in federal bailout packages, with federal money being made available to states to distribute. States offered this funding to municipalities. Land banking was brought in as a method for cities to ‘revitalize’ neighbourhoods with poor quality and vacant housing stock (Alexander, 2015; Tappendorf & Denzin, 2011). The ultimate goal of the post-2008 American land banking program was to reintegrate a particular class of distressed assets to the larger housing market (Schwarz, 2009). Preserving or even creating affordability was not a programmatic issue – indeed, the program was designed to target perceived ‘undervaluing’ and explicitly framed housing as a commodity (Schwarz, 2009). In some respect, this was the use of a tool that could have – and as discussed above, has been – used to create deeply affordable decommodified housing stock instead used to accelerate trends of gentrification in low-income areas. This creates a useful rejoinder – unlike community land trusts, cooperatives, and similar forms, land banking is explicitly a singular and transitory program and as much, is more easily modulated towards more inequitable means. However, this does not per se preclude the use of land banking as it has been used in the German context, as a method of assembling land and

creating deep and permanent affordability both through partnership with non-profit providers and by using it to create new social housing (Reynolds, 2018).

Right of First Refusal

Another policy that has been proposed would be the creation of a broadly defined ‘right of first refusal’ for municipal governments and non-profit providers. The basic premise of a ‘right of first refusal’ would be that any rental property entering the larger market would first be offered to a specified type of party – municipal governments, non-profit providers, or tenants (Weiss, 2018). Versions of this kind of policy have been employed in the United States for several years – most notably in the state Massachusetts, as well as the cities of Denver and San Francisco, where the state has implemented a right of first refusal for the state or non-profit providers to purchase buildings that have expiring affordability covenants (Damrosch, 2020)¹⁴. France also employs a Right of First Refusal law, in service of expanding green space, building new public housing, and preventing housing speculation (Parance, 2012). As Peter Damrosch noted in his review of these policies, the existing literature on Right of First Refusal is somewhat limited – much of the existing literature simply notes that a policy exists (Damrosch, 2020). As such, there does not appear to be any major case studies on these policies within the American context. A version of these policies already exists in Canada, in Montreal (Arquin & Pignoly, 2020). Montreal’s policy is quite limited in its scope¹⁵. The policy applies to a specific list of 300 properties identified by the city and is exclusive to the municipal government for conversion into social housing (Olson, 2020). In introducing the policy, Mayor Valérie Plante said that the goal was to use the policy as part of *Projet Montréal*’s policy plank of creating 12,000 new units of social housing (Olson, 2020). However, there has been some suggestion that an expanded version of this would be a critical tool to convert existing stock into decommodified housing (Tranjan, personal communication, Apr 25, 2022). A Right of First Refusal policy could

¹⁴ An American Federal Right of First Refusal exists for non-profit providers to purchase homes with expiring affordability covenants, but this is a somewhat challenged example given the way that private sector partners in these market buildings have been documented as attempting to stymie non-profits’ ability to purchase the buildings and fully remove them from the market (Weiss, 2021).

¹⁵ One key thing to note about Montreal’s policy is its potential limitations – Montreal’s borough structure of governance may eventually require individual boroughs to have their own policies (Arquin & Pignoly, 2020). As no other Canadian city has a similar metropolitan incorporation structure, it seems unlikely that this specific hindrance would be an issue.

potentially be attached to repossession of depressed buildings by the provincial courts. An expanded version could potentially include both non-profit providers and governments, as well as existing tenants, conditional to the property's conversion into decommodified housing stock¹⁶. Concepts like the right of first refusal could also be an effective tool to limit the increasing financialization of housing, as suggested by legal scholar Béatrice Parance (Parance, 2012).

Right of First Refusal could also be part of an expanded strategy of tenant led conversions. Conversion of existing housing stock was a major part of early cooperative housing movements in Scandinavia, especially through trade unions (Ganapati, 2010). More recently, this idea has been revived as part of housing advocacy in cities like New York (Stein, 2019). While it would be fair to evince some skepticism at ideas that could skate perilously close to the 'tenant empowerment' that was used as a cudgel against public housing in the 1980s and 1990s, tenant-led conversions are not in the same vein. New York City Not for Sale released a 5-point plan and included the transfer of distressed buildings to tenant ownership in the form of decommodified housing (e.g., cooperatives or CLTs) through the use of eminent domain (Stein, 2019). Programs like this would likely need a funding mechanism through which they were able to access capital in order to fund their purchase of the building – the addition of a fund for projects like this might be added to either provincial or federal housing legislation without substantially disturbing other programs. It would, in fact, likely be useful in reaching the new federal goal of creating 6,000 new cooperative units over the next 5 years. If the program was to specifically rely on the tenant-led conversion of distressed buildings, there would also have to be accessible funding attached to major capital repairs. This could also be integrated into a land-banking approach, following the example of the Twin Cities Land Bank, a non-profit organization creation to provide major capital-support to tenant led conversions (LBTC, 2022).

¹⁶ With regard to the potential of tenant buyouts, there would likely have to be specific conditions placed on the housing being converted to a limited equity cooperative model, so as to not facilitate and recreate the same kind of paradigms that drove the devolution of social housing in the United State and the United Kingdom under the aegis of 'tenant empowerment' (Harloe, 1982).

Federal Acquisition Strategy

Evolving the potential of programs like the Right of First Refusal and land banking, some advocates have called for the creation of an acquisition strategy within the National Housing Strategy. An acquisition strategy could pursue a more aggressive angle than the ROFR policies; instead of waiting for properties to come on the market, non-profits could instead actively seek out properties to fit their requirements and actively pursue transfers (Erl, 2022). Housing researcher Steve Pomeroy has argued for the creation of new capital supports under the NHS could allow large and moderately sized non-profit providers to purchase existing naturally occurring affordable housing and maintain and maintain it at a lower percentage of market rents (Pomeroy, 2021). Pomeroy explicitly suggests that the success of a policy like this would be successful if it was well-funded and well-run enough to permit sufficient cash or equity (e.g., some ability to leverage existing assets), speed and ‘nimbleness in identifying and approving purchases, and capacity to quickly inspect properties for adequacy and appropriateness to purpose; somewhat cheekily, Pomeroy suggests that an effective acquisition strategy would require non-profit providers to be empowered to act like REITs (Pomeroy, 2021)¹⁷. Pomeroy notes that this proposal would be primarily for tenants who are capable of paying a relatively substantial portion of market-rent (he does not use the term ‘break-even’ rent, but that appears to be the proposed structure); he notes another limitation of this program would be its focus primarily on buildings that would not need significant capital investments in order to function as appropriate housing (Pomeroy, 2021). Even with the above limitations, Pomeroy’s proposals could provide a major step up in the portion of housing that is at least partially decommodified.

¹⁷ One challenge of incentivizing non-profit to ‘act like REITs’ with public funding might be the example of housing associations in the UK. Tony Crook and P.A. Kemp found that the state-funded, council-attached non-profits in charge of provisioning council housing in England had in recent years turned towards constructing and renting market units to a wealthier clientele than the group traditionally served by social housing in the UK. Crook and Kemp argue that this is partly a result of the historically ambiguous relationship of Housing Associations to the private market (Crook & Kemp, 2019). Crook and Kemp also found that the increasing engagement in the private market has, over time, reduced Housing Associations’ interest and engagement in socialized rentals (Crook & Kemp, 2019). While it is not direct analogous to Pomeroy’s suggestion, it is worth considering whether permitting and incentivizing REIT-like behaviour opens the doors to this kind of transformation.

Inclusionary Zoning

Inclusionary zoning is perhaps the buzziest of all of the policy ideas discussed in this paper. In the simplest terms, inclusionary zoning is the requirement of new multi-family residential developments to include some specified number of affordable units (tied to the overall number of units within the development) (City of Toronto, 2020). As discussed above, Grayson Alabiso-Cahill has suggested that inclusionary zoning be evolved to an expropriation strategy (Alabiso-Cahill, 2020). It might be worth considering if an available answer is simpler – that inclusionary zoning policies, instead of requiring ‘affordable’ units, could instead require partnership with non-profit housing providers as owners/administrators of those units – or to take things a step further, to make those units a cooperative.

There are examples of versions of this – developers or REITs collaborating with non-profits or giving over space to cooperatives in new developments¹⁸. However, these are few and far between, and rely on a philanthropic approach that vests power with the same actors who are actively responsible for the ongoing dispossession of their tenants (Schwan, personal communication, Aug 10, 2022). A shift to including required partnerships with non-profit providers, instead of ‘affordable’ or ‘attainable’ would be a way of potential substantially expanding the sector. This would move most of the cost burden onto the private developers. It would also anchor a discursive change – by shifting the requirement of inclusionary zoning from ‘affordable’ to the much more specific and real requirements of non-profit or social housing, it would reframe discussions and make substantial inroads into procuring legitimate affordability at a relatively low-cost to the state and to third-sector providers.

Conclusion

Under the current system, the creation of decommmodified housing is – if you’ll pardon the metaphor – akin to a puzzle box. There are many, many layers of challenges in between the actual provision of social and non-profit housing, and the idea of doing so. However, the fact that even under the existing barriers, and without substantial public or state support, non-profit

¹⁸ See Indigenous housing non-profit Wigwamen’s collaboration with financial landlord Dream REIT, to give one example.

housing has endured feels somewhat miraculous. Ultimately, while this chapter has identified both significant barriers and potential solutions, the fact remains that most solutions are eminently achievable – provided there is the will to see them through.

7. Conclusion

Returning to the question of the introduction – what would it take to produce decommodified housing in Canada?

Decommodified housing is a form with a long, underdiscussed history in the Canadian context – with vital importance to the present day. It has been tried in many peer nations and jurisdictions, with significant and enduring success. There is also significant opportunity in the Canadian context, provided that the barriers (both structural and political) can be overcome.

One of the key takeaways of this research is the similarities of political conditions that have led to the production of decommodified housing in the Canadian context. The largest predictor is not degree of need for housing – it is, in part, as David Madden and Peter Marcuse assert in *In Defence of Housing*:

The actual motivations for state action in the housing sector have more to do with maintaining the political and economic order than with solving the housing crisis. (Marcuse and Madden, p. 162, 2016)

In the context of Canada's history of decommodified housing production, it might be more correct to say that the motivations for state action in the housing sector have more to do with *establishing* a political and economic order than solving a housing crisis. The abiding impulse behind earlier programs of decommodified housing was not to house the population as a moral policy, it was to house the population in service of other national goals – using housing as a vehicle for managing other national goals. Early land grants and corporate towns demonstrate this acutely – housing the population through free (or nearly free) land was a key vehicle of expanding state control over rural areas and aiding its conversion into productive space – housing the population was the mechanism, rather than the object. The same can be said of Wartime Housing Ltd – housing was key to the war effort, and the manifesting of a labour force. Public and social housing of the late 20th century was key to the larger efforts of establishing Canada as a liberal democracy on the world stage – building large scale housing projects in the same manner that peer nations did.

This last point clearly illustrates the other key throughline of is that the barriers to these projects have historically been ideological – based on state assessment of the landscape, and whether this was something politically (rather than technically) feasible. To take the Wartime Housing Limited as an example – the policy fight was whether to do it or not, rather than the smaller details of implementation. The public housing of the 1960s was produced of a mainstream acceptance of public housing as a necessary good – so much so that the Ontario programs were begun by a Progressive Conservative Premier (John Robarts) and a Progressive Conservative Toronto mayor (David Crombie).

Provided that the conditions of support for implementation in the political sphere as identified in the previous chapter can be satisfied, there are clearly a tremendous variety of options to pursue in terms of the *types* of decommodified housing which might be pursued in Canada. The United States, Germany, Denmark, and the United Kingdom all have distinct non-profit sectors – but there are some clear throughlines. The sectors which are consistently cited among the longest running, and the most consistently financially viable, are also marked by the relative consistency of a supportive policy landscape. To wit – the Danish and German cooperative and non-market sectors can effectively stand on their own because the state has chosen policies that have enabled them to do so (as opposed to jurisdictions like Ontario, where the non-profit sector has been limited from taking similar actions) (Hackworth, 2008). Even in the face of recent changes, the existing state policy, and financial supports for non-profits in these countries are evidence of their enduring appeal – and what’s possible once a critical mass of non-profit units (and therefore tenants) is reached.

The cultural distinctiveness and specific housing traditions that have supported and enabled the development of significant decommodified housing sectors in each nation are also proof of how no matter the terrain, there is a form of decommodified housing that might be appropriate. There are huge cultural, governmental, and fiscal differences between the countries surveyed – as well as significant variation between locales in each country. However, this simply illustrates both the variety and the possibility of different types of decommodified housing, and where they may be most appropriately implemented in the Canadian context. To give a few examples – British short-term cooperatives could be functional in post-industrial areas as they

transition to new economic frames; places with strong labour power might investigate the union-built cooperative model popular in Danish cities; places with serious need for ‘missing middle’ housing could investigate the possibilities of favourable terms for German-style *Baugruppen*, or non-profit co-housing. The experiences of different nations with regard to decommodified housing simply speaks to how there’s a tenure type for any place, and any circumstance.

For all the possibilities listed in the final chapter, in terms of methods of changing the current system, the ultimate fact is that many of the identified barriers would not be hugely significant to overcome in order to implement any of the above.

Frankly, while there are notable take aways from all chapters, the most significant finding about the possibility of creating more decommodified housing is how easy it *could* be to do. As Marc Lee put it, “the barriers are political, not technical.” (Lee, personal communication, Mar 24, 2022). The main barrier to the expansion of decommodified housing would be overcome is just to begin – to choose a policy course and commit to it. There are any number of thorny problems in terms of actually building and maintaining decommodified housing – with funding in the long term being the key question – but there are any number of policy courses identified in the previous chapters that might present new (to the Canadian context at least) ways of resolving those issues. All of the potential barriers and solutions within the final findings chapter come with the following caveat: none of this matters if policymakers do not make the choice to engage seriously with decommodified housing. At the risk of sounding like a Nike commercial, the major finding of this thesis is just do it.

There is evidence to suggest that the national mood is shifting on decommodified housing. Even if there has been limited evidence of a willingness by federal and provincial governments to engage in the kind of large-scale decommodified housing policy that was once the name of the game. However, as municipalities across Canada have geared up to elect new mayors and city councillors in fall of 2022, decommodification was come roaring back into the political mainstream. Housing has taken center stage for both voters and policy makers. In Vancouver, the three highest-polling candidates have all included commitments to expand the supply of housing co-operative and social housing units in their platforms (Little, 2022). Ottawa

city councillor and recent mayoral candidate Catherine McKenney has proposed a plan that would grant 5 million dollars to the Ottawa Community Land Trust, in addition to other commitments to social housing (McKenney, 2022). There are genuinely ambitious housing plans on the table, and social housing has ceased to be totally verboten – even for centrist politicians. One example is new Ottawa mayor Mark Sutcliffe, no one’s idea of a bleeding-heart progressive, who includes a platform promise to build 1,000 new social housing units per year (Chianello, 2022). Even if politicians at a higher level cannot muster the political will, there is evidence that, driven by community demand, that types of decommodified housing are back on the agenda in serious ways – even while progressives failed to gain significant wins in the recent round of municipal elections. However, it is encouraging to see that on the municipal scale at least, there is some promising development.

In a review of Jeremiah Moss’ *Feral City: On Finding Liberation in Lockdown New York*, writer Pete Tosiello argues that

The squabbling factions – gentrifiers versus holdouts, YIMBYS versus NIMBYS – are often discussed in terms of a human rights clash when they only really disagree on *how* the city should be sold. Both sides agree that New York is a finite good, that certain groups are more entitled than others [...] Should city life be subject to free-market forces, or on a first come, first-serve basis? (Tosiello, 2022)

While Tosiello is specifically critiquing New York City’s urbanism debates, the same rings true in Canadian cities. Many of the debates over affordable housing orbit this premise – who, exactly, is the most moral type of owner? Decommodification removes that aesthetic and moralistic calculus from the equation. The city, at this point, is a good for sale. This is why a turn towards decommodification is so critical – it is, at its core, a rejection of this dominant strand of urban planning discourse and policy making. To expand decommodified housing is to pursue the larger goal of a public right to a city; it means that the city belongs to its resident, rather than its landowners.

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